

July/August 2022

Official Newsletter of ICBND COMMUNITY BANKER

2022 FDIC Directors' College

September 21, 2022 - Fargo
September 22, 2022 - Bismarck

The FDIC, in partnership with ICBND, is pleased to announce the 2022 Directors' College. This one-day seminar is designed with outside bank directors in mind. The presentations will be delivered by a group of experienced FDIC speakers and subject matter experts, and will include up-to-date information on various issues relevant to all bank directors with an overall theme of risk identification and monitoring. Please consider this unique opportunity to interact with your bank's regulators and enhance your Board's experience and knowledge.



Sarah Getzlaff to ICBA Bancard Board of Directors



ICBA Bancard, the payments subsidiary of the Independent Community Bankers of America (ICBA), today announced that Sarah Getzlaff, CEO of Security First Bank of North Dakota in Bismarck, N.D. was elected to the ICBA Bancard board of directors.

"We are pleased to welcome Sarah to ICBA Bancard's board," said Chairman Greg Deckard, who also serves as president, chairman and CEO of State Bank Northwest in Spokane Valley, Wash.

Continued..

"Sarah has a history of distinguished service on behalf of our industry and brings significant experience to the board as we help community banks stay at the cutting edge of innovation to meet the growing payment needs of today's consumer."

Getzlaff is a third-generation community banker and serves on several ICBA leadership roles. She serves as ICBA treasurer, is a member of the ICBA Executive Committee, board of directors and Federal Delegate Board. Active at the state and community level as well, Getzlaff serves on the board of The Independent Community Banks of North Dakota, on the Bismarck State College Foundation Board of Trustees, and is a trustee and president for the North Dakota Banks Benefit Trust.

visit www.icba.org/bancard.

icbnd.com

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ICBND UPCOMING EVENTS

AUGUST 2022

8-10 ICBND Annual Convention and Exhibition – Bismarck

8-11 Barret School of Banking- Human Resources Management (Virtual/Live Training)

SEPTEMBER 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

OCTOBER 2022

4-5 CBC Fall Session – Bismarck

19 HR Summit – Bismarck

26-27 Fall Frontline – Bismarck



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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.

ICBND NEWS

Chairman's Remarks



Dawn Flaten
Dakota Heritage Bank
Hope
ICBND Chairman

Well that year went fast – hard to believe we will be back at convention next week. As I write my final remarks as your Chairman I look back at the year and reflect on the many opportunities it presented. Traveling to the Washington DC Summit and attending the ICBA National Convention in San Antonio are two of the highlights I will always remember. It has been such a privilege to serve as your Chairman this past year. I look forward to being part of ICBND for many years.

The 54th annual convention is set to begin on Monday August 8th with our annual golf scramble. The ICBND Staff and Convention Committee have been busy putting the final touches on this year's convention which promises to offer some great speakers and events including the theme party and PAC fundraiser – the exhibit hall – our community service project – casino night and we will end with the annual banquet with entertainment by Dueces Wild. This is a great opportunity for all of us to get together with fellow bankers, friends and the outstanding staff at ICBND. I look forward to seeing all of you there. There is still time to register.

This year like all others it has presented its challenges to community bankers and once again we have conquered all of them, well almost. I have been in banking for 28 years and some challenges remain the same like Credit Unions and Farm Credit System Lenders and ILC Loopholes but I never dreamed we would face challenges like banking Legal Cannabis and regulation for Digital Assets aka: Bitcoin. I want to commend community bankers for their advocacy efforts on these and other challenges because we have made great strides in the right direction. As our convention theme states "Community Banks" will be "Roaring into the Future."

A special thank you to Barry Haugen and his outstanding staff for all of your hard work and dedication to this Association. You continue to rise above and beyond.

Until next time, Thank you Community Bankers for Keeping North Dakota Great!

President's Remarks



Barry Haugen
ICBND President

I hope this message finds you doing well and enjoying what has been a very pleasant summer. It always helps to see pastures full of grass, hay piling up and crops beginning to explode. Say a prayer for our ag producers and let's hope Mother Nature provides a bountiful and cooperative harvest season and holds any early freezes at bay!

It's hard to believe August is already here. Of course, that means your ICBND Convention Committee and staff are in the home stretch of preparation for our 54th annual convention. We hope you plan to participate in this year's convention entitled "Community Banking: Roaring Into the Future" with a roaring 20's theme. I promise it will be fun and informative. And don't forget to participate in Monday evening's theme party and PAC fundraiser which is sure to be entertaining. I'm looking forward to seeing some interesting outfits including flappers, feathers, spats and maybe even some golf knickers. I love how our member bankers and associate members let their hair down and have fun with the theme party. By the way, I had no idea what flappers and spats were a few weeks ago.

As we approach your association's annual meeting during the convention, I want to thank all of you who participated in advocacy efforts at the state and federal level in our continued push to help community banking thrive. I also want to thank the ICBND Board of Directors for their active participation in all things ICBND this past year. And last, but certainly not least, I want to thank Dawn Flaten for her dedicated service this past year as your ICBND Chairman. Her common-sense leadership and friendship have been a gift to me and the association.

On a personal note, I want to again let you know how proud I am to represent community bankers and everything you stand for. I've been especially reminded the past few months that what really matters in life is faith, family, friends, and relationships - all the things that you exhibit daily in your dealings with your coworkers, customers, and communities. Thanks for what you do and for your support.

I hope to see you all on the 8th in Bismarck!

ICBND NEWS

SCHOOL OF AGRICULTURAL LENDING

Twenty-eight community bankers from North Dakota, Montana, and Minnesota recently attended a week long Independent Community Banks of North Dakota (ICBND) School of Agricultural Lending session held at the National Energy Center of Excellence on the Bismarck State College (BSC) campus in Bismarck, ND. This is a two-year course that was developed by ICBND with assistance from the Ag Departments of BSC and North Dakota State University (NDSU), and ICBND member agricultural bankers. Classroom size is limited to ensure in-depth classroom participation when working on case studies. Instructors include professors from BSC and NDSU, ICBND member bank ag officers, and ICBND Associate Members.

The ICBND Board of Directors recognized the need for further training in the agricultural lending area. Many North Dakota banks are finding it difficult to hire experienced agricultural lenders, especially in the rural areas and felt the need to develop training that would help newer lenders develop their skills in the ag field. A committee of local ag lending bankers, university professors and ICBND staff was put together to develop the session. Two scholarships are offered to current BSC, NDSU, and Dickinson State University (DSU) students who are currently enrolled in an ag curriculum. This was done in hopes that these students would also consider a career in ag lending at an independent community bank. The scholarship recipients receive the two-year ICBND School of Agricultural Lending at no cost, \$1,000 towards their 1st year tuition and \$2,500 towards their final year tuition as long as they continue in the agricultural field.

Pictured below from from left to right are:

Top: 2022 Agricultural Lending Group

Far Left Bottom: 2022 Agricultural Lending Graduates

Far Right Bottom: 2022 Agricultural Lending Group at Larks Game



Of the 28 attendees this year, 16 of them were second year students and received their certificate of graduation plaque at the end of the session. These included:

- Kristina Steckler, Bank of North Dakota, Bismarck, ND
- Hayden Bring, BankNorth, Arthur, ND
- Keylee Staigle, Bravera Bank, Underwood, ND
- Jace Pederson, Bravera Bank, Finley, ND
- Braden Conlon, BSC Student & Scholarship Recipient, Bismarck, ND
- Zach Nye, Farmers & Merchants State Bank, Langdon, ND
- Kayla Gallagher, Farmers & Merchants State Bank, Langdon, ND
- Mitchell Molitor, Farmers & Merchants State Bank, Pierz, MN
- Mathias Follman, First International Bank & Trust, Rugby, ND
- Jaden Hanson, First International Bank & Trust, Harvey, ND
- Brady Hefter, First International Bank & Trust, Bismarck, ND
- Warren Strand, First International Bank & Trust, Fessenden, ND
- Hanna Jepsen, Sockman Bank of Montana, Sidney, MT
- Joseph Fietek, Ultima Bank Minnesota, East Grand Forks, MN
- Kayla Palmer, Union State Bank, Hazen, ND
- Josh Haagenon, United Community Bank of North Dakota, Leeds, ND

The two -year curriculum focuses on:

- Reviewing and interpreting tax returns
- Assembly and overview of balance sheets
- Income and P/L statements
- Ratio analysis
- Financial statement preparation and analysis
- Cash flow plans
- Qualifying land, machinery, crop and livestock values
- Risk management
- Communicating with your ag borrower
- Loan structuring
- Documentation
- Proper collateral filing – UCCs
- Appraisals, mortgage searches, abstract & title opinions and title insurance
- Crop insurance
- Bankruptcy, collections, and repossession issues
- Regulations and compliance
- Farm programs
- Crop budgets and the Farm Bill
- New technology
- Estate planning



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:

Automated Systems, Inc.

