Official Newsletter of ICBND COMMUNITY BANKER



Derek B. Williams is chairman-elect of ICBA. President and CEO of Century Bank & Trust in Milledgeville, GA., Williams has served ICBA and the community banking industry for many years. He is a member of the ICBA Executive Committee and board of directors and is chairman of the Federal Delegate Board. He is a member of ICBA's Policy Development and Nominating committees. He also serves as Executive Committee liaison to the Bank Operations and Payments Committee. He is chairman of the ICBA Securities board and serves on the Consolidated Holdings and Services Network board.







Stephen L. Stenehjem, Chairman and CEO of First International Bank & Trust (FIBT), is the recipient of the 2022 Distinguished Community Banker Award. The award was presented to him during the 54th Annual Independent Community Banks of North Dakota (ICBND) Convention & Exposition. The three-day event was held August 8-10, at the Bismarck Hotel and Conference Center, in Bismarck, and was attended by over 200 bank and associate members.

United Way Backpack Program

This is another great year of helping United Way with packing backpacks full of food. These packs were distributed to local families in need.





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CONTENTS

INSIDE THIS ISSUE:	
ICBND Golf Scramble	9-15
ICBND Convention	16
Sponsors	
ICBND Exhibitor	17-24
Participation	
ICBND Educational	25-27
Sessions	
ICBND Business	28
Luncheon	
ICBND Community	29
Outreach Event	
ICBND Distinguished	30
Banker Award	
ICBND Service Award	31-33
Recipients	
ICBND Awards &	34-43
Winnings	
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1136 West Divide Avenue	

PO Box 6128 Bismarck ND 58506-6128 Phone: 701.258.7121 800.862.0672

info@icbnd.com

ICBND Office Hours:

Business Hours Monday-Friday 8:00am to 5:00pm 701.258.7121

ICBND Staff: Barry Haugen President barryh@icbnd.com

Jessie Pfaff Vice President jessiep@icbnd.com

Lindsay Kinnischtzke Office & Marketing Coordinator lindsayk@icbnd.com info@icbnd.com

Angie Olson Director of Card Services angiet@icbnd.com

Bill Walker Card Services Coordinator billw@icbnd.com

Charlene Davis Card Services Specialist cardservices@icbnd.com

Lacey Kuhn ICB Marketing Solutions Sales & Marketing Manager Iaceyk@icbnd.com

Jess Voegele ICB Marketing Solutions Office Manager purchasing@icbnd.com



2022-2023 ICBND Executive Committee:

Brad Streifel Chairman Liberty State Bank, Powers Lake bradstreifel@nccray.net 701.464.5421

Jason Johnson Chairman Elect First International Bank & Trust, Bismarck jason.johnson@fibt.com 701.751.8579

Charlotte Aldinger Vice Chairman Commercial Bank of Mott charlotte.aldinger@cbmott.com 701.824.2593

Chad Aberle

Past Chairman Bravera Bank, Finley caberle@bravera.bank 701.524.1921

Dawn Flaten Immediate Past Chairman Dakota Heritage Bank, Hope dflaten@dhbanknd.com 701.945.2397

www.icbnd.com

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ICBND UPCOMING EVENTS

SEPTMEBER 2022

14	Fall Emerging Leaders Session - Regent
21	David Osburn Session: C&I Lending - Virtual
21	FDIC Directors' College - Fargo
22	FDIC Directors' College – Bismarck
26-29	Barret School of Banking- Ag Lending 101- Virtual Program
28	ICBND/UMACHA Fraud Symposium – Bismarck

rck

OCTOBER 2022

4-5	CBC Fall Session – Bisman
19	HR Summit – Bismarck
26-27	Fall Frontline – Bismarck



Senator John Hoeven 338 Russell Senate Office Building Washington DC, 20510 Phone: 202-224-2551 Fax: 202-224-7999

Legislative Aide: Tyler Hardy tyler_hardy@hoeven.senate.gov

Senator Kevin Cramer

400 Russell Senate Office Building Washington DC, 20510 Phone: 202-224-2043 Mobile: 202-981-1090

Legislative Aide: Keegan Zimprich keegan_zimprich@cramer.senate.gov

Congressman Kelly Armstrong

1004 Longworth House Office Building Washington DC, 20515 Phone: 202-225-2611 Fax: 202-226-0893

Legislative Aide: Connor Crowley connor.crowley@mail.house.gov

For information on how to place an ad in the *Community Banker* contact Lindsay at ICBND by calling 701-258-7121, or by emailing info@icbnd.com.

