

September/October 2022

Official Newsletter of ICBND

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Guest Speaker
Scott Salsbury



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Guest Speaker
Dawn Kincaid

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ICBND UPCOMING EVENTS

OCTOBER 2022

4 - 5 CBC Fall Session - Bismarck

19 HR Summit - Bismarck

26 Fall Frontline - Minot

27 Fall Frontline - Fargo

NOVEMBER 2022

7 David Osburn Session - Virtual

24 - 25 ICBND Office Closed- Thanksgiving

DECEMBER 2022

2 CBC Reg Update

26 ICBND Office Closed- Christmas



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ICBND NEWS

Chairman's Remarks



Brad Streifel
Liberty State Bank
Powers Lake
ICBND Chairman

Fellow community bankers of North Dakota, I want to start my first newsletter comments as chairman with a message of gratitude. First, I would like to thank the ICBND staff for putting on a great 2022 annual convention. But more importantly, I want to thank them for the work they do on a daily basis promoting, and, in some cases, defending our community banking model. Next, I want to thank you, the members, for giving me the opportunity to serve as your chairman for the upcoming year. It is a great honor for me to be a part of this team and I will do my best to promote community banking, which I believe, is the best way to serve the financial needs of the consumers and small businesses in our communities.

As I type this note, harvest is in full swing here in northwest North Dakota. It's a little later than usual but we will not complain. The early spring snowstorms followed by rains that delayed planting have turned out to be a blessing for our area as the farmers and ranchers are seeing nice hay and grain harvests. I don't take, it for granted as I have talked to many bankers around the country that are seeing stress on their agricultural producers due to dry conditions.

The ancient Chinese curse, "May we live in interesting times," comes to mind as I think about what is happening with our economy and around the world. In the last year, we have seen 400 basis point increase in the two-year treasury, inflation rates nearing double digits, record stock market volatility and a war in Europe. There are so many factors affecting our industry right now that it is difficult to know how to adjust. However, one of the many strengths of the community bank model is its ability to be nimble and take advantage of the opportunities that arise in turbulent times. So, I wish the best of luck to all of you and your customers as we navigate these interesting times together. Now back to my CECL modeling.

Brad

President's Remarks



Barry Haugen
ICBND President

Hello, community bankers! I hope you are enjoying our gorgeous fall weather. This is definitely my favorite time of year. My dad and I used to joke with each other each autumn that it "smells like football".

At ICBND, we are in the heart of a busy training and education season. ICB Services conducted Credit Card training the second week of September and the Emerging Leaders Development Group met in Regent that same week. If you've not been to the Enchanted Castle in little old Regent, North Dakota, you have to make a stop sometime. It's eclectic, impressive, weird and funky – all at the same time. But seriously, it and the Enchanted Highway are a North Dakota jewel on the prairie. The FDIC Directors' College sessions were held in Fargo and Bismarck the following week with our Fraud Symposium wrapping up the month. A special thanks goes out to all who attended and those who assisted with these sessions.

Speaking of the Directors' College and the Fraud Symposium, here's what I've learned. The bad guys are getting smarter and there's more of them than ever. Yikes. In my recent discussions with members, Cyber and fraud issues abound including, but not limited to, the following:

- Check fraud is alive and well again with checks being stolen (or somehow intercepted) from the mail delivery system and then altered or reproduced. If you're not offering "positive pay" especially for your high-check-volume business customers, you may want to consider it.
- Business email fraud is still big business for bad guys.
- Extensive remote IT scams. Mild viruses are being installed on customers' pc's that show a pop-up saying so-and-so (often Microsoft, Amazon, etc.) needs information. Individuals click on the pop-up and end up giving access to their on-line banking information.
- Wire fraud is still kicking as well. But the bad guys are getting smart and often gain access to your customers' online banking credentials and change information in the portal. Wires are being initiated and when callbacks are conducted, the call goes to the bad guy who verifies the wire as legitimate. Be wary of credentials that have been recently changed.
- Romance scams and financial exploitation of the elderly abound.
- Many of you are offering Zelle as a p2p payment option and there are many Zelle scams out there. Make sure your customers are aware of the risks and their potential liability.
- If the request involves a gift card...it's a scam of course.

To help thwart fraud, the Federal Financial Institutions Examination Council (FFIEC) members are taking a number of initiatives to raise the awareness of financial institutions and their critical third-party service providers with respect to cybersecurity risks and the need to identify, assess, and mitigate these risks in light of the increasing volume and sophistication of cyber threats. Just this week, the FFIEC issued its Update to Cybersecurity Resource Guide for Financial Institutions at FFIEC Cybersecurity Resource Update. Let's work together to put at least a crimp in the bad guys' business model.

Until next time,

Barry



ICBND NEWS

EMERGING LEADERS DEVELOPMENT GROUP FALL SESSION

The ICBND Emerging Leaders Development Group (ELDG) held their final meeting of the year in Regent, ND. The two day event kicked off with a round of golf at the Mott Country Club, a bus tour of the Enchanted Highway, and dinner at the Enchanted Castle. Members in attendance also heard from Gary Greff, creator of the Enchanted Highway, Chief Deputy Kyle Christenson of the Hettinger County Sheriff's Office, Mott native and reigning Miss Agriculture USA, Maci Wehri, and Travis Messer of Plains Grain & Agronomy, LLC.

The ELDG is an amazing group of bankers from around our state. ICBND encourages all our members to register at least one of your up-and-coming bankers for annual membership. This group was designed specifically for the future community bank leader. It will develop strong performers who will drive growth, innovation and change for their community banks. Members of ELDG will benefit through individual self-discovery, personal and professional growth, career development and amazing networking opportunities.

ICBND would like to take this opportunity to thank all of our participants in this group for a great 2022, and we hope to see you all again next year! Look for 2023 annual membership information in your email soon. Our goal is to have at least one ELDG member from each of our member banks in 2023. The first meeting in 2023 is scheduled for February 17th in Grand Forks for the annual UND Hockey game event.



ICBND NEWS

FDIC Directors' College

After several years of rescheduling due to Covid-19, ICBND was excited to host the FDIC Directors' College once again, in Fargo and Bismarck. Bank executives and outside directors from across ND, MN and SD, gathered together to hear presentations from a group of highly experienced FDIC speakers and subject matter experts. The up-to-date information attendees received was relevant to all bank directors with an overall theme of risk identification and monitoring. Specific topics during breakout sessions focused on accounting, consumer protection, cybersecurity and insider fraud.



UMACHA Fraud Symposium

ICBND, in cooperation with UMACHA, The Financial & Retail Protection Association (FRPA) and Shazam, the 2022 Fraud symposium provided attendees with the latest information regarding financial crimes and the most up-to-date solutions for fraud prevention. This symposium was jammed packed with useful information for institutions to stay ahead of the fraudsters, and featured an esteemed lineup of guest speakers. Presenters included John McCullough, CEO of FRPA, Ryan Spah of ND DFI, Barry Haugen, ICBND President, Mike Burke, Shazam Senior Robbery and Crisis Management Consultant, Jennifer Miller, UMACHA Senior Director of Services, Diana Kern, Shazam EFT Operations and Senior Trainer, and Parrell Grossman of the North Dakota Attorney General's Office. Topics covered by speakers included synthetic identity, identity theft, card fraud, elder justice, cyber security, faster payments fraud, check fraud, classifying fraud panel and more! This is your go-to resource with for understanding how to combat fraud within the industry.



ICBND NEWS

Featuring ICBND'S Newest
Associate Members

We appreciate our associate members and encourage all of our member banks when looking for a specific product or offering to refer to your associated members first to fulfill your growing community bank's needs. Support those that support your association!

OUR NEWEST MEMBER:

ICBND would like to introduce our newest associate member to the ICBND Family:

DCI Credit Services, Inc.

DCI Credit Services is a locally owned collection agency that has been in the collection and check recovery business since August of 1958. Being local allows us to be in touch with the business culture of the area which in turn enhances our communication and results with your customers. By being able to increase the cash flow of our clients we allow them to spend more time on their business and customers. Our organization has experience in collecting all types of debt including medical, retail, commercial, financial, utility, credit cards, legal judgments. We also specialize in collecting NSF checks.