Automated Systems' mission is to build strong relationships with Community Banks to create innovative solutions. We provide our Insite Core software to Community Banks that comes packed with user-friendly products that are easy to use and navigate through. We offer back-office processing, and we will even create you a brand new website with your branding and colors.

Automated Systems, Inc.

1201 Libra Drive
Lincoln, NE 68512

Website: www.asiweb.com

Contact: Walker Anderson

Email: Walker.Anderson@asiweb.com

Phone: 402-420-6000



Since 1981, Automated Systems, Inc (ASI) has been a leader in providing innovative core banking, digital banking, and data processing solutions to community banks nationwide. An array of integrated applications provide partnered banks with competitive choices. ASI delivers industry-leading technology backed by unparalleled in-house conversion, training and support teams.

Who made ICBA's 2022 list of
Top Lenders?

Congratulations!

Using FDIC data for 2021, ICBA calculated a lender score out of 100 for each community bank. The score combines the average of the bank's percentile rank for lending concentration and for loan growth over the past year in each lending category. ICBA then adjusted each score for loan charge offs in each category at certain percentile thresholds.

Agriculture: Less than \$300M in assets

Rank	Bank Name	City	State	Ag Lender Score
11	Lincoln State Bank	Hankinson	ND	91.73
20	Horizon Financial Bank	Munich	ND	90.56

Agriculture: \$300M to \$1B in assets

Rank	Bank Name	City	State	Ag Lender Score
7	First State Bank	Buxton	ND	91.03

Agriculture: More than \$1B in assets

Rank	Bank Name	City	State	Ag Lender Score
6	Bravera	Dickinson	ND	83.07
12	Dakota Community Bank & Trust, National Association	Herbron	ND	79.36

Consumer/mortgage: More than \$1B in assets

Rank	Bank Name	City	State	Ag Lender Score
12	Bell Bank	Fargo	ND	86.47

For the entire article and rankings, [Click Here.](#)

See the entire magazine, [Click Here](#)

ICBND NEWS

Congratulations!



The Independent Community Banks of North Dakota congratulates, **Nicole Evenson**, for the eminent for the honor of being recognized as a **2022 BankBeat Rising Star in Banking**.

Nicole Evenson
Community President,
TruCommunity Bank



Congratulations!



The Independent Community Banks of North Dakota congratulates, **Savanna Hendrickson**, for the honor of being recognized as a **2022 BankBeat Rising Star in Banking**.

Savanna Hendrickson
President, Bank of Tioga



Congratulations,

ICBA Independent Banker's

40 under 40

Kyle Pickner, Chief Trust Officer



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"During the transition to DCN's facilities, our Members saw absolutely **no down time**. We are very pleased to have such a **safe, secure, and protected** place for our Members' valuable data, and are grateful to have a **partner we can count on.**"

– Dan Wilbanks
President/CEO, NISC

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.

"By focusing on the problems we're trying to solve and how those solutions will benefit our customers, we can separate timely initiatives from those that can wait."



In today's climate, the road ahead feels uncertain. Between growing inflation and fluctuating interest rates, the future may seem more clouded than ever, leaving us to ponder, "Where's the crystal ball when you need it?"

Yet, it doesn't require clairvoyance to chart our path ahead; we can rely on our history and our experiences to map the course. For hundreds of years, community banks have stood strong, adapting to market changes and evolving to serve our communities. Through industry highs and lows, community banks have risen on a foundation of relationship banking and thoughtful preparation.

Market shifts means that we must come back to those basics today, focusing on our strengths and what we can do to continue to excel. What sets us apart? How can we best demonstrate our commitment to our communities in the products and services we offer? Examining our strategic initiatives through this lens will help us ensure we aren't simply reacting to a sense of urgency but proactively preparing for what lies ahead.

And we wouldn't be community banks if we didn't approach our businesses from a customer-first mentality. Fortunately, we have access to technological tools that enable data to tell our success stories. We have information on customer preferences, behaviors and needs, which, in turn, allows us to make strategic decisions about how to prioritize our efforts and get real success stories out into the mainstream.

But with everything in life, we can't do it all. We need to prioritize as we enter budget discussions over the next few months. Our banks, customers and communities will benefit when we align objectives with the potential solutions or opportunities that are going to make the most impact. By focusing on the problems we're trying to solve and how those solutions will benefit our customers, we can separate timely initiatives from those that can wait.

As you read this month's budget issue, we hope you uncover ICBA resources to support you in your planning. From courses with Community Banker University to our ThinkTECH initiatives to Bancard's Payments Strategy Guide and the ICBA Tell Your Story Marketing and Communications toolkit, we strive to provide solutions to help you address this post-pandemic society of instant gratification and digital transformation in a thoughtful, strategic manner.

It's no surprise that uncertain times lie ahead, but I can confidently say that community banks will continue to thrive with ICBA by their side. I don't need a crystal ball to tell me that, though, because as they say, the best predictor of the future is past behavior, and for community banks, our steadfast history bears repeating for the customers and communities that continue to depend on us.

Where I'll Be This Month

Like you, I'll be kicking off our budget processes at ICBA, and with that spirit of fresh opportunities in mind, I'll be dropping my oldest daughter off at college, and my youngest will be starting high school.

FROM THE TOP COLUMN



BRAD BOLTON
CHAIRMAN, ICBA

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

"Keeping our best and brightest on board has to be a priority, both to save on hiring and recruiting costs and to strengthen our banks."



The people behind a community bank make it what it is. Our relationships with our customers begin and end with us, so it's our obligation to ensure our employees embrace our values and care about the community. To do that, we need to draw in team members who are not only seeking nine-to-five jobs but also are striving to become community continuators.

Engaging this higher caliber of employee doesn't come without a cost. As bankers, we're forced to look at efficiency ratios, and personnel generally tops the list of non-interest expenses scrutinized by regulators. While we certainly have to be careful here, we also have to account for the fact that we're in a service industry. If our efficiency ratio creeps up to 75%, and that's what we need it to be to effectively manage our customer relationships, we have to go there. Because, at the end of the day, what's best for our customers is what's best for us.

However, in managing that line item, employee retention comes into play. Keeping our best and brightest on board has to be a priority, both to save on hiring and recruiting costs and to strengthen our banks.

For example, covering obligations for your strong performers to attend banking schools not only helps your bank gain more knowledgeable employees; it also helps them excel. Or, creating flexible "soft" benefits that meet your employees in the stage of life they're in can help them shine at work while still prioritizing their family situation. As a bonus, those employees will be more loyal to your bank for providing them with these opportunities.

I've found small acts of kindness go a long way. I recently had a team member who went above and beyond to get a loan closed out; I sent her a personal note to show my appreciation and compliment her efforts. Her response? "Thank you. I needed to hear that." It cements that those thank yous matter, and we, as leaders, need to take the time to offer them.

So, as you read this month's budget and compensation issue, I encourage you to think about your team in a different light. Community bank employees fill a special role, unlike no other position in the market today, and we must do a better job of telling that story. We need to continually recognize the role that community continuators, such as you and your teams, play, and the impact we all make on the communities we serve.

Twitter

Connect with Brad @BradMBolton

My Top 3

Employer rules to live by

1. Tailor your benefits to the employee's season of life.
2. Focus on the people who make up your efficiency ratio.
3. The Apostle Paul never failed to thank people; follow his lead.

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.**



Bonds with bounce

Floaters are gaining popularity. Again.

By Jim Reber, ICBA Securities

The financial press, economic commentators and social media sites have used a collection of terms this year that convey a certain image of market values for investment securities: "Plummet." "Underwater." "Leaking oil." "Nosedive." I think you get the picture.

Community bankers have come to grips with the notion of their bond portfolios being, ahem, "submerged" in a number of ways. Most of these thoughts and actions are quite logical, and from a safety and soundness perspective, responsible.

Asset/liability risk postures are still suggesting higher net interest margins. Liquidity, in the sense of availability of short-term assets on demand, is still plentiful. Many banks are prepared for deposit runoff, if that ever happens. And then, there is once again the notion that floating rate assets can actually be a salvation from a yield and price stability point of view.

Reward may be returning

This column, in many cases, reflects what your correspondent hears from community bankers at conventions, seminars and in old-fashioned discussions. It has been a number of years since adjustable-rate bonds have appeared in this space, mainly because they have had yields or prices that were almost impossible for investors to like. More recently, using the outbreak of the COVID-19 pandemic as a starting point, portfolio managers were almost forced to buy fixed-rate investments to stabilize their shrinking ("plunging?") net interest margins. This very column's headline in December 2020 was "The One Percenters," and it went through the progression of what it took for an investment to yield 1.0% to maturity. Trust me when I say it was not a money-market equivalent.