ROARING INTO THE FUTURE

2022 Convention Committee:

Chairwoman Missy Feist-Erickson Peoples State Bank of Velva Vice Chairwoman Jenna Fleck Security First Bank of North Dakota Board Liaison Dawn Flaten Dakota Heritage Bank lodi Brown, NFP Jordan Nelson, Peoples State Bank of Velva Terry Fields, Datrue Process Automation Jenni Lang, Bank of North Dakota Kris Ahmann, Bank of North Dakota **Rick Beall**, Peoples State Bank of Velva Darci McCollough, Dakota Heritage Bank Kelly Pfeifer, Vantage Point Solutions Jennifer Guthmiller, Dakota Carrier Network Nikki Davy, First International Bank & Trust Lacey Kuhn, ICB Marketing Solutions Lindsay Kinnischtzke, ICBND Jessie Pfaff, ICBND

Decorations:

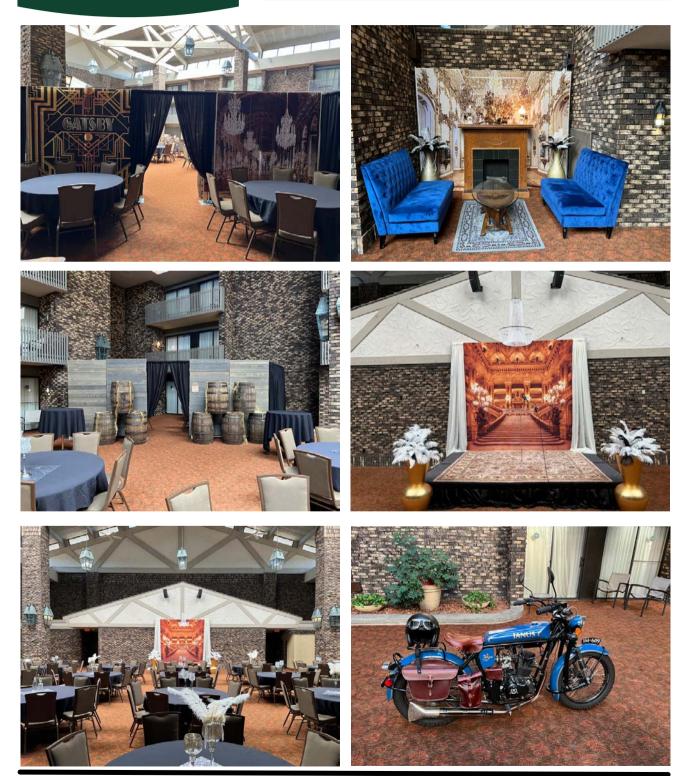
A special thanks to our convention decorator, **Brenda Keller of Bridal Butler!** Brenda has done a wonderful job this year!







ROARING INTO THE FUTURE



The Community Banker Together We Prosper

ROARING INTO THE FUTURE



The Community Banker Together We Prosper

ROARING INTO THE FUTURE

KX News stopped by the Annual Convention to interview Jessie Pfaff, Vice President of ICBND and Jim Reber President and CEO of ICBA Securities.

BISMARCK, N.D. — This week is the ICBND 54th Annual Convention. The convention will last Monday through Wednesday.

Jessie Pfaff, who is the vice president for the ICBND says this is a chance for community bankers and associate members vendors across the nation to get together.

"It's just a time to reconnect with each other and to celebrate everything they have accomplished last year" "

Pfaff says conventions such as this one is extremely important to have in the state.

"North Dakota in general is a tight knit rural community and community banks across our state are what provide the funding for a lot of main street, and we are excited about bringing them together."

According to Pfaff, ICBND is the only association in the state of North Dakota that excessively represents Community Banks.

The convention always has a theme and for this years theme it's the roaring 20's.

"We figured it's the 20's. We are roaring forward and everything that banks have had to overcome with their customers and COVID the last couple of years," said Pfaff. "They keep charging forward into the future."

And the big topic on everyone's mind is inflation.

"It's front and center. The man on the street and the lady on the street mind's these days is on how much things are costing," said Reber. "When they go to the grocery store, when they go buy clothes. When they fill up their gas tank."

As far as what interest rates could do in the next six months, Jim Reber, President and CEO of ICBA Securities, says it's impossible to predict.

Despite not being able to predict how long the inflation will last, Reber says community banks are built to benefit from rising rates.

"If this is a long term scenario, where rates are higher than normal, community banks should do just fine."

They say no matter what the economy looks like... they will continue to reach out and help their neighbors from rural to cities here in North Dakota.



ROARING INTO THE FUTURE

ND independent banks 'doing well'

Prairie Public Broadcasting | By Dave Thompson

Prairie Public

A past president of the North Dakota Independent Community Banks said banks in North Dakota are in very good shape.