We take customer service very seriously and pride ourselves in returning more dollars to our clients by investing tremendous amounts of capital into employee education as well as technology updates. We also offer on-site client training seminars as well as customizable reports that allow the client to stay current with the information that has been turned over to us. By utilizing the most up-to-date technologies in the industry, we are able to process large amounts of information very rapidly which has led to the highest recovery rates in our company's 50+ year history. We have a proven track record of collection recovery and have been the standard in the area for over 50 years. We have many long-term recovery customers and have experienced tremendous growth over the last 10 years. We can get the job done for you.

DCI Credit Services, Inc.



121 E Rosser Ave
Bismarck, ND 58501

Contact: **Kayla Gonzalez**, Sales & Business Development

Phone: (701)-456-2310

Email: kayla@dcicredit.com

Website: www.dsicredit.com

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– Dan Wilbanks
President/CEO, NISC



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MORE THAN ARCHITECTS

FLOURISH COLUMN



REBECA ROMERO RAINEY
PRESIDENT AND CEO, ICBA

Rebeca Romero Rainey is president and CEO of the Independent Community Bankers of America® (ICBA), the leading advocacy organization exclusively representing community banks.

“While there’s no cyber or data security silver bullet, by bringing the theoretical into a true banking environment, we can begin to establish action plans that speak to real-world attacks.”



Cyber and data security have long been areas of emphasis for community banks, but in today’s escalating digital environment, that focus has grown. In fact, our 2022 CEO Outlook Survey ranked data security as a top concern, and as the digital sphere continues to evolve, all signs point to that level of concentration increasing.

When I think about the work community banks are putting into heightening security protocols and protecting their customers, I’m struck by the fact that so much of cyber preparedness stems from navigating conceptual circumstances. Fraudsters continually evolve their techniques to find new ways to prey on consumers and small businesses, and as they do, we must remain vigilant in serving as the first line of defense. But the question remains: How do we stay on top of their tactics and safeguard against a hypothetical, moving target?

While there’s no cyber or data security silver bullet, by bringing the theoretical into a true banking environment, we can begin to establish action plans that speak to real-world attacks. For example, by participating in tabletop exercises, bankers can get a first-hand account of where their preparedness plans shine and where they fall short. By taking cyber and data security from the conceptual into the concrete, we are able to find the chinks in our armor and shore up our defenses before a hacker gains entry.

Because a good defense begins with a strong offense, ICBA has partnered with the Cybersecurity and Infrastructure Security Agency (CISA), a division of the U.S. Department of Homeland Security, to offer tabletop exercises tailored specifically to community banks. These exercises enable you to bring all areas of your bank into the cyber and data security fold, and in the process, create a deeper understanding about what you are preparing for, how it will impact all facets of your bank, and how you can be ready to respond to what may come your way.

In addition, ICBA also has created a Cyber and Data Security Resource Center. Updated regularly with new tools and resources, this center offers insights, tips and even customer support tools for community banks. It helps you not only to prepare, but also execute your cyber plans and introduce new education, training and resources as needed.

In today’s environment, cyber and data security is about constant vigilance. This can feel like a daunting task, but by working in bite-sized pieces, you keep it top of mind on a standing basis and build a culture of cyber and data preparedness. That cyber and data security-first mentality will go a long way in helping to protect you and your customers from emerging threats.

Where I’ll Be This Month

I’ll be participating in our fall leadership meeting as we strategize for the coming year and consider ways to help community banks both manage risks and embrace new opportunities.

Twitter

Connect with Rebeca [@romerorainey](https://twitter.com/romerorainey)

FROM THE TOP COLUMN



BRAD BOLTON
CHAIRMAN, ICBA

Brad Bolton is President and CEO
of Community Spirit Bank in Red
Bay, Ala.

"While hard-earned, the knowledge we have cultivated over years of circumventing attacks means that we have a depth of understanding about cyber and data security that the general population doesn't—and those are lessons we can share."



When it comes to fraud, you don't know what you don't know, and what you don't know can greatly influence your bottom line. But the effects of fraud are felt far beyond budgetary impact; our reputations are at risk. Customers expect their bank to keep their money safe, and though they most often are the gateway for fraud, they are inclined to blame us if we can't fix the problem.

So, we are in a unique position as community bankers—between a rock and a hard place—trying to thwart attacks and keep the banking experience a positive one for our customers. We have to stay on top of emerging threats through continuous staff education and technology enhancements. Solutions like dual authentication and customer card controls can help in sidestepping some of the risk, and continuous cyber training for bank staff can help them remain vigilant against phishing emails and more.

Fortunately, this work arms us with fraud prevention expertise. While hard-earned, the knowledge we have cultivated over years of circumventing attacks means that we have a depth of understanding about cyber and data security that the general population doesn't—and those are lessons we can share.

We, as community leaders, have an opportunity to provide value-added insights to our municipalities, small businesses, schools and beyond. If we share our experiences, advise employers to train their employees and offer greater information to consumers, we are taking our work one step further in helping to protect our communities.

These efforts don't have to be new initiatives. Consider holding quarterly meetings with your small business customers: How can you incorporate some cyber and data security education into those sessions? Or think about your team's roles on various boards and committees and how they can raise this topic as an agenda item. Or explore ways to introduce these concepts in school or public presentations. This type of education is important, and it's something we all should be doing.

Because with cyber and data security, as with everything else in community banking, it all comes back to relationships. If our customers are unsure about an email or text message and they decide to call us before acting on it, that's the first step in stopping the attack and a clear sign that sharing information is paying off. That's the power of the relationship shining through and trumping anything the dark web can throw at us. When our customers know we will help protect them against fraud, they gain a peace of mind from that relationship that only we, as community banks, can provide.

Twitter

Connect with Brad @BradMBolton

My Top 3

1. Explore .bank and Sheltered Harbor for a more secure digital fingerprint.
2. Incorporate dual authentication for transaction-based processing.
3. Ensure your cyber insurance coverage matches the breadth and complexity of your business.

PORTFOLIO MANAGEMENT



JIM REBER
PRESIDENT AND CEO OF
ICBA SECURITIES

**Jim Reber, CPA, CFA
(jreber@icbasecurities.com), is
President and CEO of ICBA
Securities, ICBA's institutional,
fixed-income broker-dealer for
community banks.**

Education on tap

2022 webinar series continues

ICBA Securities and its exclusive broker Stifel Financial conclude their 2022 Community Banking Matters webinar series on Oct. 4 at 10 a.m. Central. The topic is "Planning for the Year End, and the New Year." To register, visit icbasecurities.com

Bank strategies webinar this month

Stifel will host its 4th quarter Quarterly Strategy Webcast on Oct. 7K at 12 p.m. Central. There will be multiple presenters, and up to 1.5 hours of CPE are offered. Contact your Stifel rep for more information and to register.



New trials, new tricks

Proactive investment strategies are appearing in bank portfolios.

By Jim Reber, ICBA Securities

It's been said before in this space, and at the risk of redundancy (not to mention banality), here it goes: Community bankers are a resourceful lot. Examples are plentiful, but simply keeping the discussion on the balance sheet, here are a few from the recent past:

- The quick work by community banks to determine whether to embrace, or to run and hide from, TARP opportunities in 2008
- The adoption of policies and procedures relating to the due diligence required pre- and post-purchase of municipal and corporate bonds starting in 2013 pursuant to the beloved Rule 939-A of Dodd-Frank
- Gradual and growing use of off-balance sheet tools, namely interest rate swaps, to improve competitiveness and defease risk (About 29% of community banks have some type of derivative contracts currently in place.)
- Increased use of loan surrogates through the pandemic, when core lending, particularly in most banks' market footprint, was almost non-existent. Examples of these are high-quality out-of-market whole loan packages and commercial mortgage-backed securities (MBS)

New challenges

Community bankers have always been willing to step up to a challenge, and we can click off the more material issues facing the industry in 2022. For one, net interest margin (NIM) is at an all-time low; the FDIC reported that community bank NIM was 3.13% for the first quarter this year. For another, unrealized losses in the bond portfolio were over 9% as of June 30, which is a modern-era high.

Into this cauldron we add several more ingredients. The growth in community bank balance sheets since 2020 has caused most banks' capital ratios to shrink, even as credit quality has remained remarkably solid, and earnings, while not at record levels, have at least been respectable. Deposit growth has slowed, but was still up 10% on a year-over-year basis in March.

Another development that has affected bond portfolios is that the supply of straight agency bonds (for example, FHLB, FNMA, and FHLMC) is smaller than at any time since 1998. This has caused yield spreads in that sector to shrink, and in many cases has compelled investors to purchase agency alternatives.