Now, as several rate hikes are behind us and more are likely on the way, even the shortest securities are approaching yield respectability. The remainder of this column will discuss several of the more popular options, with the hope that you can find one or more that may be suitable for your own bank's portfolio. Do we dare to say "buoyant"?

Most adjustable

The most rate-sensitive, and therefore price-stable, investments have these standard features:

- Visible, liquid money-market index
- Short reset periods
- High or no interest rate caps, both periodic and life
- Near-term first reset date

Each of these is built into Small Business Administration (SBA) 7(a) pools. A further sweetener is that SBAs are full faith and credit instruments, and 0% risk-weighted. It's possible to buy these to effectively yield the prime rate minus 2.4%, which is the same as saying fed funds plus 0.6%. That may not sound exciting until one considers that it's conceivable the net yield could be approaching 3% a few quarters from now. Another enticement is the market values of 7(a)s are remarkably stable. Most pricing models project that they would be down only about 2% even in a high-rate shock environment.

It must be said that many of these pools can come to market with high premium prices of 10 points or more, which absolutely creates prepayment risk to the investor. There are ways to manage this exposure that are beyond the scope of this column, which your brokers can explain. Still, it's safe to say 2022 is built for a bond like an SBA 7(a).

Also in the discussion

Mortgage-backed securities (MBS) come in several different adjustable-rate models. Among the more popular are collateralized mortgage obligation (CMO) floaters. These have some of the characteristics of an SBA, in that there are no periodic caps, and they float based on money-market indices, such as the secured overnight financing rate (SOFR). One comment is that they have very low priority to cash flows, so their prepayments and average lives can fluctuate wildly. Most investors don't mind, as CMO floaters' appeal is their quick reaction to rate changes. Be careful of those lifetime caps, however: They could be in the 4.0% range, which means their market values will lose some ground in higher rate scenarios.

Commercial MBS, such as Freddie Mac "Ks," also come in floating rate structures. Their indices are often SOFR, and they also have no periodic caps. Because Freddie Ks are collateralized by multifamily projects, they, too, can see very inconsistent cash flow if some of the larger properties experience prepayments. Again, like CMOs, these usually will come to market with little or no premium, so the early payoffs may not hurt the yields. You'll want to pay attention to the lifetime caps on these as well.

All told, the expected path of monetary policy in 2022 should bode well for money-market alternatives, both for price stability and yield. Bonds that are submerged could be nicely complemented by short-duration instruments. Floaters may just be the answer to restore some levity to your investment portfolio.

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.

Strengthening human connections

By Charles Potts, ICBA

Community banks are feeling the impact of the Great Resignation just like other industries, but with some significant differences. Innovations in technology, organizational culture, talent acquisition and retention are key factors in helping community bankers reengineer a workplace environment that revolves around human connection.

During the pandemic, many community banks introduced interactive teller machines (ITMs) to provide customers with a “branch-in-a-box” experience. Paycheck Protection Program (PPP) loans opened the door to additional innovations, highlighting community banks’ technological advancements and commitment to their customers.

This kind of technology, combined with accelerated innovation and lessons learned during the pandemic, also helped community banks to develop best-of-breed work environments that extend beyond the walls of their branch offices. As community bankers re-envision the future of banking and talent management, they should consider what technology to put in place, which positions lend themselves to remote work and how to monitor workflow and performance.

For example, in a remote workplace culture, conversational evaluations and interactions between managers, supervisors and subordinates must be more routine and intentional. You won’t be colliding with staff in the hallways, so you need to constantly evaluate what people are thinking and how they’re feeling. You should also conduct temperature checks more intentionally and frequently, because distance changes our ability to read, understand and influence behavior.

From the recruiting side, community bankers may have to find and acquire talent beyond their immediate communities. During the pandemic, many professionals realized that they could move and work from anywhere. And if their current employer doesn’t allow such liberties, they will seek out an employer that will. This is a massive paradigm shift for many bank leaders. There must be real purpose in rethinking how, when and where to build your workforce.

Also, keep in mind that the under-35 demographic is more accustomed to job hopping than their older counterparts, so consider creating a plan that builds resiliency in the recruiting, retaining and structuring of jobs, planning two or three years out.

As we advance, we will need to be more open-minded and authentic about recognizing and incorporating professional and personal needs in the way jobs are structured. Remote work, work-life balance and mental health care—issues highlighted during the pandemic—will continue to play out in today’s workforce. We must be genuinely willing to embrace and address these issues.

Community banks are the lifeblood of communities, but people are the lifeblood of community banks. Let’s not get lost in the technology and forget about human connections as we reengineer a workplace culture that positions us for success both now and in the future.



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.



Managing remote employees

By Lindsay LaNore, ICBA

The workplace is in constant flux, business goals are growing and employee preferences are evolving. Aligning these factors is critical to a community bank's success, and a great way to start doing that is by ensuring your professional development programs support your strategic goals.

Yes, it's essential to satisfy annual training requirements but, as one CEO recently remarked, we need to grow our own community bank leaders. And that means digging a little deeper into what is possible. Aligning learning to goals promotes better employee performance and satisfaction, which, in turn, encourages retention. As we approach budget season, this is a great time to think about how effectively we can allocate resources for training and development. Do the homework now so that when you begin the next year, you'll be ready to go.

Mark your direction

To fine-tune your approach, start by assessing where your community bank is headed. Articulate the bank's goals clearly, along with the elements for which each team is responsible. Goals that are too broad, while providing flexibility, don't always provide clarity. Are you aiming to increase revenues, launch new products, reimagine the digital banking experience or adopt more efficient processes? And who is responsible for each goal?

Follow that by making the bank's strategic priorities clear to department leaders and managers, so that they can select training opportunities that support them and their teams. Part of this process is asking team leaders to identify workforce needs and skills. In previous columns, we have addressed how to evaluate skills gaps, and this is where that analysis comes into play. If you are a human resources leader or training manager, you need to be "at the table" with executive leadership to fully understand your company's goals.

Pass along the knowledge

Once you've established those goals, teach the skills. This will most likely include a combination of internal and external resources. Variety in learning can be a positive differentiator in a training program. Balance learner ambitions and business goals and motivate the employee by talking about why this learning is important.

If everyone involved understands what it is going to take to be successful in learning, the more likely we are to hit our targets. So, set metrics to make sure the training is working. Consider before-and-after assessments, completed by both employee and manager, to establish whether the learning goal has been met or if more training is required. Follow up with regular check-ins to ensure the plan is on course and adjust if the strategy changes.

All too often, training programs are misaligned with company goals—or they don't go far enough, leaving employees wanting more. Adopting a professional development plan that not only satisfies the mandatory training requirements but also acts as an ally to your bank's strategic priorities can be a game changer.



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Article from Travelers

According to the Federal Bureau of Investigation (FBI), millions of elderly citizens are targeted annually with some form of financial fraud, and many of these attempts are successful. It has been estimated that seniors lose approximately \$3 billion per year as a result of these scams, which are becoming more widespread and sophisticated.

Surprisingly, much of the criminal activity is initiated by a friend or family member. A recent study by the University of Southern California revealed that 55% of respondents reporting any type of elder abuse categorized those acts as financial, and that family members were the most alleged perpetrators of elder financial abuse.

With these facts in mind, banks should maintain heightened sensitivity around transactions that involve elderly clients, particularly if these clients have historically managed their own finances and may be exhibiting signs of cognitive decline. Increased vigilance, in general, can assist in uncovering fraud.

Knowing the customer, coupled with a comprehensive employee training program, can act as a strong front-line tactic to help banks prevent and expose elder financial abuse.

Here are some best practices for recognizing “at-risk” clients:

- Be on the lookout for non-family members being added to banking or investment accounts.
- Monitor large money transfers and changes in spending patterns, as these could be signs that some form of abuse is occurring. A senior's spending habits are often predictable in frequency, volume and payees.
- Be alert for large amounts of funds exiting accounts to payees who had not been previously paid in any manner.
- Keep detailed notes in the form of dated, journal-type entries, recording any spending or personal behavior that seems unusual. These notes would be in addition to those kept on risk tolerance, goals, objectives, etc.
- Follow up with clients via phone or email to discuss any sudden financial decisions that seem out of character.
- In addition to making personal contact, encourage the client to engage an independent attorney to assist in their financial matters.
- Understand the laws that apply to the financial abuse of an elder client. Follow prescribed protocols if any illegal activity is suspected.
- Implement internal procedures to elevate circumstances which may present the need for further inquiry and analysis to the appropriate decision-makers.

“It’s important not just to have a system in place to detect elder financial abuse, but to also act on situations where potential fraud or malicious intent has been identified,” said Kristin Roger, Vice President and Head of Financial Institutions at Travelers. “We know banks want to serve as trusted advisors to their customers, and by taking simple steps, they can better protect their customers from potential financial harm.”