"They're strong, well-run, well-capitalized," said David Mason of First International Bank and Trust in Bismarck. "We've been fortunate for a highly supportive community base in North Dakota." Mason said North Dakotans like doing business with other North Dakotans.

"That's where the community bank model really thrives for us," Mason said.

Mason also said the biggest issue facing banks this year is inflation, and continued efforts by the Federal Reserve to tamper down inflation through raising interest rates.

"Increasing or decreasing isn't as big of a deal as how fast they change," Mason said. "And we've seen a dramatically fast-paced move by the Fed in increasing rates this time around. And that just changes the dynamic."

Mason said it takes a little bit of a different management style, to help customers deal with the rates. Meanwhile, ag lenders are reporting a more positive outlook in farm country. A banker from southeast North Dakota said farmers are doing very well this year, compared with the past few years.

"The crops that got put in look very good," said Darwin Bitz of Heartland State Bank of Edgeley and Kulm. "The prices are excellent, and even on the livestock end, prices are very good."

Bitz said farmers are in a very good financial position, because of the current prices, and also because of disaster payments, crop insurance and COVID relief. And he said his bank hasn't been making loans to farmers this year.

"I can tell you that right now, of operating loans at our bank, there have been some that haven't been touched," Bitz said. "The farmers haven't needed it."

Bitz said he has sen a lot of pay-down on existing loans.

"It's actually a great time to be farming," Bitz said.

The independent bankers' group had their annual meeting in Bismarck this week.

Golf Hole Sponsors

Hole 1: Dakota Carrier Network Hole 2: Lake Agassiz Development Group Hole 3: Travelers, an ICBND Endorsed Member Hole 4: NewVision Security, LLC Hole 6: Brady Martz & Associates PC Hole 7: Bank of North Dakota Hole 7: Bank of North Dakota Hole 8: Lewis & Clark Development Group Hole 9: Wild | CRG Hole 10: Eide Bailly LLP Hole 12: Bell Bank Hole 13: BHG Bank Network Hole 16: HTG Architects Hole 17: The Title Team Hole 18: Executive Benefits Network



ICBND

Closest to Pin Front- **Matt Burthold**, Lewis & Clark Development Group Closest to Pin Back- **Melyssa Diebold**, North Dakota Development Fund Longest Putt Front- **Jordan Nelson**, Peoples State Bank of Velva Longest Putt Back- **Bruce Donarski**, Network Center Inc Longest Drive Men Front- **Collin Ferguson**, First State Bank & Trust Longest Drive Men Back- **Andrew Tweet**, Bank of North Dakota Longest Drive Women Front- **Kristina Steckler**, Bank of North Dakota Longest Drive Women Back- **Missy Feist-Erickson**, Peoples State Bank of Velva Hole 12 Closest to Pin- Sponsored by Bell Bank- **Howard Schaan**, First State Bank of Harvey



Golf Winners

Matt Burthold



Jordan Nelson



Bruce Donarski



Collin Ferguson



Andrew Tweet



Kristina Steckler



Missy Feist-Erickson



Howard Schaan



Golf Scramble Winners

Team Prizes sponsored by: Brady Martz & Associates PC

Team 1:

Jim Goetz, Security First Bank of North Dakota Kelvin Hullet, Bank of North Dakota Barry Haugen, ICBND Derek Williams, ICBA

Team 2:

Rick Oliver, SBS Cybersecurity Christy Steffenhagen, Bank of North Dakota Jeff Weiler, Bank of North Dakota Jenni Lang, Bank of North Dakota

Team 3:

Collin Ferguson, First State Bank & Trust Kent Ferguson, Citizens State Bank at Mohall Nancy Ferguson, Citizens State Bank at Mohall Teresa Thill, The Advantage Network

Team 4:

Greg Dean, First Class Mortgage Bruce Donarski, Network Center Inc Chalmer Dettler, Farmers & Merchants State Bank Gale Skjoiten, American Federal Bank

Team 5:

Kyle Stephens, First International Bank & Trust **Tate Bollingberg**, First International Bank & Trust **Bobby Anderson**, First International Bank & Trust **Brian Iverson**, First International Bank & Trust Team 1