New paradigm

Proof of that is more than one-quarter of all bonds that community banks purchased in the first half of 2022 were treasuries, according to ICBA Securities' exclusive broker, Stifel. This, again, is a high-water allocation for the sector in well over a decade. One of the motives for buying treasuries may be capital preservation, since unrealized losses for bonds classified as available for sale (AFS) impact capital ratios for financial reporting purposes, and treasuries are 0% risk-weighted.

This chain reaction has caused many banks to reclassify AFS investments as held to maturity (HTM). (The "AFS/HTM" standard went into effect in 1993 as FAS 115, and it's believed bond portfolios have not had that large of a loss since.) Historically, around 5% of bonds have been classified as HTM; in mid-2022, the number is more like 15%. This is still another example that community bankers are keeping their eyes on their balance sheets, which most assuredly includes their equity ratios.

Gulf is still wide

So, given all the stimuli and responses, what do bond portfolios look like today? Starting with tax-equivalent yields, the average is barely over 2%, but rising. More telling is the gap between the top quartile and the bottom (see table). It currently is low on an historical basis, around 120 basis points, or 1.2%; in other rate environments, the difference is closer to 200 basis points, or 2%. But before we declare the lowest quartile has made up significant ground, we must also point out that bond portfolios are much larger than in 2019, so in absolute dollars, the income give-up is still substantial.

Another item of interest is that the bottom quartile has a larger unrealized loss than the top quartile, in spite of having a shorter duration, which presumably should produce less price risk. This anomaly can be explained by the higher-yielding portfolios being more highly weighted in municipal bonds, and likely premium munis at that.

Tax-free securities, especially those priced above par, react more favorably to rising rates than virtually any other sector, and the top quartile has over 40% of its bonds in that category.

The next set of unscheduled, unprecedented, unwelcome trials to face community banks? No way to tell. But my money's on the ICBA members, and their bond portfolio managers.

INNOVATION STATION



CHARLES POTTS, ICBA
SENIOR VICE
PRESIDENT, CHIEF
INNOVATION OFFICER

Charles Potts
(charles.potts@icba.org) is ICBA
executive vice president and
chief innovation officer.



Fighting cybercrime one innovation at a time

By Charles Potts, ICBA

ICBA surveys the industry and its members annually to identify their top concerns as part of its innovation strategy. Without fail, cybersecurity ranks among the top three, making it a clear priority for our organization.

Our bankers face both challenges and opportunities as they work to stay ahead of cybercriminals, paying attention to innovative solutions and partners to mitigate cyber risk. With cybercrime becoming increasingly complex and sophisticated, community banks must remain vigilant and monitor and manage their critical infrastructure.

To that end, ICBA invests heavily in cybersecurity partnerships and innovation through its ThinkTECH Accelerator program, Community Banker University, Preferred Service Providers and other available tools and resources. From the start, ICBA has worked to bring cutting-edge cybersecurity solutions to our members and the industry, and we continue to do so.

With cybercrime continually evolving, I'd like to remind our bankers about three key ways to help ensure the safety and soundness of their institutions.

1. Network security monitoring

Over the past couple of years, numerous reports have shown an uptick in cyber threats to the financial services industry. In a 2021 report, the New York Fed noted that financial services firms might experience up to 300 times more cyberattacks per year than other firms. Trends like this underscore the need for state-of-the-art network security monitoring. Adlumin, a ThinkTECH Accelerator participant that ICBA helped bring to market, offers premier services in this niche for community bankers.

2. Training employees and customers

With the explosion of digital solutions, community banks must train bank staff and customers on cybersecurity best practices. All too often, cybercriminals focus on the customer side of the equation. That's one reason ICBA selected Beauceron Security for one of its ThinkTECH cohorts. The company specializes in helping banks with cybercrime training for employees and customers. Companies like this help our members maintain a protected, safe environment.

3. Governance

Cyber risk assessments and tools are essential to the cybersecurity process. Managing and maintaining a consistent and efficient governance process is all too often a manual, laborious endeavor. Various solutions are available to help community banks analyze their institution's access, security controls and vulnerabilities and take the remedial steps necessary. Another of our ThinkTECH Accelerator participants, FINOSEC, offers a governance automation platform to save financial institutions time and enhance exam preparedness.

Furthermore, it is part of ICBA's DNA to provide cybersecurity education through Community Banker University. We also maintain policy experts on staff who have the experience and expertise to address current and emerging cyberthreats and challenges. These tools work together to offer our bankers a comprehensive approach to cybersecurity.

The time is now

Community banks are at a critical juncture when it comes to cybersecurity. Many of the cybersecurity tools and resources we relied on in the past are no longer effective. That's why community banks should seek education, solutions and partners that specialize in addressing cybersecurity as it continues to evolve.

Finally, as you assess your cybersecurity strategies and plans, know that ICBA has extensive knowledge, expertise and education you can tap into to help you chart the path ahead. Visit [ICBA.org](https://www.icba.org) to learn more about the cybersecurity tools and resources we offer to keep you and your customers safe.

LEADERSHIP AT ALL LEVELS



LINDSAY LANORE,
GROUP EXECUTIVE VICE
PRESIDENT OF
COMMUNITY BANKER
UNIVERSITY

Lindsay LaNore
(lindsay.lanore@icba.org) is
ICBA's group executive vice
president and chief learning
and experience officer.



How to beat burnout

By Lindsay LaNore, ICBA

Among its many side effects, the COVID-19 pandemic has made us hyperconscious of worker safety. It has also helped shine a powerful spotlight on the broader issue of well-being in the workplace—and that's a subject we can't afford to ignore.

A recent study by Deloitte and research firm Workplace Intelligence found that one in three employees admit to significant fatigue and poor mental health, with executives overestimating how well their employees are doing and how supported they feel. In an additional report focusing on women in the workplace, Deloitte found that almost half of female workers feel burned out.

The leading causes of burnout include dealing with unclear expectations, and feeling overworked, underappreciated, or unsupported by a manager or team. Another cause is feeling the need to be constantly connected to work or on call. In the age of the iPhone and instant communication tools, lines between our work and personal lives have become increasingly blurred.

Symptoms of burnout can include self-doubt, disillusionment, depression or anxiety, trouble sleeping, headaches, digestive issues, and appetite changes. Look for outward signs in your team such as:

- Disengagement: Do they seem unavailable when you reach out?
- Decreased communication: Are they pulling back on the frequency and depth of communication?
- Loss of motivation: Are they contributing less often to group discussions?

- Little energy: Do they seem lethargic in their day-to-day roles?
- Negativity: Are they making increasingly cynical or negative comments?

To combat burnout, start by renewing your bank's focus on well-being. Make time to talk about mental and physical health with your team. Take advantage of your health insurance provider's wellness tools and make staff aware of them. Encourage your team to work reasonable hours, get enough sleep, take breaks, go on vacations and exercise. Tangible steps you might take include:

- Setting realistic goals
- Limiting after-hours emails
- Making breaks mandatory
- Setting up a weekly yoga or meditation class
- Bringing in a licensed massage therapist for a week
- Hosting meetings out of the office for a change of scenery
- Giving team members time to volunteer within the community
- Encouraging personal growth and career development
- Reminding staff to use their paid time off (and set a good example by taking yours)
- Showing appreciation for staff with handwritten notes or an employee appreciation week, with deliberate break time and fun activities

You might even consider giving each team member a special day for self-care each year. They can use it to get that long overdue annual physical, pursue a sporting goal or get out in nature.

Whatever method you choose, find a way to let your team know that they are valued—and make sure to look after yourself too.

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2022 BHG borrower:

WA FICO: **737**

WA Income: **\$290,000**

Avg Loan Size: **\$147,000**

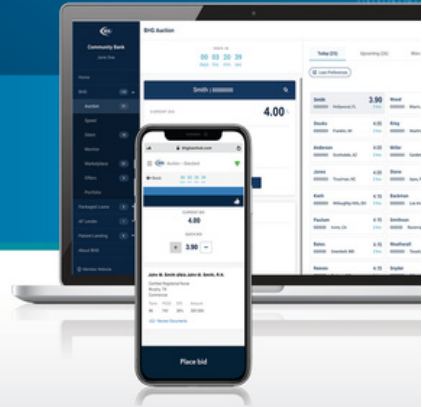
WA Years in Industry: **19**


WA DSCR: **2.5**



To learn more about BHG, please contact:
Keith Gruebele, EVP, Institutional Relationships
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WA = Weighted Average





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Dakota Carrier Network
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WHO SHOULD ATTEND?