Elder financial fraud is on the rise and counts as one of the more heinous abuses of trust that senior citizens might endure. Along with the financial damage inflicted on customers, incidents of elder financial fraud can cause serious reputational harm. Therefore, implementing a sound method of prevention, detection, identification and reporting of this criminal behavior is paramount.

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NEW WEBSITE CONNECTS BUSINESS OWNERS WITH FINANCING RESOURCES

Dakota Business Lending Launches the Vault – A Digital Library of Small Business Programs and Financing Sources in North Dakota

FARGO, N.D. – Every day across North Dakota, creative and daring individuals are taking the leap to start or own a business and live out their dream. These same small businesses often find themselves “stuck” in financing and wondering where to turn. To meet this need and better assist business owners, Dakota Business Lending has launched the Vault.

With a vision to showcase the multitude of valuable resources that our state has offer, the Vault contains a comprehensive library of small business programs and financing sources that exist throughout the state today. Big or small, woman or minority owned, rural or urban, start-up or existing, the Vault is a place where these dedicated individuals can explore all that our state has to offer, right at their fingertips. Inside the Vault, users can find resources such as:

- Financing options of all shapes and sizes
- COVID-19 and disaster relief programs
- Premium business assistance resources
- Tools to help propel start-ups or small businesses

“Many of the small businesses we work with are unaware of the variety of programs that exist throughout the state. Part of our mission is to not only be a lender to business owners, but a resource as well. This platform is our way of connecting these business owners, along with any other entrepreneurs throughout the state, with financing sources to help them grow,” shared Steve Dusek, President & CEO.

The Vault is launching with 145+ funding programs from 50 providers from across the state of ND. On the website, users answer a few short questions about their business and generate a list of financing programs custom tailored to their needs – all in a manner of seconds. Each financing program has a page dedicated to providing more details and contact information to connect with the specific provider. The comparison tool allows users to compare up to three programs and get a more detailed report sent to their inbox. As new financing tools become available, providers can submit a program to be added to the Vault via the website.

“Being the first of its kind in North Dakota, putting together resource like the Vault has been a huge undertaking. We are excited to officially launch the website and begin providing this resource for business owners so they can gain access to the programs they need to succeed,” said Dusek.

Dakota Business Lending plans to expand the Vault to include more resources in the future. To access the Vault, visitors can visit www.vaultnd.com or like their Facebook and LinkedIn pages.

Founded in 1982, Dakota Business Lending is the oldest, largest, and most experienced 504 CDC in North Dakota and the first North Dakota based financing entity to be chosen by the U.S. Treasury Department's Community Development Financial Institution (CDFI) Fund to receive a NMTC allocation. With staff throughout North Dakota and Montana, Dakota Business Lending serves North Dakota, Montana, and five counties in western Minnesota. The mission of this private, not-for-profit entity is to provide small business financing solutions through collaborative partnerships in a supportive, creative environment that grows the economy and creates or preserves quality jobs. Since inception, Dakota Business Lending has provided over \$550 million in loans with total project impact exceeding \$1.2 billion to small businesses and local economies.



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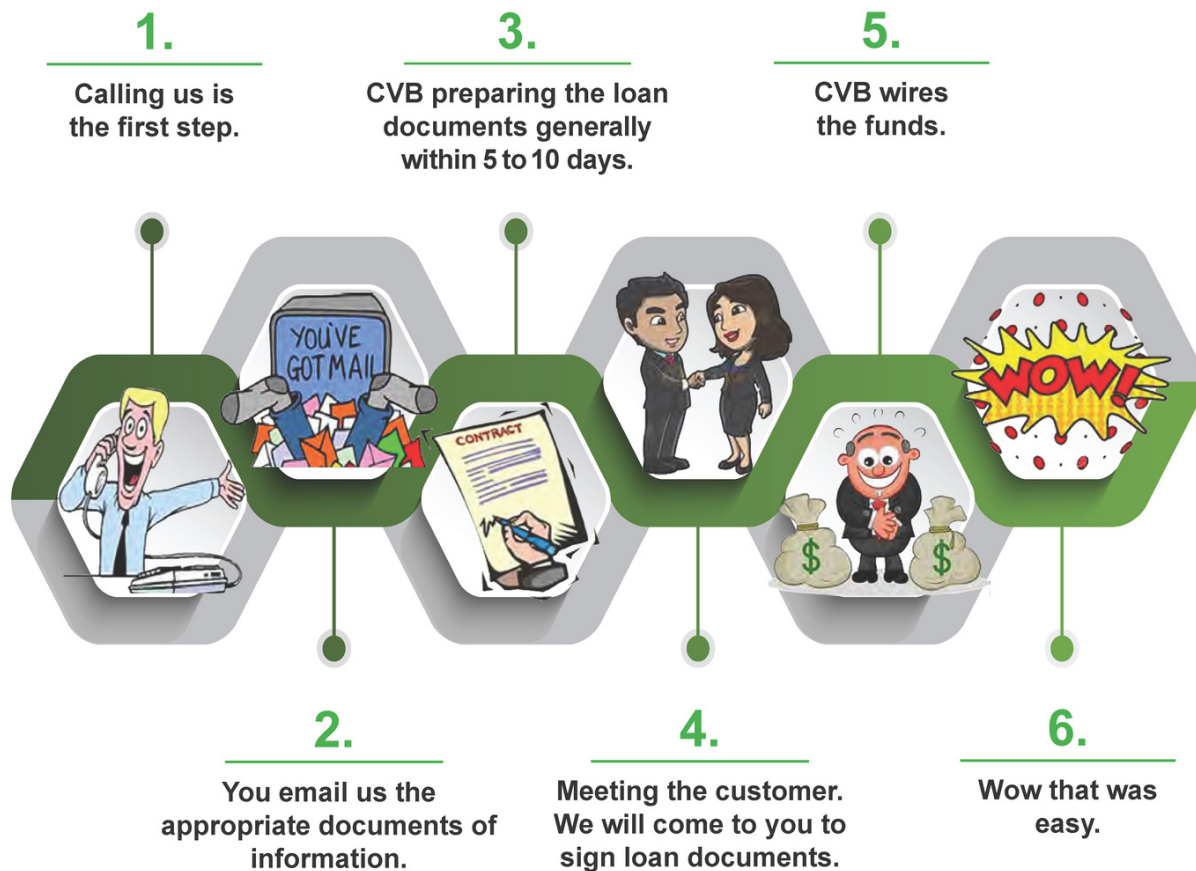


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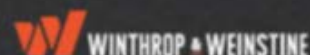
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AUDIENCE:

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- Branch Managers
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2022 DIRECTORS' COLLEGE SEPTEMBER 21 & 22 SESSIONS IN FARGO & BISMARCK

Sponsored By:



When & Where

September 21 - Fargo

- 8:00 AM - 2:30 PM (CT)
- Hilton Garden Inn
4351 17th Avenue South
Fargo, ND 58103
- Lodging: Call 701-499-6000
to book in the ICBND block.

September 22 - Bismarck

- 8:00 AM - 2:30 PM (CT)
- Bismarck Event Center
Prairie Rose Meeting Rooms
315 South 5th Street
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Park in Lots C&D
- ICBND has secured a block
of rooms at the Ramkota
Hotel. Call 701-258-7700 to
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Session Topics

- Corporate Governance
- Bank Risk Profile
- Third-Party Relationships
- Concentrations
- Consumer Protection
- Cybersecurity
- Insider Fraud
- Current Expected Credit Loss

Registration

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Who Should Attend

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- David Redenbaugh
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ICBND EDUCATIONAL OPPORTUNITIES

SEPT 26-SEPT 29, 2022

AG LENDING 101- VIRTUAL PROGRAM



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LEARNING OBJECTIVES

- **Learn** the impact of the Farm Financial Standards Council recommendations on agriculture lending, including recommended key financial statements and how they interact in the lending process
- **Calculate** deferred taxes and their impact on agriculture financial analysis and credit decisioning
- **Understand** the differences between cash and accrual income statements for the agricultural customer, begin developing a working knowledge of accrual income statements
- **Understand** cash flow analysis in agricultural lending decisioning, implement the "Sweet Sixteen" ratios into your underwriting regimen, specifically: Repayment, Liquidity and Solvency Analysis
- **Learn** the purpose of loan policy in ag lending, including the importance of loan structure and its relationship to problem loans as well as ag loan workout

Cost: \$450



Tim Oldhe has 36 years of experience in community banking, including extensive agriculture lending and as a rural bank president. He has served on the ABA Ag Committee, The Board of Bankers Bank of Kansas and on the Kansas Banker's Association Ag Committee.