Team 2

Team 3



Team 4

Team 5



The Community Banker Together We Prosper







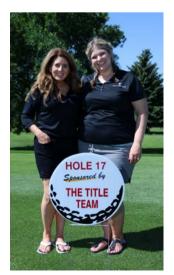
















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15

ICBND Convention Sponsors

THANK YOU

PLATINUM LEVEL \$7,500 & ABOVE



GOLD LEVEL \$5,000 - \$7,499

Eide Bailly LLP Federal Home Loan Bank of Des Moines * NFP

SILVER LEVEL \$2,000- \$4,999

Bank of North Dakota BHG Bank Network Blue Cross Blue Shield of North Dakota Brown & Brown *Dakota Carrier Network Colliers Securities LLC Kinetic Leasing Network Center Inc ND Banks Benefit Trust The Title Team United Bankers' Bank

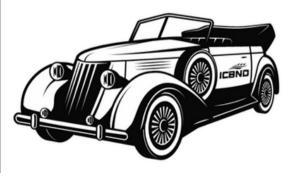
BRONZE LEVEL \$500 - \$1,999

Barret School of Banking Brady Martz & Associates PC Dakota Heritage Bank * ICB Services, Inc Piper Sandler & Co * Travelers

OTHER SPONSORS - Under \$500

Bankers Equipment Service, Inc Executive Benefits Network HTG Architects * ICB Marketing Solutions Lake Agassiz Development Group Lewis & Clark Development Group NewVision Securities LLC Wild | CRG

* Indicates an ICBND Endorsed Member



THANK YOU

We would like to thank our Exhibitors for another year of supporting our Annual Convention!

Exhibitor Name	Booth #
Automated Systems, Inc.	32
Bank of North Dakota	39
Bankers Equipment Service, Inc.	18
BHG Bank Network	7&8
Brady Martz & Associates, PC	33
Checking Printing Solutions	1 & 2
Computer Services, Inc. (CSI)	20
Connecting Point	37
Crescent Mortgage Company	48
Dakota Business Solutions	17
Dakota Carrier Network (DCN)	30 & 31
Data Center, Inc. (DCI)	16
DaTrue Process Automation	5&6
DCI Credit Services, Inc	4
Eide Bailly LLP	26
First Class Mortgage	42
HTG Architects	46
ICB Marketing Solutions	36
ICB Services, Inc.	34
ICBA Securities	45
ICBA Services Network	44
ICBND Bidding War: UND vs NDSU	3
Kinetic Leasing	9

Exhibitor Name	Booth #
Lake Agassiz Development Group	13
Lewis & Clark Development Group	38
Marco Technologies	29
Network Center, Inc	11
NewVision Security, LLC	28
North Dakota Department of Agriculture / North Dakota Mediation Service	40
North Dakota Recorders Information Network (NDRIN)	19
North Dakota Women's Business Center	25
Northland Securities, Inc.	21
Rough Rider Industries	47
SBS Cybersecuirty	15
Shazam	14
The Advantage Network	10
The Title Team	27
Travelers	43
Trellance, Inc	35
United Bankers' Bank	41
US Small Business Administration	22
USDA Rural Development	24
Vantage Point Solutions	49
wild I crg	12



Mike Castle

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Dustin Bakken & Adam Matter

THANK YOU



Greg LaFrance





James Tremmel & Sarah Bonakowski



Michael Wong



Rick McConnachie & Howard Schaan

The Community Banker Together We Prosper



Rick McKinley & Charity Wilson

THANK YOU





Layne Hanson & Ted Smith



Jennifer Guthmiller & Craig Walz



RJ Keller & Terry Fields



ICBND ATM Trailer

The Community Banker Together We Prosper



THANK YOU



Rick Beall & Jordan Nelson



Kassie & Dan Schaff



Greg Dean & Dan Van Winkle



Lacey & Travis Kuhn



Richard & Charlene Davis, Bill Walker & Angie Olson



Jim Reber & Brad Thomas

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THANK YOU



Ryan Oas & Jake Hintz



Sara Isaak & Amber Metz



Matt Burthold, Lisa Pogastshnik & Jerry Hauff



Kevin Johnson, Mason Schulz, Kent Lovell & Debbie Overstreet



Chalmer Dettler, Bruce Donarski & Jodi Brown



Brock Vance

THANK YOU



Betty Schneider





Laiken Aune



Dave Bergum & Jeff Sams



Dustin Brendel & Francis Grefff



Rick Olivier & Reece Simpson

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Jeanette Emerick & John Peck



Teresa Thill & Jonus Elston



Erin Schmitz, Jenna Herzig & Rebecca Holmen



Rick Ronchak



Todd Schultz & Eric Sundberg



Al Haut & Ben Deetz

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THANK YOU



Kelly Pfeifer



Scot Long



Rick Beall, Barry Haugen, Kent Lovell & Jordan Nelson



Nate Martindale & Kelly Pfeifer



Nicole & Kris Ahmann, Cam Leibfried, Mike Wild



Jordan Nelson, Derek Williams & Rick Beall

The Community Banker Together We Prosper

ICBND Educational Sessions

Annual Prayer Breakfast



Guest Speaker Ray McElroy, "To Boldly Go"