This in-depth training is perfect for both the experienced manager and those transitioning into management. HR staff and policy makers within your institution are also highly encouraged to attend.

SESSION TOPICS

MANAGEMENT BASICS

CONFLICT RESOLUTION
EMPLOYEE CORRECTIVE ACTION

WORKPLACE HARASSMENT
RETALIATION

MANAGEMENT OF LEAVE
REQUESTS UNDER FMLA

ACCOMMODATION REQUESTS
UNDER THE ADA

WORKPLACE POLICIES &
HANDBOOKS

GUEST SPEAKER SCOTT SALSURY

Scott represents management in labor and employment matters. His labor practice includes collective bargaining negotiations, the defense of unfair labor practice charges, and grievance arbitrations. He represents and defends employers in hearings before the National Labor Relations Board, and advises clients on a host of employment issues that include Pregnancy and Disability Discrimination, WARN, Medical Leave, Whistleblower Retaliation, and Wage and Hour. Scott has also litigated in state and federal trial and appellate courts throughout Ohio.

REGISTRATION

- **ICBND Member:**
 - \$400 for first person from institution
 - \$300 for each additional attendee
- **Non ICBND Member:**
 - \$500 per person

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2022 FRONTLINE SEMINAR



OCTOBER 26 & 27
MINOT & FARGO

Session Topics

- Understanding Your Fair Lending Responsibilities
- Navigating the Rules of Reg E Disputes & Stop Payments
- Accurately Calculating the Amount & Timing of Reg CC Holds
- Recognizing & Responding to Check Fraud
- Meeting Expectations for Identify Theft Response & Privacy of Consumer Information
- Explaining Overdraft Protection Best Practices
- Impact of UDAAAP



When & Where

October 26 – Minot

- 10 AM – 2 PM
- First Western Bank & Trust
Minot Training Facility
900 South Broadway
- Lodging: Hampton Inn
1400 N Broadway, Minot
Call 701-838-1400 to book in the ICBND block.

October 27 – Fargo

- 10 AM – 2 PM
- First International Bank & Trust
Fargo Training Facility
3001 25th Street South
- Lodging: ClubHouse Hotel
4400 15th Ave South, Fargo
Call 701-282-5777 to book in the ICBND block.

Who Should Attend

This informative session is designed for Frontline Personnel, Universal Bankers, New Accounts Personnel, Deposit Operations Personnel, Branch Managers, and Compliance Officers.

Registration

- ICBND Member:
 - \$200/person – live
 - \$300/bank – recording
- NON ICBND Member:
 - \$300/person – live
 - \$400/bank – recording

REGISTER HERE

In this informative session we will tailor our review of compliance regulations to focus on the specific requirements and guidelines that effect your role and responsibilities as a member of the frontline. We will discuss the transactions that you are faced with every day. In addition, you will be provided with helpful tools you can utilize in your daily routine to guide you through regulatory requirements, aid in identifying red flags and assist in answering accountholder questions. Those new to the frontline as well as those seasoned staff members looking to meet their annual training requirements will not want to miss this jam-packed, fast-paced session!



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Year One

Financial Institutions & Markets
Boosting Bank Profitability* **
Financial Statements* **
Human Behavior* **
Developing a Sales Culture
Mktg & Business Dvp.***
Compliance Management
Operations Management
Technology, Payments, & Cybersecurity

Total Hours: 43

Exam at week's end:
* Home Study Problem **Case Study

Year Two

Asset/Liability Management
Bank Performance Mgmt***
Banking Industry Update
Commercial Lending***
Economic Environ. of Banking* **
Investment Portfolio Management
Emotional Intelligence***
Strategic Planning

Total Hours: 43

Exam at week's end:
* Home Study Problem
**Case Study

Year Three

Balance Sheet Management
Loan Portfolio Management
Risk Management
Bank Simulation**
Leadership Development
Digital Marketing**
Executive Learning Lab
Bank Management

Total Hours: 44

**Case Study

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ICBND EDUCATIONAL OPPORTUNITIES

Upcoming Webinar Schedule



September	DATE	TIME
Consumer Lending Regulatory Essentials: Fair Lending, UDAP, Privacy & More	Thu 09/01	9:00 AM
Job-Specific BSA Training for Frontline	Wed 09/07	9:00 AM
When a Borrower Dies	Thu 09/08	9:00 AM
CFPB "Junk" Fees Advisory & Impact on Collections	Thu 09/08	1:00 PM
Fraud Channels: Check & Debit Card	Mon 09/12	9:00 AM
Traditional & Roth IRA Part 1: Eligibility, Contributions, Rollovers & Transfers	Tue 09/13	9:00 AM
Top 10 IT Frauds: Risks & Protection Strategies for Financial Institutions	Wed 09/14	1:00 PM
Troubled Debt Restructuring: What Qualifies & Accounting for TDRs as Credit Improves	Thu 09/15	1:00 PM
Securing Collateral Part 2: Purchase Money Security Interests: Taking Priority Over a Perfected Creditor	Tue 09/20	9:00 AM
Appraisal Reviews: Do You Know What to Look For?	Wed 09/21	9:00 AM
TRID: Recognizing a Changed Circumstance & Issuing a Revised Loan Estimate	Tue 09/27	1:00 PM
Avoiding UDAP Claims, Errors & Penalties	Wed 09/28	1:00 PM
Checks, Mobile Deposits, Substitute Checks: Indemnities, Endorsements & Timeframes	Thu 09/29	9:00 AM
October	DATE	TIME
Chapter 7 & 13 Consumer Bankruptcies: Special Rules, Cramdowns & Risks	Tue 10/04	9:00 AM
Reg E & the Electronic Fund Transfer Act	Wed 10/05	1:00 PM
Are Safe Deposit Boxes on the Way Out?	Thu 10/06	1:00 PM
Call Report Loan Classifications	Tue 10/11	1:00 PM
Images, Video, Audio: What's New & Next for Social Media Platforms?	Wed 10/12	1:00 PM
Preparing for Examination Under the Mortgage Servicing Rules	Thu 10/13	1:00 PM
Traditional & Roth IRA Part 2: Distributions, Taxation, Withholding & Penalties	Tue 10/18	9:00 AM
New Guidance on Overdraft Fees & Defenses Against Class Action Lawsuits	Tue 10/18	1:00 PM
Handling Reg E Disputes Confidently & Compliantly	Wed 10/19	9:00 AM
New Proposed Regulatory Policy on CRE Loan Accommodations & Workouts	Thu 10/20	1:00 PM
Handling Court-Ordered Accounts: Estates, Guardianships, Conservatorships & Bankruptcy	Tue 10/25	9:00 AM
Ability to Repay: Qualified	Wed 10/26	1:00 PM
Robbery Basics & Beyond	Thu 10/27	1:00 PM
November	DATE	TIME
Performance-Based Compensation Strategies for Banks	Tue 11/01	1:00 PM
Job-Specific BSA Training for Lenders	Wed 11/02	9:00 AM
SAR Filing Requirements: When, How & Why	Thu 11/03	9:00 AM
Form 1099 Reporting: Third-Party Vendors, Foreclosures, Debt Forgiveness & More	Tue 11/08	9:00 AM
IRS Reporting, B Notices, Fines & Penalty Letters	Wed 11/09	9:00 AM

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ICBND EDUCATIONAL OPPORTUNITIES