SCHEDULE:

9:00AM-11:30AM CST

Day 1: Agricultural
Financial
Statements

Day 2: Agricultural
Financial
Statements and
Ratio Analysis

Day 3: Problem
Loans in Ag
Lending

Day 4: Effective
Loan Structuring
and Class Exercise

Register:

<https://barretbanking.org/landings/ag-lending-101/>

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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

***An additional 6+ hours of electives are available to all participants.

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ICBND EDUCATIONAL OPPORTUNITIES

Upcoming Webinar Schedule



July	DATE	TIME
Record Retention in the Digital Age: What to Keep, When to Destroy, What Holds Up in Court?	Wed 07/06	9:00 AM
Countdown to ATR/QM Changes Effective October 1, 2022: Preparing Policies & Processes	Thu 07/07	9:00 AM
Deposit Operations Comprehensive Compliance, Including BSA	Tue 07/12	1:00 PM
Vendor Due Diligence & Effective Vendor Management	Wed 07/13	1:00 PM
Proper Repossession, Notice & Sale of Non-Real Estate Collateral	Thu 07/14	9:00 AM
Understanding Call Report Regulatory Capital: Standards, Ratios, Risk Weighting	Thu 07/14	1:00 PM
Advanced Beneficiary & RMD Considerations	Tue 07/19	9:00 AM
Powers of Attorney In-Depth: Good Faith, Fraud & Fiduciary Capacity	Wed 07/20	9:00 AM
Things That Keep Boards Up at Night	Wed 07/20	1:00 PM
Record Retention Rules for Zoom, Microsoft Teams, Slack & Other E-Collaboration Platforms	Tue 07/26	1:00 PM
New ACH Rules Effective 9/30/22: Nested Third-Party Sender Roles & Risks	Wed 07/27	9:00 AM
Elevating Your Fraud Prevention Strategies	Wed 07/27	1:00 PM
Checking Account Signature Cards: CIP, IRS & Disclosures	Thu 07/28	9:00 AM
August	DATE	TIME
Emerging Payments: Embracing Same Day ACH, RTP & FedNow	Tue 08/02	9:00 AM
CDD: Creating an Effective Program from the Frontline to the Backroom	Wed 08/03	9:00 AM
Securing Collateral Part 1: Forms UCC-1 & 3: Filing, Perfection, Amending & Terminating	Thu 08/04	9:00 AM
Managing a Borrower's Business Through a Loan Agreement	Tue 08/09	1:00 PM
E-SIGN Act: Electronic Loan Document Delivery	Wed 08/10	9:00 AM
Characteristics of Strong Risk Assessments: Tools to Monitor & Report Results	Wed 08/10	1:00 PM
CECL Implications for Planners & Procrastinators: Deadline January 1, 2023	Thu 08/11	9:00 AM
Compliance with E-SIGN, E-Statements & E-Disclosures	Thu 08/11	1:00 PM
Mission TRID: Overcoming Examiner-Cited Mistakes	Tue 08/16	9:00 AM
Transitioning Away from LIBOR: Preparation & Practicalities	Tue 08/16	1:00 PM
Managing Zoom, Microsoft Teams, Slack & Other Collaboration Platforms with Effective E-Policies	Wed 08/17	1:00 PM
WSUD vs. Stop Payment: Definitions, Differences, Compliance	Thu 08/18	1:00 PM
Adding the "Wow Factor" to Credit Analysis	Tue 08/23	1:00 PM
Maximizing Recoveries on Charged-Off Loans	Wed 08/24	1:00 PM
Reg CC Check Hold Requirements & Funds Availability	Thu 08/25	9:00 AM
The Way Forward to MORE Time: How to Manage Your Time, Instead of It Managing You	Tue 08/30	1:00 PM
A Cryptocurrency Primer for Banks: Guidance, Risks & Red Flags	Wed 08/31	1:00 PM

Visit <https://financialedinc.com> for all 2022 Bank Webinars

ICBND EDUCATIONAL OPPORTUNITIES

Upcoming Webinar Schedule



September	DATE	TIME
Consumer Lending Regulatory Essentials: Fair Lending, UDAAP, 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
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 UDAAP 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
Handling Reg E Disputes Confidently & Compliantly	Wed 10/19	9:00 AM
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
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
Financial Exploitation & Elder Fraud	Wed 11/09	1:00 PM
Preparing for FedNow: Technology, Products, Services & 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

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ICBND EDUCATIONAL OPPORTUNITIES

Upcoming

Webinar Schedule



November (CONTINUED)	DATE	TIME
BSA Essentials for the Board & Senior Management	Thu 11/17	9:00 AM
Best Practices for Performing Quality-Control Loan Reviews	Tue 11/29	1:00 PM
December	DATE	TIME
Board Secretary Procedural & Compliance Responsibilities	Thu 12/01	9:00 AM
Reg E Requirements for Debit Card Error Resolution	Tue 12/06	1:00 PM
When a Depositor Dies	Wed 12/07	9:00 AM
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

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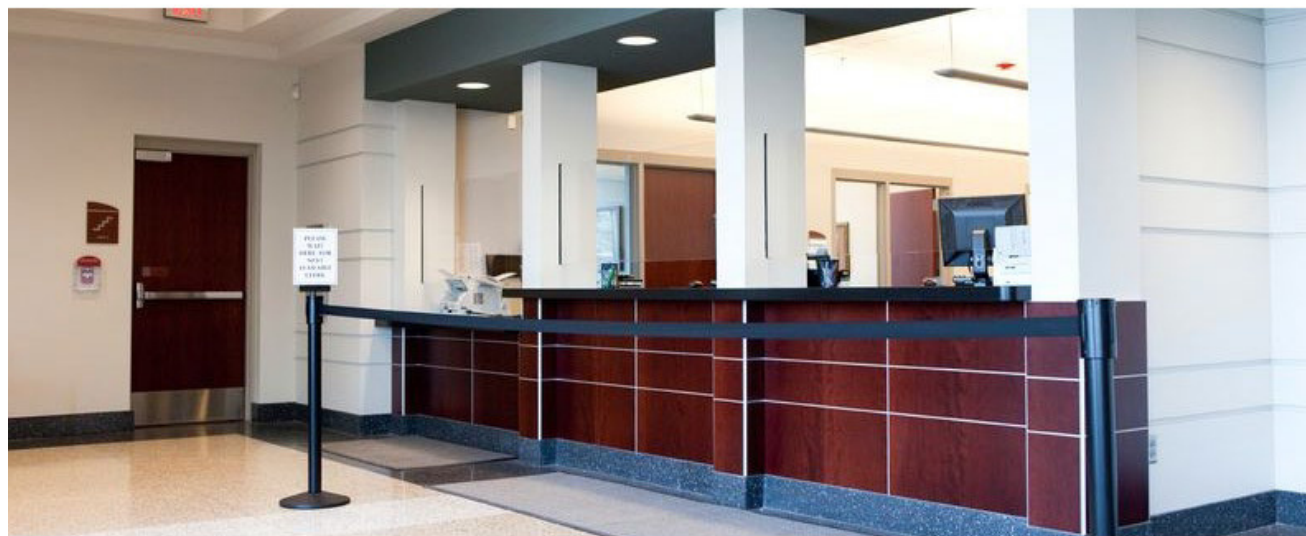


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Every Wednesday for six weeks at 11 a.m. to noon CT. Starting October 12, 2022 to November 16, 2022.

BND 101 is open to all banking and economic development personnel.

Session 1: BND's Role in North Dakota

Session 2: Commercial Loan Programs

Session 3: Agriculture Loan Programs

Session 4: Collateral Valuation Services

Session 5: Treasury Services-Ops/Retail Programs

Session 6: Student Loans and Financial Literacy

Your registration gives you access to all six sessions, and the recording if you miss one.

bnd.nd.gov/signup



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MONTHLY HEALTH & WELLNESS NEWSLETTER



STAYING SAFE IN THE SUMMER SUN

Spending time outside is a great way to be active and reduce stress. However, the sun's rays can damage your skin in as little as 15 minutes, so it's essential to protect your body from sun damage and skin cancer. Here are a few tips to protect yourself while enjoying the summer weather:

- Avoid the sun between 10 a.m. and 4 p.m., when the rays that cause sunburn are the strongest.
- Wear clothes made of tightly woven fabrics. Keep in mind that darker colors may also offer more ultraviolet (UV) protection than lighter colors.
- Wear a wide-brimmed hat that shields your face, neck and ears.
- Wear sunglasses to protect your eyes.
- Use sunscreen with at least a sun protection factor (SPF) value of 30. Reapply at least every two hours and after swimming or sweating.

Routinely inspect your skin for any spots or changes in color or appearance. If you have any concerns, see your doctor.

Know Your Sunscreen

Sunscreen labels must follow specific guidelines.