Kyle Stephens



Bryan Anderson

The Community Banker Together We Prosper



Wayne Hoffner, Bryan Anderson & Nate Martindale



Kyle Stephens & Bryan Anderson



Kyle Stephens

ICBND Educational Sessions

Guest Speakers



Guest Speaker Tim Gard "Laughter Connection"



Tim Gard, Brad Streifel & Jordan Nelson



Guest Speaker Dan Kramer of Shazam



Guest Speaker Dan Kramer of Shazam

Left to right:

Guest Speaker Jennifer Guthmiller, DCN Guest Speaker Dyke Boese, MDU Resources Group Guest Speaker Lynn Soeth, High Point Networks



ICBND Educational Sessions

Guest Speakers



US Senator John Hoeven, US Senator Kevin Cramer, ND Rep Corey Mock, ND Rep Mike Nathe, ND Rep Mike Lefor and ICBND President Barry Haugen



Group photo of Federal & State legislative Panel



Guest Speaker Jim Reber ICBA Securities



Guest Speaker Mark Mayfield "Find Your Day"



Guest Speaker Mark Mayfield

ICBND Business Luncheon

Business Meeting & Luncheon



Chairman Elect of ICBND, Brad Streifel President, Liberty State Bank



Emerging Leaders ICBND Board Liaison, Dallon Bitz Security First Bank of North Dakota



US Senator Kevin Cramer



Chairman Elect of ICBA, Derek B. Williams



Brad Streifel, Derek Williams, Brandy Smallbrock, & Barry Haugen

ICBND Community Outreach Event

THANK YOU

United Way Backpack Community Service Event Sponsored by:

Blue Cross Blue Shield of North Dakota Brady Martz & Associates PC Brown & Brown Dakota Heritage Bank ND Banks Benefit Trust Piper Sandler & Co



The Community Banker Together We Prosper

ICBND Distinguished Banker Award

2021-2022

Stephen L. Stenehjem, Chairman and CEO of First International Bank & Trust (FIBT), is the recipient of the 2022 Distinguished Community Banker Award. The award was presented to him during the 54th Annual Independent Community Banks of North Dakota (ICBND) Convention & Exposition. The three-day event was held August 8-10, at the Bismarck Hotel and Conference Center, in Bismarck, and was attended by over 200 bank and associate members.

The Distinguished Community Banker Award was created in 1998 by the ICBND Board of Directors to recognize the efforts of its most outstanding members and is the most prestigious award given by ICBND. This award, which need not be given every year, honors an active or former community banker for exemplary and outstanding service to community banking over an extended career. Stephen's father Leland M. Stenehjem posthumously received the award in 2017, making Stephen the second Stenehjem to be honored with the ICBND Distinguished Community Banker Award.

Stenehjem, who recently celebrated 40 years with First International Bank & Trust, looks back on his achievements with pride. "FIBT is over 100x larger than when I started and that's a testament to the amazing team we've built over the years. From our humble beginnings in Arnegard, ND, we now have 34 locations across four states and can serve more customers than ever before. Thank you to everyone who has been part of FIBT's success. I am truly humbled and honored to receive this award."



The Community Banker Together We Prosper

ICBND Service Award Recipients

2021-2022



Bank of North Dakota

Bob Baier- 20 Years Gus Staahl- 20 Years Dave Falkenstein- 30 Years Diane Sperle- 40 Years



Bravera

Angie M. Beard- 20 Years Bethanie J. Christmann- 20 Years Julie Fritz- 20 Years Pamela J. Walter- 20 Years Deanna L. Wittak- 20 Years Anthony G. Prozinski- 20 Years Courtney Berger- 20 Years Erin J. Roach-Fiedler- 20 Years Melissa L. Opland- 20 Years Jessica A. Bertelsen- 20 Years Randel A. King- 20 Years Nicole R. Knopik- 20 Years Michelle Gardiner- 30 Years Scott D. Johnson- 30 Years Lori A. Liljenguist- 30 Years Shelly A. Christianson- 40 Years Tom J. Wyckoff- 40 Years Jayne V. Ott- Retiring



First International Bank & Trust

Terri Edmonds- 20 Years Patty Feakes- 20 Years Shantel Ottmar- 20 Years Tina Schmitt- 20 Years Justin Voll- 20 Years Kristie L. Anderson- 30 Years Mark Friedt- 30 Years Candi Houska- 30 Years Kathrine Krosbakken- 30 Years Shelly Ravnaas- 30 Years Dennis L. Schock- 30 Years Stephen L. Stenehjem- 40 Years