Upcoming Webinar Schedule



November (CONTINUED)	DATE	TIME
Financial Exploitation & Elder Fraud	Wed 11/09	1:00 PM
Preparing for FedNow: Participants, Connection Options, Liquidity Management & More	Thu 11/10	1:00 PM
Mortgage Lending Compliance Overview	Tue 11/15	1:00 PM
Social Media: Paid, Owned, Earned	Wed 11/16	1:00 PM
BSA Essentials for the Board & Senior Management	Thu 11/17	9:00 AM
Exercising the Right of Setoff Against Deposit Accounts	Tue 11/22	9:00 AM
Nonresident Alien Accounts: Opening, Managing, CIP, CDD & Records	Tue 11/29	9:00 AM
Best Practices for Performing Quality-Control Loan Reviews	Tue 11/29	1:00 PM
HELOC Compliance: Disclosures, Documentation, Advertising, Amending & More	Wed 11/30	1:00 PM
December	DATE	TIME
Board Secretary Procedural & Compliance Responsibilities	Thu 12/01	9:00 AM
Who Is Liable? Forgeries, Remotely Created/Deposited Items, Fraudulent ACH, Unauthorized Electronic Withdrawals & More	Thu 12/01	1:00 PM
Reg E Requirements for Debit Card Error Resolution	Tue 12/06	1:00 PM
When a Depositor Dies	Wed 12/07	9:00 AM
Board Reporting Best Practices, Requirements, Delivery, Risk & More	Wed 12/07	1:00 PM
Managing Your Mobile RDC Program	Thu 12/08	1:00 PM
Consumer Account Documentation: Best Practices	Tue 12/13	9:00 AM
FedNow Risk Assessments & Fraud Controls	Wed 12/14	9:00 AM
How to Handle & Respond to Subpoenas, Summonses, Garnishments & Levies	Wed 12/14	1:00 PM
Consumer Accounts: Opening, Titling, Changing & Documentation	Thu 12/15	9:00 AM

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Session 3: Agriculture Loan Programs

Session 4: Collateral Valuation Services

Session 5: Treasury Services-Ops/Retail Programs

Session 6: Student Loans and Financial Literacy

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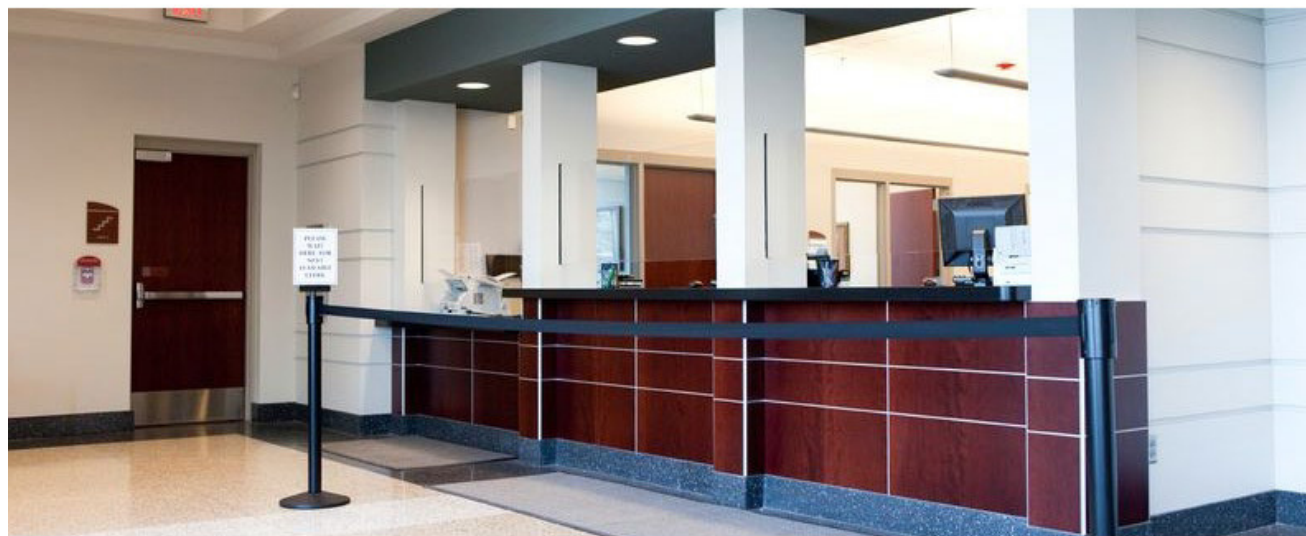


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SEPTEMBER 2022 EDITION

LIVE WELL. WORK WELL.

MONTHLY HEALTH & WELLNESS NEWSLETTER



THE ART OF MINDFUL EATING

Taking time to be mindful of your eating process and not focusing on restricting calories could enhance your awareness of the experience, improve your relationship with food and help you lose weight. Mindful eating can be an essential practice in today's multitasking world. Multitasking while eating can lead to less satisfaction with your meals, less awareness of the food and, often, overeating.



Mindful eating focuses on being present and aware of one's feelings, thoughts, physical sensations and environment during meals.

Mindful eating makes you fully aware of the eating experience and your thoughts and feelings about food. This concept encourages focusing on preparing and consuming your food in a distraction-free environment. By thinking about the food, you may become more aware of the signals your body sends to your brain that indicate satisfaction and fullness, which can help you improve your general health and well-being.

TIPS FOR MINDFUL EATING

Mindful eating may sound simple, but it takes practice. Consider the following mindful eating tips:

- Evaluate your appetite and continue to assess while eating.
- Start with small portions to help respect your hunger and satiety cues.
- Engage your senses while eating, noticing what you see, smell, feel, taste and hear.
- Eliminate distractions as they can fuel a negative relationship with food or lead to overeating or emotional eating.
- Chew your food more, allowing additional time for digestion and recognizing your body's cues.
- Don't skip meals since it can increase your risk of extreme hunger, often leading to quick and unhealthy food choices.

You can start small by attempting the practice once a week—for example, establish a "Mindful Monday." Contact a registered dietitian if you need additional help or guidance with mindful eating or general eating habits.

Zywave, 2022.

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ND BANKS
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MONTHLY HEALTH & WELLNESS NEWSLETTER



ARE YOU PREPARED FOR A DISASTER?

Disasters such as hurricanes, tornadoes, floods and earthquakes can strike with little or no warning. September is National Preparedness Month, making it a good time for you and your household to make a plan in case you need to evacuate your home or get trapped inside for days. The Federal Emergency Management Agency (FEMA) recommends the following steps for creating an emergency plan:

1. Discuss the following questions:

- How will I receive emergency alerts and warnings?
- What is my shelter plan?
- What is my evacuation route?
- What is my household communication plan?
- Do I need to update my emergency preparedness kit?

2. Consider specific needs in your household.

3. Fill out a household emergency plan.

4. Practice your plan with your household.

These tips pertain to your home, but remember that emergencies can happen anywhere. Visit FEMA's website—Ready.gov—to learn more about preparing for emergencies at home, at work and on the road.

Emergency Supply Kit Checklist



IDENTIFYING PHONE SCAMS

According to Federal Trade Commission data, more than 2.8 million people reported fraud in 2021, and 1 in 4 said they lost money. The median loss in scams that start with a call is \$1,200, higher than any other contact method.

Recognizing red flags of phone scams could help you avoid falling for one. Here are some general indications that the person on the other end is a scammer:

- They pretend to be from a familiar organization.
- They say there's a problem or a prize.
- They pressure you to act immediately.
- They tell you to pay in a specific way.

Phone scams come in many forms but often make similar promises or threats. Trust your gut if something seems off or too good to be true.

MONTHLY RECIPE

Apple Cinnamon Buns (Makes 24 servings)

Ingredients

- 4 medium apples
- 1 cup flour
- ¼ tsp. salt
- ½ tsp. baking soda
- ½ tsp. cinnamon
- 1 cup brown sugar
- 1 cup oats (uncooked)
- 1 cup shortening

Preparations

- 1) Preheat the oven to 350° F.
- 2) Put the flour, salt, baking soda, cinnamon, brown sugar and oats in the mixing bowl. Stir together.
- 3) Add the shortening to the bowl. Use two table knives to mix the ingredients and cut them into crumbs.
- 4) Lightly grease the baking dish with a little bit of shortening.
- 5) Spread half of the crumb mixture in the greased baking dish.
- 6) Remove the core from the apples and slice them. Put the apple slices into the baking dish.
- 7) Top the apples with the rest of the crumb mixture.
- 8) Bake in the oven for 40 to 45 minutes.
- 9) Cut into squares.