 <p>Broad-spectrum protection works against UVA (skin cancer and premature aging) and UVB (sunburn) rays.</p>	 <p>SPF is the level of protection against UVB rays.</p>	 <p>Depending on the brand, water-resistant sunscreen needs to be reapplied after either 40 or 80 minutes of swimming or excessive sweating.</p>	 <p>Sunscreens maintain their full strength for three years, but always check the expiration date.</p>
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U.S. DRUG OVERDOSES HIT RECORD HIGH IN 2021

An estimated 107,622 Americans died from drug overdoses in 2021, according to new Centers for Disease Control and Prevention data. That's a 15% increase from the previous year. Fentanyl, a powerful synthetic opioid, was involved in the most deaths. While overdose deaths have been on the rise for years, they surged during the pandemic, especially in its first year. Even as the pandemic slows, it won't be a quick switch back to normalcy, as these conditions need to be addressed and treated.

Treatment, or the lack thereof, is a crucial reason overdose numbers continue to rise. Drug abuse treatment access and utilization were lacking even before the pandemic. According to the U.S. Department of Health and Human Services, more than 20 million people age 12 and older reported having a substance abuse disorder in 2019—but only 10% were receiving care.

It's critical to check in with yourself and others living with mental health conditions and facing substance abuse. If you have concerns, reach out to a doctor or use the Substance Abuse and Mental Health Services Administration's National Helpline by calling 800-662-HELP (4357).

MONTHLY RECIPE

Banana Berry Muffins (Makes 12 servings)

Ingredients

- ¼ cup applesauce
- ¼ cup sugar
- 1 egg
- 2 ripe bananas (mashed)
- 2 Tbsp. water
- ¼ cup all-purpose flour
- ¼ cup whole wheat flour
- ¼ cup quick-cooking oats
- ½ tsp. baking powder
- ½ tsp. baking soda
- ¼ tsp. salt
- ¼ cup blueberries or strawberries

Preparations

- 1) Preheat oven to 350 F. Coat a muffin pan with nonstick cooking spray.
- 2) In a medium bowl, combine applesauce, sugar, egg, bananas and water. Mix well.
- 3) Mix the flours, oats, baking powder, baking soda and salt in a large bowl.
- 4) Add the wet mixture to the dry one, mixing until the batter is moist.
- 5) Gently add the berries to the mixture.
- 6) Fill each muffin cup about ¾ full.
- 7) Bake for 25 to 30 minutes.
- 8) Let muffins cool for 10 minutes. Then remove them from the pan.

Nutritional Information (per serving)

Total calories	75
Total fat	1 g
Protein	2 g
Sodium	130 mg
Carbohydrate	15 g
Dietary fiber	1 g
Saturated fat	0 g
Total sugars	8 g

Source: MyPlate



ND BANKS
BENEFIT TRUST

LEARN TO LIVE BULLETIN

Your guide in wellness & mental health

July is BIPOC Mental Health Month

Let's bring attention to minority mental health disparities and generate greater awareness to improve access and treatment.



Black, Indigenous, and People of Color (BIPOC) are individuals impacted both in terms of increased risk for mental health problems and in their access to mental health care. Unfortunately, systemic barriers and inequities all too often prevent those in BIPOC communities from receiving the behavioral health treatment they need.¹

If you have run into obstacles with finding quality mental healthcare due to stigma, discrimination, and lack of access to care — there are ways for all of us to take charge of emotional, psychological, and social well-being. Learn to Live's easy-to-access digital programs use research-supported Cognitive Behavioral Therapy (CBT) strategies to help you improve your overall well-being and feel less fearful about taking these steps for yourself.

Not sure where to start? Here are a few ideas on how you can prioritize your mental well-being:

- Acknowledge your feelings — when you don't pause to recognize negative emotions, they can pile up and come out in unhelpful ways. Pause once per day to reflect on the difficult thoughts and emotions you experienced.
- Exercise — movement is known to boost all aspects of well-being. Take a few 5-minute walks each day to improve mood and energy levels and decrease unhelpful behaviors like comfort eating.¹
- Connect with others — the reliable support of a few trusted friends and family members improves our ability to cope with stress and leads to 'a stronger sense of purpose'.² You don't have to struggle alone. Make any of them a Teammate to support you on your journey.

Learn to Live's programs, webinars, and Coaches can help you with additional ideas for aligning your mind and body so that you can live your life to the fullest. Take our free, confidential assessment to gain a better understanding of where you stand. We are here to help! Simply download our app or visit learntolive.com/partners and enter access code **BCBSNDSF** to begin a program today.

¹. BIPOC and Mental Health: Disparities | Minority Mental Health — EverMind (evermindgroup.com)

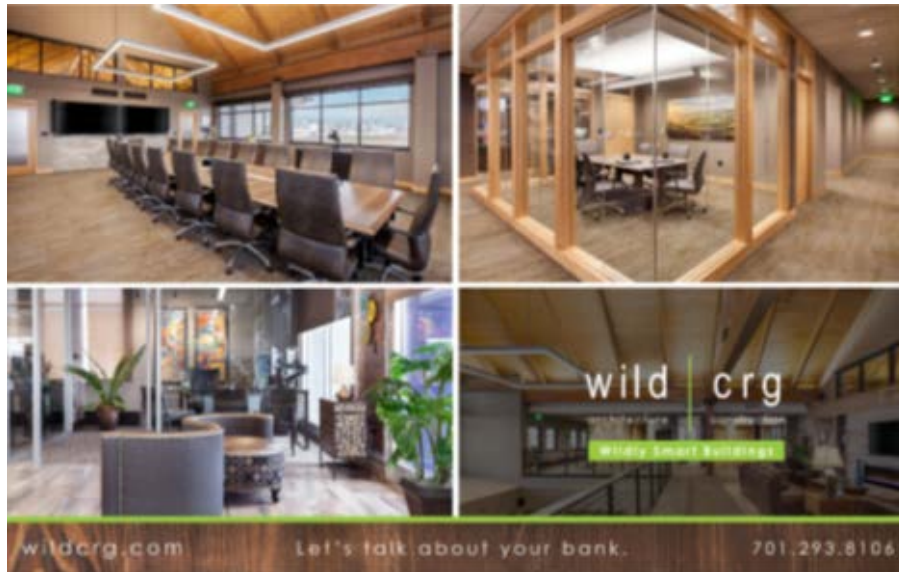
². <https://ijbnpa.biomedcentral.com/articles/10.1186/s12966-016-0437-z>

³. <https://www.piedmont.org/living-better/4-reasons-friends-and-family-are-good-for-your-health#:~:text=Improves%20psychological%20well%20being,,a%20stronger%20sense%20of%20purpose>



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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.

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~Chalmer, President
Farmers & Merchants State Bank

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ICBND MEMBERS IN THE NEWS

American State Bank & Trust
Co. of Williston



Victoria Hoppe

American State Bank & Trust Co. of Williston recently welcomed Commercial Loan Officer **Victoria Hoppe** and Mineral Services Officer **Brett Brothers** to its staff.

Hoppe, originally from Warroad, MN, has been in the banking industry since 2016 as a commercial/ag credit analyst and commercial lender. She holds a Finance degree from Liberty University. She and her husband enjoy spending time with their three dogs and outdoor activities including hiking, fishing, hunting and snowboarding.

ASB&T President/CEO Dave Hanson said, "Victoria has been a great addition to the Bank's Commercial Lending team. She brings lending expertise, great customer service skills and knowledge of business lending that will serve our customers well."



Brett Brothers

Brothers joined the Trust Department as a Mineral Services Officer. He works with a variety of Trust Department accounts including Trusts, Estates, Agencies, LLCs, and LLLPs specializing in mineral interest and farm management as well as other oil and gas related matters.

He is originally from the Oklahoma City, OK area, moving to Williston in 2009. Brothers worked as an independent landman, land manager and water transfer manager, among other positions in the oil and gas industry.

ASB&T Vice President/Trust Department Manager Jeramy Hansen said, "We appreciate what Brett brings to our mineral services clients in the Trust Department with his years of experience in the oil and gas industry."

Brothers is a member of the Landman's Association of North Dakota and serves on the Board of Trustees for Lutheran Brethren Fellowship Church. He and his wife have one daughter.

ICBND MEMBERS IN THE NEWS

Bank of North Dakota

Bank of North Dakota rolls out BND 101

Bismarck- Bank of North Dakota (BND) is introducing a new six-week, virtual course this fall for banking, credit union and economic development staff members. The course will cover BND programs and the agency's relationship with state government, financial institutions and the public.

The first course begins October 12, 2022, and will be held for one hour at 11 a.m. for six consecutive Wednesdays. Participants will register for the entire course, and if they are unable to attend a session, it will be recorded for them. A second six-week course will begin February 8, 2023.

Topics that will be covered include:

- Week One: BND's role in North Dakota
- Week Two: Commercial Loan Programs
- Week Three: Ag Loan Programs
- Week Four: Collateral Valuation Program
- Week Five: Treasury Services – Operations/Retail
- Week Six: Student Loans and Financial Literacy

To register, visit bnd.nd.gov/signup.