First Western Bank & Trust

Mandy Semmen- 20 Years Steve Perry- Retiring Mary Schmitt- Retiring



Horizon Financial Bank

Heidi Krantz- 20 Years



Lincoln State Bank

Amanda L. Lingen- 20 Years Teri Wieber- 21 Years



McIntosh County Bank

Mark A. Schaunaman- Retiring



Starion Bank

Dawn Fischer- 20 Years Ryan McKay- 20 Years Kevin Valleroy- 20 Years Ronda Hahn- 30 Years Carol Hendrickson- 40 Years



The Union Bank

Dean Bergstedt- Retiring

ICBND Service Award Recipients

2021-2022

Janet Schwab Bank of North Dakota



Tom J. Wyckoff Bravera

Dave Falkenstein Bank of North Dakota



Bethanie J. Christmann Bravera Bank



Stephen L. Stenehjem First International Bank & Trust





ICBND Service Award Recipients

2021-2022

Candi Houska First International Bank & Trust



Kevin Valleroy Starion Bank



Justin Voll First International Bank & Trust



Carol Hendrickson Starion Bank



2022 Pac Raffle













2022 Pac Raffle Winners:

Solo "Bonfire" Stove Essentials Bundle- Mary Erman, Starion Bank Wulf Inflatable Stand Up Paddle Board- Derek Williams, ICBA DeWalt 20V Cordless Drill & Impact Combo - Peter Stenehjem, First International Bank & Trust Blink Outdoor Security System with Echo Show 5- Nate Martindale, First International Bank & Trust Bose Quiet Comfort Noise Cancelling Earbuds- Dan Van Winkle, First Class Mortgage iRobot Roomba i2- Devon Goetz, Security First Bank of North Dakota Ninja Hot & Cold Brew Coffee System with Two Yeti Rambler 14 oz. Mugs- Toni Brummund, Eide Bailly Oarlike 75OT Wheeled Hard Cooler- Kassie Schaff, HTG Architects DeWalt 20V MAX HR Leaf Blower- Scott Tewksbury, Heartland State Bank Two Portable Foldable Outdoor Rocking Chairs- Collin Ferguson, First State Bank & Trust Inflatable Box Fan Fort- Nate Martindale, First International Bank & Trust National Geographic Explorers Kits; Fossils, Gemstones & Kinetic Sand- Stacey Haugen, ICBND IBL Charge 4 Waterproof Portable Bluetooth Speaker- Kassie Schaff, HTG Architects Garmin Vivoactive 4S GPS Smartwatch, Brad Streifel, Liberty State Bank ROCCBOX Gozney Portable Outdoor Pizza Oven, Kaylen Hausauer, BND Two Fire TV Sticks with Alexa Voice Remote- Jessie Pfaff, ICBND Two Tickets to Chris Stapleton's All-American Road Show- Deb Overstreet, McIntosh County Bank Coach Gallery Tote- Shawn Hoffner, The Union Bank Coach Zip Around Wallet- Kassie Schaff, HTG Architects Big Sky Condo Package Donated by Jim Jorgenson- John Vollmer, Horizon Financial Bank PING Puter- Dan Van Winkle, First Class Mortgage Callaway Driver- Devon Goetz, Security First Bank of North Dakota 2 Minnesota Vikings Club Tickets: Vikings vs. Jets Donated by Dale Pahlke- Todd Steinwand, BND 4 Tickets to NDSU vs. A&T Aggies, Donated by Randy Streifel- Scott Tewksbury, Heartland State Bank Golf Package Donated by Dakota Carrier Network (DCN)- Kent Lovell, McIntosh County Bank

NDSU vs. UND Bidding War-

NDSU Barstools

Dan & Kassie Schaff HTG Architects



UND Barstools

Barry & Stacey Haugen ICBND



2022 Pac Raffle Winners:

Cream of the Crop-Todd Steinwand Bank of North Dakota



DeWalt 20V Cordless Drill & Impact Combo with LED Work Light-**Peter Stenehjem** First International Bank & Trust



Solo "Bonfire" Stove Essentials Bundle-Mary Erman Starion Bank



Blink Outdoor Security System with Echo Show 5-**Nate Martindale** First International Bank & Trust



iRobot Roomba i2-**Devon Goetz** Security First Bank of North Dakota



Toni Brummund Eide Bailly

Ninja Hot & Cold Brew

Coffee System with Two

Yeti Rambler 14 oz. Mugs-





Bose Quiet Comfort Noise Cancelling Earbuds-**Dan Van Winkle** First Class Mortgage