Nutritional Information (per serving)

Total calories	99
Total fat	5 g
Protein	1 g
Sodium	53 mg
Carbohydrate	14 g
Dietary fiber	1 g
Saturated fat	1 g
Total sugars	7 g

Source: MyPlate



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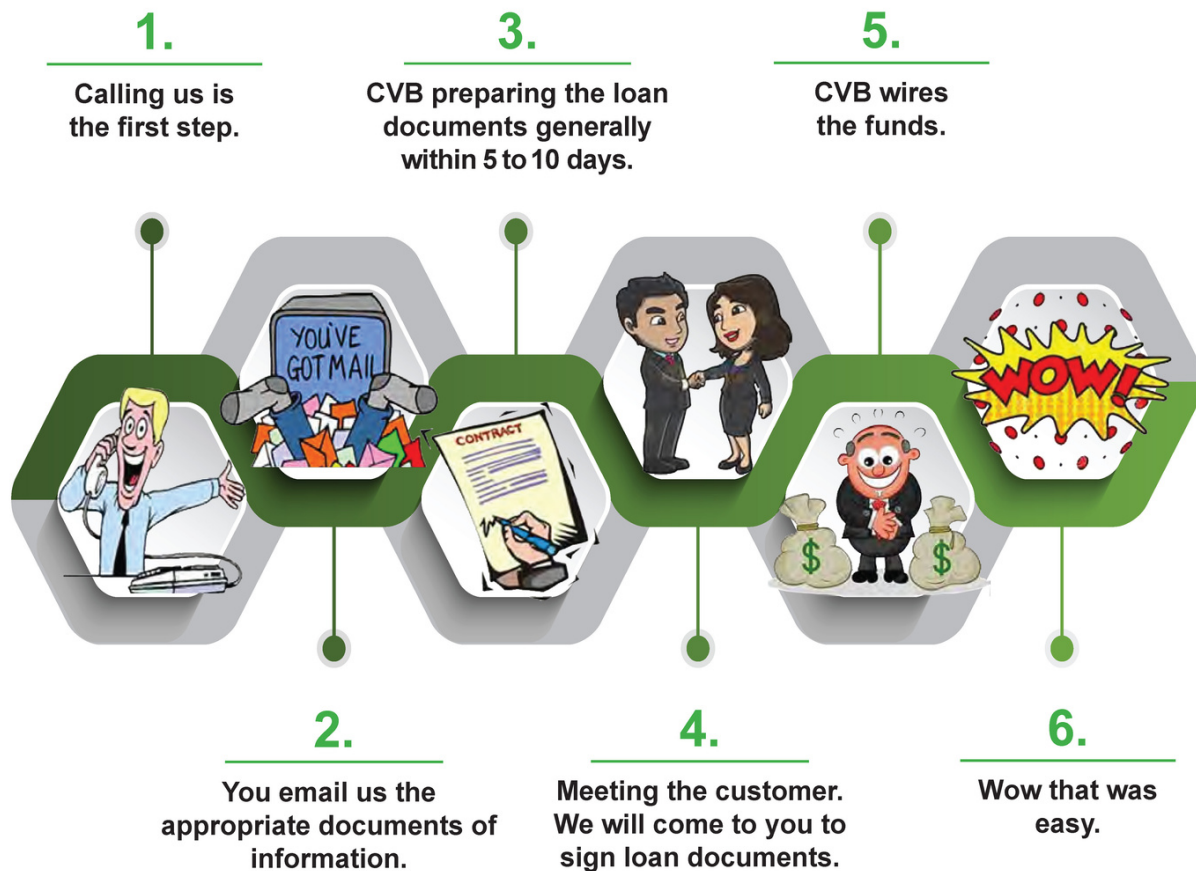


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NEWS

FROM ICB MARKETING SOLUTIONS

Greetings from ICB Marketing Solutions!

For those who are not familiar with who we are or what we can do for you and your bank, we want to explain our mission and how we can prosper together with some of our most commonly asked questions.

Is ICB Marketing Solutions affiliated with the ICBND?

Yes, we are an enterprise within ICBND. Another perk of belonging to the association is the access you have to our services, and the advantages of 20-30% discounts or more! By utilizing ICB Marketing Solutions with your operational purchases, you keep ICBND membership fees low and your franchise's health high through the association's advocacy efforts. Like we love to say, "Together We Prosper".

What items can we purchase through ICB Marketing Solutions?

Virtually anything, but standard items include: promo items, cash tickets, custom forms, statement paper, notices, envelopes, apparel, calendars, fire files, imprinted cups and napkins, paper rolls, toner, currency supplies & any office/breakroom supplies.

Does ICB Marketing Solutions sell exclusively to ICBND member banks?

No, we also offer our discounts to our associate members as well. Non-member banks can also utilize us, but not at the savings offered to member banks. Feel free to pass our name along to your customers as too, we are more than happy to pass along our discounts and always appreciate the referral.

Do you have a catalog or website to purchase items from?

ICB Marketing Solutions does not print a catalog. Due to ever changing prices and the fact that we give discounts off of the retail pricing that most other suppliers use, we do not to print an actual catalog or have a website. Rather, we price compare multiple vendors on a daily basis on all products. We take into consideration the price per item plus any associated fees and compare shipping estimates to ensure you are getting the very best price possible.

Do you sell office supplies?

Yes, office supplies are a large part of ICB Marketing Solutions' sales. We enjoy our partnership with Staples, providing an average savings of 30%. Additional partnership perks include: Over 300 "on contract" items which ensures us an even lower price point. Free shipping on orders over \$35, and an instant savings of \$7.50 on orders over \$200. In addition to your bank/company taking advantage of these discounts, your employees can also create individual accounts with this program. Another added perk is that each location will also be able to add up an additional customized list up to 75 items of their most commonly used supplies. We want to ensure you are getting the best price point on all of your office supply & breakroom needs.

We are going through a remodel project; can ICB Marketing Solutions provide furniture items?

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Do you offer shipping discounts?

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NPP is another group savings affiliation offered through ICB Marketing Solutions. You will have access to savings from hundreds of companies like Verizon, Pricelines, ADP, 1-800 flowers and more! You can go directly to mynpp.com/ICBND or scan this QR code with your phone to sign up and find out more!



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Lacey and Jess have had the privilege of working with our customers for a combined total of almost 30 years and are very passionate about ICBND and our mission to ensure your success. We know time is a premium for you, regardless of the hat you wear, and we are here to serve you by saving you time and money. It's what we do best!

Don't hesitate to contact Jess at purchasing@icbnd.com or Lacey at laceyk@icbnd.com for more information. Give us a call at 701-258-8748 today! We really look forward to working with you.

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ICBND Legislative Voice

Independent Community Banks of North Dakota (ICBND) exclusively represents the interests of community banks in the North Dakota Legislative and works closely with our national association, Independent Community Banks of America (ICBA), to support and promote shared interests in Washington, DC.

ICBND, in conjunction with ICBA, closely monitors state and federal activities that affect community banks, their customers and their communities.

ICBND is recognized for its community focus with our state legislators, congressional delegation, state and federal regulators and agencies, and policy-setting boards. Through work with these bodies we ensure the needs of community bankers are heard and met.

1136 West Divide Ave PO Box 6128 Bismarck ND 58506-6128 www.icbnd.com

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ICB Services
701-258-8326 Email: angiet@icbnd.com

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ICBND MEMBERS IN THE NEWS

Bravera



Jarrett Peskey

Bravera recently promoted **Jarrett Peskey** to consumer/home equity lending officer. A lifelong resident of Minot, he has worked in the financial industry since 2012 and was previously in the role of trust administrator.

As consumer/home equity lending officer, Peskey helps customers with their lending needs. He can provide lending solutions, such as consumer loans and home equity loans or lines of credit.

Peskey enjoys helping those who live and work in his hometown see their goals become a reality.

He earned a bachelor's degree in finance from Minot State University.

Bravera and NDSU Extension host Women in Ag events

Bravera and NDSU Extension are offering a free event series called Women in Ag – Leading. Linking. Learning. It's an agriculture-focused program designed to educate women of all backgrounds to become better agribusiness managers and partners.

Each event lasts one to two hours and includes a fun, social aspect, along with an informal educational speaker. The events are free and rotate throughout central North Dakota locations. Registration is required and open to all women in the community as well as current Bravera customers.

Participants can attend any or all of these events:

- Oct. 5: Succession Planning with Pam Andrist and Melinda Kempel in Underwood
- Nov. 7: Tax Planning with Sandy Felchle in McClusky
- Jan. 9: Livestock Record Keeping and Mental Health Awareness with Sarah Crimmins and Sarah Bedgar in Underwood
- Feb. 6: Crop Insurance with Deanne Nuamann and Lori Liljenquist in Mandan
- March 6: Ag Advocacy with Sarah Bedgar, Heather Lang and Annie Carlson in McClusky
- April 10: To be determined

To learn more, call Sheridan County at 701-363-2242 or McClean County at 701-269-4438.