ICBND MEMBERS IN THE NEWS

Bravera

United Community Bank is becoming Bravera Bank

MINOT, N.D. – Bravera Bank is proud to announce that United Community Bank (UCB) is going to be merged into Bravera Bank. Pending regulatory approval and other customary conditions, this is expected to officially take effect November 2022. UCB has locations in Minot, Burlington, Drake and Leeds.

Bravera took over ownership of UCB in 2015 while leaving UCB to operate independently. While UCB has been a Bravera company for seven years, taking on the Bravera name and merging into the same systems means a greater depth of services for customers. For example, customers will have the convenience of using services at any of Bravera's locations throughout North Dakota, Montana and soon Minnesota. In addition, Bravera Wealth is currently located in the same building as UCB in Minot and will remain.

"We've worked together for quite a while and are glad to take this next step forward. This collaboration improves the experience of those we serve as well as our employees," said Greg Vetter, president of client services and interim president/CEO of UCB.

"This is an exciting shift for our customers and our team," said Kelly Perrin, UCB Minot market president. "We are able to provide additional resources, products and services in banking, wealth and insurance areas as well as give customers access across a greater footprint."

UCB's same local, friendly staff is available to assist customers throughout the transition.

To learn more about Bravera, visit bravera.bank.



ICBND MEMBERS IN THE NEWS

Bravera



Katelyn Holzer

Bravera Insurance recently promoted **Katelyn Holzer** to benefits producer. Originally from Dickinson, she has worked in the benefits industry since 2018 and was previously in the role of benefits account manager.

As benefits producer, she works with employers to build a custom benefits package that not only attracts new and qualified employees, but also aids in retaining the current ones. Katelyn has experience with both employer-paid and voluntary products, including health, dental, vision and supplemental benefits.

Katelyn came to Bravera after working at Blue Cross Blue Shield of North Dakota in Dickinson as a sales and account executive.

First International Bank & Trust



Brock DesLauriers

First International Bank & Trust (FIBT) is proud to announce the promotion of **Brock DesLauriers** to Minot President. Brock started working at FIBT in May of 2005 while attending college. He has held numerous positions such as Teller, Credit Analyst, Personal Banker, Consumer Lender, Mortgage Loan Officer, Commercial Loan Officer, and most recently Senior Vice President/North Hill Branch Manager. In his new role as Minot President, he will oversee the entire Minot Lending Team, as well as the Minot Broadway, North Hill and Arrowhead offices.



Blair Slaughter

First International Bank & Trust (FIBT) is proud to announce the promotion of **Blair Slaughter** to Retail Operations Supervisor. Blair has been employed at FIBT for the past eight years. She has held numerous positions such as Teller, Personal Banker 1-111, and most recently as Assistant Operations Supervisor. In her new role as Retail Operations Supervisor, she will oversee the entire Minot Retail Banking Team, at the Minot Broadway, North Hill and Arrowhead offices.

ICBND MEMBERS IN THE NEWS

First Western Bank & Trust



Ian MacDonald

Ian MacDonald has been promoted to Business Banking Officer at our Downtown location. Ian has been with First Western Bank & Trust for over 9 years and has experience as a Teller, Customer Service Representative, Cash Management Specialist, and most recently, an Online Banking Officer.



Joe Kittell

Joe Kittell joins First Western Bank & Trust as a Business Development Officer at our Downtown Bismarck branch. Joe grew up in Garrison, ND, attending high school there. He went on to earn his Bachelor's in Education and his Master's in Health, Nutrition, and Exercise Sciences at North Dakota State University. You may recognize Joe from the basketball court...he spent almost 20 years coaching at the collegiate level, spending time at Lake Region and the University of Mary. First Western is glad to have Joe on our team.



Heather Solberg

Heather Solberg has been promoted to Personal Banking Officer at our North Bismarck location. She joined the First Western team in March of 2021 as a Personal Banker. Heather is a Valley City native and attended both Valley City State University and the University of Mary.



Tiffany Calavera

Tiffany Calavera has been promoted to Universal Banking Supervisor. Tiffany started with First Western in October of 2019 and is located at the Main Bank in Minot, North Dakota. Tiffany is a native of Minot where she graduated from Minot High School. She is passionate about connecting with people and helping in any way she can.



Jonathan Lanser

Jonathan Lanser has been promoted to Online Services Manager. Jonathan started at First Western in May of 2021 as a Cash Management Specialist in Minot, ND. Jon grew up in Minot and is a Minot State University graduate. Professionally he is most passionate about continuing to learn and develop.



Jacki Johnson

Jacki Johnson has been promoted to Universal Banking Support Specialist. Jacki has been a part of the First Western family for over 16 years. She started as a teller back in 2005 and transitioned to customer service 4 1/2 years later. Jacki has worked in all three branches here in Minot and is currently serving in her new position at the North Hill branch.



Cole Brose

First Western Bank & Trust would also like to welcome **Cole Brose** to our Consumer Lending team. Cole is a Minot native who earned two degrees at Minot State University, one in Business Management and the other in Entrepreneurship. He joins the First Western team with 2 years of lending experience.

ICBND MEMBERS IN THE NEWS

TruCommunity Bank



Kelli Wahl

TruCommunity Bank is excited to announce that **Kellie Wahl** has been appointed the Community President for our Turtle Lake location. Kellie started her career in 1992 and has worked and has experience in all aspects of the bank.



Nicholas Evin

Nicholas Evin, CPA is licensed in North Dakota and has five years of public accounting experience. Nicholas will continue to provide audit and assurance services to a wide range of clients. Evin graduated from North Dakota State University and is a member of the American Institute of Certified Public Accountants and North Dakota Society of Certified Public Accountants.

Widmer Roel



Paige Fabre

Paige Fabre has joined Widmer Roel, a local public accounting and business advisory firm, assisting the audit department. Paige, as an Audit Associate, provides audit and assurance services to a wide range of clients.

Paige graduated from Concordia College where she earned a bachelor's degree in Public Accountancy.



Jennifer Gerlach

Jennifer Gerlach has over three years of public accounting experience. Jennifer will continue to provide audit and assurance services to a wide range of agribusiness clients. Gerlach graduated from Minnesota State University Moorhead and is a member of the North Dakota Society of Certified Public Accountants and National Society of Accountants for Cooperatives.



Rebecca Smith

Rebecca Smith has over four years of public accounting experience. Rebecca will continue to provide audit and assurance services to a wide range of clients. Smith graduated from North Dakota State University and is a member of the North Dakota Society of Certified Public Accountants and Young Professionals Network.

ICBND MEMBERS IN THE NEWS

Widmer Roel



Renelle Thomas

Renelle Thomas, CPA is licensed in North Dakota has over three years of public accounting experience. Renelle will continue to provide audit and assurance services to a wide range of clients. Thomas graduated from North Dakota State University and is a member of the American Institute of Certified Public Accountants, North Dakota Society of Certified Public Accountants and Young Professionals Network.



Troy Steele

Troy Steele, CPA is licensed in North Dakota has over two years of public accounting experience. Troy will continue to provide tax and accounting services to a wide range of clients. Steele graduated from North Dakota State University and is a member of the American Institute of Certified Public Accountants, North Dakota Society of Certified Public Accountants and Young Professionals Network.



Brody Engen

Brody Engen, has over a year of public accounting experience. Brody will continue to provide tax and accounting services to a wide range of clients. Engen graduated from North Dakota State University and is a member of the North Dakota Society of Certified Public Accountants and National Society of Accountants for Cooperatives.



Julia Stenberg

Julia Stenberg, CPA is licensed in North Dakota has two years of public accounting experience. Julia will continue to provide audit and assurance services to a wide range of clients. Stenberg graduated from Minnesota State University Moorhead and is a member of the American Institute of Certified Public Accountants, North Dakota Society of Certified Public Accountants and Young Professionals Network.



Nico VanDanacker

Nico VanDanacker has two years of public accounting experience. Nico will continue to provide audit and assurance services to a wide range of clients. VanDanacker graduated from North Dakota State University and is a member of the North Dakota Society of Certified Public Accountants.

ICBND MEMBERS IN THE NEWS

Lewis & Clark Development
Group

North Dakota Opportunity Fund creates Collateral Support Program

New program will provide an additional line of support for North Dakota's small businesses

(MANDAN, ND) – The North Dakota Opportunity Fund (NDOF) Steering Committee recently voted to create a new collateral support program which expands the financing options available to the lending and business community served by NDOF.

Created in 2012 as a direct result of the federal Small Business Jobs Act of 2010, which allowed for the creation of State Small Business Credit Initiatives (SSBCI), the North Dakota Opportunity Fund leverages private financing to help small businesses and manufacturers attain needed loans and investments to expand and create jobs.

Led by the City of Mandan, a consortium of 38 municipalities (see attachment) was originally allocated almost \$10 million dollars for the loan participation program. Lewis & Clark Development Group manages the fund on behalf of the consortium. Since 2012, NDOF has disbursed \$29.9 million dollars in loan proceeds. Lenders Across the State Expressed Strong Support for New Program Matt Burthold, commercial lending director for Lewis & Clark Development Group, said the program's success over the years prompted discussions about adding a collateral support program.