Oarlike 75QT Wheeled Hard Cooler-**Kassie Schaff** HTG Architects



2022 Pac Raffle Winners:

DeWalt 20V MAX HR Leaf Blower-Scott Tewksbury Heartland State Bank



National Geographic Explorers Kits; Fossils, Gemstones & Kinetic Sand-Stacey Haugen ICBND





JBL Charge 4 Waterproof Portable Bluetooth Speaker-**Kassie Schaff** HTG Architects





Garmin Vivoactive 4S GPS Smartwatch-**Brad Streifel** Liberty State Bank



ROCCBOX Gozney Portable Outdoor Pizza Oven-**Kaylen Hausauer** Bank of North Dakota



Two Fire TV Sticks with Alexa Voice Remote-Jessie Pfaff ICBND





Two Tickets to Chris Stapleton's All-American Road Show -**Deb Overstreet** McIntosh County Bank



2022 Pac Raffle Winners:

Coach Gallery Tote-Shawn Hoffner The Union Bank



Coach Zip Around Wallet-Kassie Schaff HTG Architects



Donated by Jim Jorgenson-John Vollmer Horizon Financial Bank

Big Sky Condo Package



4 Tickets to NDSU vs North Carolina A&T Aggies Football Game-**Scott Tewksbury** Heartland State Bank



Callaway Driver-**Devon Goetz** Security First Bank of North Dakota







Golf Package-**Kent Lovell** McIntosh County Bank



The Community Banker Together We Prosper Board of Directors Liquor Raffle-Bruce Donarski Network Center



2022 Themed Winners

Best Dressed Theme Party First- **Kent Lovell**, McIntosh County Bank Best Dressed Theme Party Second- **Charlotte Aldinger**, Commercial Bank of Mott Best Dressed Theme Party Third- **Missy Feist-Erickson**, Peoples State Bank of Velva

Best Themed Vendor First- **HTG Architects** Best Themed Vendor Second- **The Title Team** Best Themed Vendor Third- **Lake Agassiz Development Group**









2022 Walk a Thon & other Winners

Walk-A-Thon

Grand - \$2500- **Mike Toy**, First International Bank & Trust \$500 Cash- **Jacob Fannik**, First Western Bank & Trust \$400 Cash- **David Hanson**, American State Bank & Trust Company \$300 Cash- **Collin Ferguson**, First State Bank & Trust \$200 Cash- **Kristina Steckler**, Bank of North Dakota \$100 Cash- **Dennis Pederson**, First State Bank & Trust

Wednesday Leg. Panel Session \$100 Gift Card- **Betty Schnieder**, ND Dept of Agriculture / ND Mediation Service

Preferred Customer Drawing \$1,000 Cash- Darwin Bitz, Heartland State Bank

Heads/Tales - \$1,000 Cash **Tyler Getzlaff** Security First Bank of North Dakota Tuesday Prayer Breakfast \$100 Gift Card-**Charlotte Aldinger** Commercial Bank of Mott