To register, email McLean and Sheridan County NDSU Extension Agents Sarah Crimmins at sarah.crimmins@ndsu.edu or Sarah Bedgar at sarah.bedgar@ndsu.edu.

ICBND MEMBERS IN THE NEWS

Bravera

Bravera gives \$120,000 for Dream Center Bismarck's Adopt-a-Block

BISMARCK, N.D. – Bravera is gifting \$120,000 throughout the next three years to support the operation and maintenance of the Dream Center Bismarck's Adopt-a-Block Food Distribution truck. The Adopt-a-Block program is part of their community food distribution service that provides up to 130,000 pounds of groceries each month to low-income families.

One of the Dream Center Bismarck's goals is to alleviate food insecurity in the Bismarck-Mandan area. Six days a week, the Adopt-a-Block Food Distribution truck picks up grocery product from area grocery stores and distributes at various schools, churches, the Dream Center and other strategic locations in Bismarck and Mandan. The Dream Center Adopt-a-Block and the Dream Center Food Pantry are now serving more than 700 low-income households each week.

"We get to serve.' That's our mantra at the Dream Center. Now with Bravera teaming up with us, the Dream Center can better serve our community," said Jim Barnhardt, Dream Center Bismarck founder. "Bravera's commitment in sponsoring the Adopt-a-Block Food Distribution truck as well as volunteering with our Adopt-a-Block program is greatly appreciated and needed by our community."

By providing these groceries, the Dream Center Bismarck and Bravera work together to save local individuals and families money that in turn helps them focus their limited resources on bills and other needs they have. The program engages 60 volunteers each week.

"As a community bank, we are incredibly grateful for organizations, like the Dream Center, that have a mission of helping local families who live below the poverty line," said Kevin Dykema, Bravera Bank regional president. "We know this partnership involving our financial gift along with our exceptional employees who volunteer with the program will make a difference for so many people in our community."

Supporting the Dream Center Bismarck is one of many ways Bravera gives back to the communities it serves across North Dakota, Montana and Minnesota.



ICBND MEMBERS IN THE NEWS

Dakota Business Lending



Heather Ranck

Dakota Business Lending is pleased to welcome **Heather Ranck** to their Board of Directors. Ranck was elected at the board meeting on August 3, 2022 and will attend her first meeting as an official director in September.

Ranck is an International Trade Specialist for the U.S. Department of Commerce and Director of the Fargo office, where she has worked to expand exports and investments in rural America for 17+ years. She has a wealth of knowledge and experience in international business, program development, entrepreneurship, teaching, and marketing, and has spent several years living and traveling throughout the United States, Africa, Eastern Europe, and South America helping farmers, business managers, and entrepreneurs grow. In addition, she has gained valuable experience and expertise from several boards that she has served on throughout the state, including the FM Rotary Foundation and the Fargo Rotary Club. Her passion for bringing new programs and opportunities to local communities and seeing them to fruition will assist Dakota Business Lending with its mission to help small business owners gain access to the resources they need to succeed.



Michaela Schell

Dakota Business Lending is pleased to welcome Michaela Schell to their team as its Entrepreneurial Development Director. Based out of the Fargo office, Schell will be working to develop, manage, and deliver new and innovative small business lending programs and resources for Dakota Business Lending's entire service area.

Schell has a master's degree in Communications and has spent the past ten years working in the business world, particularly in Grand Forks and Fargo. She founded Live Unlimited Training & Events in Fargo, is an Elite Level V Leader for the nationwide Rodan + Fields, and is heavily involved in local organizations such as Fargo Mom. Schell has joined the Dakota Business Lending team to use her program development, strategic development, sales/marketing, and leadership skills to assist the organization with the development and implementation of several new programs and resources. She is a wife, mom of three, yoga instructor, and loves to spend her free time outdoors, hiking, reading, or throwing pottery.

ICBND MEMBERS IN THE NEWS

First Western Bank & Trust



Kris Lien

Kris Lien has been promoted to AVP Information Technology Manager. Kris joined the First Western team at the Main Bank in Minot as our IT Manager 5 1/2 years ago. We are excited to announce his promotion and look forward to his continued success with First Western.



Joy Springer

Joy Springer has been promoted to Computer Tech I. She joined the First Western team in June of 2018 as a Customer Service Representative. Most recently she was a Universal Banker I at our Main Bank in Minot, ND. Joy graduated from Minot State University this spring with a Bachelor's Degree in Management Information Systems and is now a part of our IT Department.



Josh Berdahl

Josh Berdahl has been promoted to Network Analyst in our Minot Region. Josh started with First Western in 2018 as a part-time Computer Operator and in 2020 became a full-time System Tech. He is a graduate of Minot High School and Minot State University with a Bachelor's Degree in Computer Science.

Plains Commerce Bank



Matt Maslowski

Plains Commerce Bank welcomes **Matt Maslowski** as Market President in Bismarck, ND.

Maslowski, born and raised in the Bismarck-Mandan community, spent the better part of the last decade building and expanding banking teams throughout the Midwest. Overseeing 16 branch locations, thousands of customers, and a significant deposit base and loan portfolio, Maslowski brings an impressive history to Plains Commerce as Market President in Bismarck.

"We are excited to welcome Matt home to Bismarck-Mandan and to Plains Commerce Bank. He brings a unique skill set and leadership along with a passion for his hometown community. Matt fills a key role in managing the Bismarck market bringing years of experience in team building and executing business growth strategies to Plains Commerce," remarks Steve Hageman, CEO of Plains Commerce Bank.



ICBND MEMBERS IN THE NEWS

Starion



Lee Weisbeck

Lee Weisbeck, Starion Bank Bismarck-Mandan Market President, and two members of the Starion board of directors, **Cam Knutson** and **Levi Andrist**, have been named to the first ever 20 Under 40 list by the Bismarck-Mandan Chamber EDC.

The 20 Under 40 list highlights young, successful Bismarck-Mandan leaders who are making a big impact in their communities. Weisbeck, Knutson and Andrist are all featured in the August issue of the Bismarck-Mandan Chamber EDC's Connection magazine.



Cam Knutson

Weisbeck began his career in the insurance industry before coming to Starion in 2007 as a business banker. After years of helping local businesses and agribusinesses, and attending the Graduate School of Banking at Colorado, he was promoted to Mandan Market President in 2015. Three years later, in 2018, Weisbeck's role expanded, and he now oversees all Starion branches in Bismarck and Mandan.



Levi Andrist

Cam Knutson was elected as a director in 2020. Levi Andrist, Attorney with GA Group, was elected to the board in 2022.

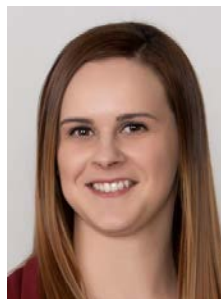


Barb Mothershead

Starion Bank has promoted **Barbara Mothershead** to Market Leader in the Rolla, North Dakota branch.

Mothershead joined Starion Bank in December 2016 as a Business Banking Representative, working with new and existing customers and providing sales and support to Starion business bankers. She was then promoted to Business Banking Officer in January 2019, and again in September 2020 to a Business Banking Officer, AVP.

Starion Bank recently promoted members in its Commercial Loan, Universal Banker and Credit teams.



Kaya Engen

Kaya Engen has been promoted to Commercial Loan Servicer I. She joined Starion Bank in March 2022, as a Universal Banker II at the Bismarck South location. Engen earned an Associate of Arts & Science from Bismarck State College and came to Starion Bank with prior cash handling experience, customer service experience, and over six years of banking experience.



ICBND MEMBERS IN THE NEWS

Starion



Lindsay Enger

Lindsay Enger has been promoted to Credit Lead. Enger joined Starion Bank in August 2014, as a Credit Analyst I. She was then promoted to Credit Analyst II in November 2015, Credit Analyst III in January 2018, and then to Senior Credit Analyst in July 2020. In her new role as Credit Lead, Enger will assume supervisory of direct reports. She earned a bachelor's degree from North Dakota State University and had many years of banking and customer service experience before joining Starion.



Elka Herr

Elka Herr has been promoted to Senior Universal Banker at the Bismarck Main and South branches. Herr joined Starion in August 2021, as a Universal Banker II. She earned a bachelor's degree in Elementary and Special Education from the University of North Dakota and came to Starion with over 9 years of retail banking experience.



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BISMARCK HOTEL & CONFERENCE CENTER

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SUNDAY-MONDAY-TUESDAY! ★

DETAILS, AS THEY BECOME AVAILABLE, WILL BE
POSTED ON OUR WEBSITE AT WWW.ICBND.COM.



ICBND MEMBERS IN THE NEWS

The Bank of Tioga

REV applications for small business pitch competition now open

The Bank of Tioga has partnered with the **Tioga Area Economic Development Corporation** to host REV, a small business pitch competition where \$15,000 will be distributed to one or more entrepreneurs. Applications are due October 10, 2022.

From the pool of applicants, up to five businesses will be selected to pitch and be judged on all aspects of their business in front of a judges panel on Thursday, November 10, 2022 at the Divide County Courthouse, located at 200 N Main St., Crosby, ND.

"Entrepreneurs and businesses are encouraged to pitch their current or future business concepts for a chance to win money to support their idea. It is our mission to IGNITE PROSPERITY® in all the communities we serve," said President of The Bank of Tioga, Savanna Hendrickson.

The Bank of Tioga hosts REV in an effort to reinvest in local businesses and entrepreneurs. Applicants will be judged on their pitch, marketing, personal investment level and exit strategy. In 2017, The Bank of Tioga started REV in an effort to spur economic growth and encourage business owners to continue pursuing their dreams. As of today, over \$60,000 has been awarded through this program.

Last year's winners included **Blue Raven Trading Company** at \$7,200, **Back Shed Treasures LLC** at \$4,200, **Luxe Beauty Bar LLC** at \$2,400 and **Haugland Enterprises Inc.** at \$1,200. Judges include Savanna Hendrickson, President of The Bank of Tioga and Wendy Lenzen, Vice President of Business & Consumer Banking with The Bank of Tioga, along with KayCee Lindsey with Divide County Economic Development and Dennis Lindahl with Tioga Economic Development.

To apply, visit <https://www.thebankoftioga.com/rev> and download the REV application. The application deadline is October 10, 2022. If you have any questions, please reach out to Savanna Hendrickson at The Bank of Tioga at 701-664-3388.

About The Bank of Tioga: At The Bank of Tioga, we IGNITE PROSPERITY® by helping our clients do more with their money. Whether it's saving a little extra cash each month or accomplishing a long-term strategy, our goal is to help you transform your financial life. The Bank of Tioga was chartered in 1951 and was acquired by TS Contrarian Bancshares Inc., an affiliate of TS Banking Group in 2014. With \$350 million in assets, The Bank of Tioga is committed to supporting local organizations and reinvests a portion of its net income back to the community. Branch locations include Tioga and Crosby, North Dakota. For more information visit [thebankoftioga.com](https://www.thebankoftioga.com).

ICBND MEMBERS IN THE NEWS

United Bankers' Bank



Alan McLean

Dwight Larsen, President and CEO of United Bankers' Bank (UBB), is pleased to announce the appointment of **Alan McLean** as Senior Vice President, Operations Director. Alan joins UBB with over 20 years of experience in correspondent banking and operations. He studied business at the University of Alabama and received a general banking certificate from the Alabama Banking School as well as certifications in FedLine 101 and FedLine LA. "Alan's dedication to community banking aligns well with UBB's mission and core values," stated Mary Williams, Executive Vice President, Chief Operations Officer. "His vast knowledge of bank operations will prove to be a great asset to UBB." Alan will be based in Birmingham, Alabama.



Kurt Cottier

Dwight Larsen, President and CEO of United Bankers' Bank (UBB), is pleased to announce the appointment of **Kurt Cottier** as Senior Vice President, Senior Lending Officer. Kurt joins UBB with over 30 years of lending experience in the community banking industry. He is actively involved as a Class Mentor of Essentials of Business Program with Women Venture as well as volunteering within other area organizations. "Kurt is a seasoned lender and community banker that will bring a wealth of industry knowledge to the UBB Lending Team," commented Dawn Tollefsrud, Executive Vice President, Chief Credit Officer. "His experience and community involvement illustrates his fit with the culture and mission of our organization." Kurt received his bachelors of business administration in Industrial Relations with minor credits in Finance and Psychology from University of Wisconsin - Milwaukee.



ICBND CLASSIFIEDS

Bank of North Dakota

Chief Innovation Officer

Summary of Work

Bank of North Dakota has employed the same mission for over 100 years: to deliver quality, sound financial services that promote agriculture, commerce and industry in the great state of North Dakota. We are recruiting for an executive level position to help fulfill that mission. The Chief Innovation Officer oversees and implements changes in approaches, methods, products, and processes to enhance competitiveness and improve organizational efficiencies. This position will identify, strategize, develop, and drive transformative initiatives and champion the role of innovation by aligning overall business strategy with innovative thinking. The successful candidate will have exceptional leadership skills, business acumen and the ability to build strong relationships across multiple lines of business. Direct reports include the innovations, bank operations, retail banking, and facilities management service areas. Responsible for aligning the identified bank service area vision and communication channels with BND's mission and business strategy by integrating processes, developing, and implementing initiatives within the organization; and providing innovative solutions in support of the bank's operations, retail, and facility services.

Chief Innovation Officer Responsibilities:

- Meeting with stakeholders at different levels to identify areas of innovation and growth.
- Identifying innovation trends and business opportunities within the market.
- Serves as the BND liaison with ND Information Technology leadership.
- Leading a team to enhance the innovative potential of the business.
- Developing, strategizing, and planning new interventions that will drive innovation.
- Creating and overseeing a comprehensive long-term innovation strategy for the bank.
- Engaging with internal and external stakeholders to enhance innovative thinking around the bank.
- Expanding on the organization's long-term innovative capabilities.
- Advising management on yearly, medium-term, long-term, and future innovation goals.
- Presenting new ideas and approaches to high-level stakeholders.
- Reporting on and adapting innovative interventions within the company, as required.
- Reporting on and adapting innovative interventions within the assigned service areas, to include innovations, banking operations, retail banking, and facility service management.

A bachelor's degree in strategy, leadership, business, management or related field. Eight years of experience in IT, technology, business, marketing, or finance-related fields. Three to five years of experience in a management position including knowledge and oversight of retail banking operations.

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ICBND CLASSIFIEDS

Bank of North Dakota

Business Banking Associate II- Telecommute

Summary of Work

The selected candidate will primarily assist BND Business Bankers in streamlining the loan workflow process by coordinating with lead banks, their assigned BND business banker(s), credit analysts, and BND loan servicing associates. They will act as a secondary point of contact for incoming calls and e-mails from lead banks as it relates to their assigned business banker(s) portfolios. This position may be responsible for obtaining and organizing credit documentation to prepare files for underwriting, generating correspondence and documentation checklists, coordinating loan fundings with lead banks and BND loan servicing associates, processing ongoing loan documentation, requesting maintenance to existing loans, and addressing findings on loan reviews. This position will work closely with their assigned business banker(s) to assist in researching discrepancies, communicating program eligibility and parameters, preparing documentation, and monitoring various reports relating to portfolio activity. They will assist in monitoring and inputting incoming loan applications into the pipeline reporting software, following their assigned banker(s) opportunities through from receipt of application to loan funding, ensuring that a timely turnaround time and a high level of customer service is maintained. The selected candidate will be expected to foster the Bank of North Dakota's partnerships with lead banks through positive interactions and will be required to provide additional office support as necessary.

Apply online at Business Banking Associate II - Bank of North Dakota (nd.gov)

Starion

Business Banking Representative- Ellendale

In this role, you will:

- Provide support including recording and maintaining documents in accordance with established policies and procedures
- Process loan advances, payments, credit bureau reports
- Have regular customer contact via phone, email, and in person
- Promote Starion Bank and all products and services

You should be:

Customer-focused—happy to help others, genuinely curious about an array of industries, and hungry to learn new sales best practices at any stage of your career

Detail Oriented – give tasks undivided attention and catch mistakes, errors or changes

In the know—always keeping up with policies, procedures and regulations

Self-aware—including highly intentional about your decision-making processes, and skilled in communicating them to diverse colleagues and customers

You should have:

- Excellent communication skills, oral and written
- Organizational and Time Management skills

Apply online at www.starionbank.com/careers.

ICBND 55TH ANNUAL CONVENTION



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BISMARCK, ND**