2022 Exhibitor Booth Winners

Automated Systems Inc - \$50 Scheels Gift Card- Dawn Flaten, Dakota Heritage Bank Automated Systems Inc - \$50 Scheels Gift Card- Darci McCullough, Dakota Heritage Bank BHG Bank Network - Yeti Cooler - Jacob Fannik, Fist Western Bank & Trust The Title Team - Prohibition Theme Cocktail Basket- Skye Olsen, First State Bank & Trust Connecting Point - 52 Ot Ozark Trail Cooler- Mark Larson, Heartland State Bank Connecting Point - \$100 Gift Card- Kent Lovell, McIntosh County Bank Connecting Point - \$50 Gift Card- Collin Ferguson, First State Bank & Trust ICBA - \$150 Gift Card- Jim Goetz, Security First Bank of ND Network Center Inc. - Cooler Set- Charlotte Aldinger, Commercial Bank of Mott Roughrider Industries - Insulated Coffee Mug- Charlotte Aldinger, Commercial Bank of Mott Roughrider Industries - Insulated Coffee Mug- Mark Larson, Heartland State Bank Shazam - \$100 gift card- Kent Ferguson, Citizens State Bank at Mohall Shazam - \$100 gift card- Dennis Pederson, First State Bank & Trust First Class Mortgage - \$50 gift card- Missy Feist-Erickson, Peoples State Bank of Velva First Class Mortgage - \$50 gift card- Wayne Hoffner, The Union Bank Kinetic Leasing - \$350 Scheels Gift Card- Layne Volk, Bravera Bank Kinetic Leasing - \$150 Scheels Gift Card- Tate Bollingberg, First International Bank & Trust Data Center Inc - Caymus Vineyards Cabernet Sauvignon- Charlotte Aldinger, Commercial Bank of Mott Dakota Business Solutions - \$50 Scheels Gift Card- Charlotte Aldinger, Commercial Bank of Mott Dakota Business Solutions - \$50 Scheels Gift Card- Sarah Getzlaff, Security First Bank of ND HTG Architechts - \$50 gift card- Brad Streifel, Liberty State Bank HTG Architechts - \$50 gift card- Kent Ferguson, Citizens State Bank at Mohall Bank of North Dakota - \$200 collateral valuation service of your choice- Mark Larson, Heartland State Bank United Bankers' Bank - \$100 gift card paid via ExcheQ- Skye Olsen, First State Bank & Trust Bankers Equipment Service, Inc - \$50 Scheels Gift Card- Mandy Gienger, Bravera Bank Bankers Equipment Service, Inc - \$50 Scheels Gift Card- Jacob Fannik, First Western Bank & Trust Vantage Point Solutions - \$50 Gift Card- Darwin Bitz, Heartland State Bank Vantage Point Solutions - \$25 Gift Card- Sarah Getzlaff, Security First Bank of ND Vantage Point Solutions - \$25 Gift Card- Rick Beall, Peoples State Bank of Velva Eide Bailly - JBL Bluetooth Speaker- Missy Feist-Erickson, Peoples State Bank of Velva ICB Marketing Solutions - Ultimate Putting Solution & \$100 Target gift card- Kent Lovell, McIntosh County Bank Lewis & Clark Development Group - Arctic Cooler- Gloria Larson, Heartland State Bank The Advantage Network - Urban Peak Cooler Set- Wayne Hoffner, The Union Bank Marco Technologies - JBL Bluetooth Speaker- Jodi Tewksbury, Heartland State Bank Brady Martz - Yeti Cooler- Mark Larson, Heartland State Bank Northland Securities, Inc - Amazon Gift Card- Skye Olsen, First State Bank & Trust Lake Agassiz Development Group - \$150 gift card- Kent Ferguson, Citizens State Bank at Mohall ND Dept. of Ag/ND Mediation Service - Pride of Dakota Gift Basket- John Pfaff, Security First Bank of ND ICBA Securities - Famous Memphis BBQ Dinner for Four- Jordan Nelson, Peoples State Bank of Velva Dakota Carrier Network - \$200 gift card & coffee mug- Wayne Hoffner, The Union Bank New Vision Security, LLC - Yeti Cooler- Jim Goetz, Security First Bank of ND DCI Credit Services - Bourbon Basket- Bill Walker, ICB Services, Inc

2022 Casino Night

\$25 Cash- Jim Leier, Bank of North Dakota
\$25 Cash- Kent Lovell, McIntosh County Bank
\$25 Cash- Kayla Gonzalez, DCI Credit Services
\$25 Cash- Kent Lovell, McIntosh County Bank
\$50 Cash- Kayla Gonzalez, DCI Credit Services
\$50 Cash- Kayla Gonzalez, DCI Credit Services
\$50 Cash- Rick Beall, Peoples State Bank of Velva
\$50 Cash- Ben Deetz, US Small Business Administration
\$50 Cash- Mark Larson, Heartland State Bank
\$100 Cash- Mandy Gienger, Bravera
\$200 Cash- Mark Larson, Heartland State Bank
\$300 Cash- Jordan Nelson, Peoples State Bank of Velva









The Community Banker Together We Prosper







2022 Casino Night













ICBND 54th Annual Banquet

Speakers and Entertainment



Greta Beall





Greta Beall and Rick Beall



Barry Haugen and Brad Streifel



Brad Streifel



Derek Williams

The Community Banker Together We Prosper



ICBND 54th Annual Banquet

Entertainment







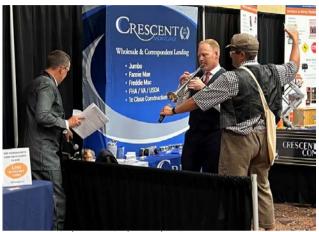






ICBND Convention Fun

THANK YOU



Rick McKinley playing trumpet



Dan Schaff and Rick Beall matching suits



Heads or Tails with Jodi Brown



Heads or Tails with Jodi Brown

The Community Banker Together We Prosper



Music by Tom O'Neil

ICBND Convention Fun

THANK YOU



Sara Isaak & Amber Metz



David & Tina Hanson



Al Haut & Ben Deetz



Kent Lovell & Deb Overstreet

SAVE THE DATE! AUGUST 6-8 2023, ICBND ANNUAL CONVENTION