Late last year, the NDOF Steering Committee distributed an online survey to lenders across North Dakota. The survey found strong interest in expending the fund to include collateral support.

"The strong support and interest in offering a collateral program is, I think, a vote of confidence in the North Dakota Opportunity Fund," says Burthold. "The support certainly helped the NDOF Steering Committee in making the decision to proceed with creating a new program." Burthold says the Steering Committee did its due diligence in reviewing similar programs throughout the United States.

"There is obviously no one size fits all approach, but we determined that the best model for us is similar to a program used in Idaho. We opted to base our new program in part, but not entirely, on what they offer," notes Burthold.



ICBND MEMBERS IN THE NEWS

Lewis & Clark Development
Group

Continued.

North Dakota Opportunity Fund creates Collateral Support Program

How the NDOF Collateral Support Program Will Work

The new NDOF Collateral Support Program will establish pledged case collateral accounts with lending institutions to enhance loan collateral for qualifying businesses, which will help them obtain financing on acceptable terms and conditions.

The following is an example of how the new program may help a small business:

Small Business Expansion Project:

§ \$500,000 total project; \$485,750 value of total collateral available

§ \$340,025: Lender policy is 70% loan-to-value advance rate

§ \$75,000: Business is able to provide 15% cash equity

§ \$84,975: Funding gap challenge

Solution Provided by the NDOF Collateral Support Program:

§ \$425,000: Lender loan with an \$84,975 Collateral Support Certificate of Deposit (CD)

§ \$75,000: Borrower Equity

“The NDOF Collateral Support Program will be implemented prudently to provide another valuable line of support for North Dakota’s small businesses,” says Burthold, who reports inquiries are already being made from small businesses across the state.

For more information on the North Dakota Opportunity Fund, contact Burthold at (701) 667-7601 or at matt@lcdgroup.org. You can also learn more online at www.lcdgroup.org/business-loans/.



ICBND MEMBERS IN THE NEWS

United Bankers' Bank

United Bankers' Bank Announces Plan to Provide FedNow Instant Payments through Pidgin Network

BLOOMINGTON, MN – United Bankers' Bank (UBB), the nation's first bankers' bank announced its new instant payments solution Pidgin, developed by VSoft Corporation, projected to roll out in time for the FedNow program's anticipated late 2022/early 2023 launch.

Engineered to deliver innovation no matter how payments evolve, this new payment solution will allow banks of all sizes to participate in any new instant payments arena. Through Pidgin, UBB will provide customers the ability to receive only payments or both send and receive payments 24 hours a day, 7 days a week, 365 days a year via Peer-to-Peer (P2P), Consumer-to-Business (C2B), Business-to-Consumer (B2C), and Business-to-Business (B2B) payments.

"As a pilot bank for FedNow, we are excited to have a solution for banks of any size, large or small, to communicate with any instant payment channel when FedNow is up and running," commented Dwight Larsen, UBB's President and CEO. "Regardless of a bank's participation in FedNow, we will have a solution."

"In keeping with our mission, we want to ensure community banks have access to innovative, secure, and cost-effective products that are supported by the highest level of customer service," said Mary Williams, UBB's Chief Operations Officer. "VSoft's Pidgin Network embodies all these traits."

The Pidgin Network will provide the utmost security by combining UBB UNET's, biometric fingerprint authentication with Pidgin's SSL Internet data encryption. As we roll out this exciting update, UBB will keep customers informed when it is ready to be used. Institutions with questions are encouraged to contact Mary Williams, Executive Vice President and Chief Operations Officer, at mary.williams@ubb.com.



ICBND MEMBERS IN THE NEWS

United Bankers' Bank

United Bankers' Bank Announces Strategic Partnership with Blue Team Alpha

BLOOMINGTON, MN – United Bankers' Bank (UBB), the nation's first bankers' bank and Blue Team Alpha, an elite cybersecurity force, announce an agreement to offer cybersecurity services to UBB's community banks. Through this partnership, UBB and Blue Team Alpha will provide community banks with access to comprehensive cybersecurity services to help shore up defenses against cybercriminals.

"Very few areas present more challenges to community bankers than cybersecurity. Data breaches in financial services make the headlines weekly and regulators are cracking down. I'm happy to announce Twin-Cities-based Blue Team Alpha is the newest addition to UBB's suite of consulting services for our customer banks," commented UBB's President and CEO Dwight Larsen.

"As banks adopt advanced technologies to improve customer service and operating efficiencies, they increase their attack surface and become more vulnerable to cybercriminals. Blue Team Alpha is happy to partner with UBB to help increase the security posture of community banks and the communities they serve," said Joe Kingland, CISSP, CEO of Blue Team Alpha.

The security experts at Blue Team Alpha have experience in addressing financial institutions' complex and highly regulated demands. The company has over 25 years of experience implementing stringent IT standards for banks and financial institutions.

About United Bankers' Bank

Headquartered in Bloomington, MN, United Bankers' Bancorporation, Inc. is the parent holding company for United Bankers' Bank (UBB). UBB provides a full range of correspondent banking services to over 1,000 community banks throughout 22 states. For more information, please visit www.ubb.com or follow us on LinkedIn or Facebook.

About Blue Team Alpha

Blue Team Alpha is an elite cybersecurity force with one primary focus - to keep its clients' company resources safe from attack. Established in 2018 as a subsidiary of Manage Infinity, Blue Team Alpha was designed to focus on incident response and to minimize the business impact of cyberattacks. The team has deep roots in incident response with decades of experience handling hundreds of breach investigations across 12 industries. For more information on Blue Team Alpha, visit blueteamalpha.com or follow us on LinkedIn or Facebook.



ICBND CLASSIFIEDS

First State Bank of Harvey

Loan Officer- First State Bank of Harvey

POSITION OVERVIEW

First State Bank of Harvey has an opening for a full-time loan officer. Ideal candidate will have 1 to 5 years of experience, but would consider training the right candidate. Farm background preferred. Full benefit package and competitive salary based on experience.

Apply to First State Bank of Harvey attn: Howard Schaan 700 Lincoln Ave Harvey, ND 58341, hschaan@firstharvey.com or phone 701-324-2285.



Starion

Business Banking Officer- Starion Bank, Ellendale

Start new banking relationships and grow existing ones through:

1. Proactive sales calls, community engagement, and collaboration with Starion colleagues, and
2. Diligent, data-driven administration of loan portfolios that complies with all bank policies and regulatory standards.

You should be:

In the know—always keeping up with both local business news and philanthropic projects, as well as national economic trends

Analytical—with top-notch financial and credit analysis skills

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

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

You should have:

- A bachelor's degree in business, finance, economics or a related field.
- Commercial and Ag lending experience, formal credit training, and knowledge of compliance and regulatory standards.
- Proficiency with Microsoft Excel.

FOR ESSENTIAL DUTIES AND RESPONSIBILITIES

AND MORE GO TO: Apply online at www.starionbank.com/careers.

ICBND CLASSIFIEDS

Starion

Commercial Loan Processor- Starion Bank

POSITION OVERVIEW

Responsible for:

- Loan support functions for the lending needs of our customers.
- Keeping up to date with compliance regulations and changes.
- Bank quality control/risk guidelines, policies and procedures.
- Processing loan information for closing documentation.
- Processing and reviewing documents for accuracy.

You should have:

- Three to five years similar experience and the equivalent of an associate's degree
- Strong organization, time management, and problem-solving skills
- Demonstrated ability to prioritize work, multi-task, and work independently
- Excellent oral and written communication skills
- Exceptional customer service skills
- Computer skills including Outlook, Word, Excel, and Power Point
- A bachelor's degree is preferred.

FOR ESSENTIAL DUTIES AND RESPONSIBILITIES

AND MORE GO TO: Apply online at www.starionbank.com/careers.

Universal Banker- Starion Bank, Fargo

Starion Bank is seeking a full-time Universal Banker in Fargo.

Responsibilities:

- Open personal and business deposit accounts
- Cross-sell bank products and services
- Process loan requests
- Process regular teller transactions in an efficient, friendly and accurate manner
- Develop long-term relationships with consumer and business customers as well as maintain existing customer relationships

Qualifications:

- Prefer two to three years of experience in customer service, sales and cash handling
- Leadership abilities and self-motivation required

FOR ESSENTIAL DUTIES AND RESPONSIBILITIES

AND MORE GO TO: Apply online at www.starionbank.com/careers.



ICBND CLASSIFIEDS

Starion

Senior Universal Banker- Starion Bank, Bismarck

Responsibilities:

- Lead a retail team while ensuring quality customer service, encouraging employee growth and development and achieving assigned metrics and goals
- Manage and direct branch retail operations
- Develop long-term customer relationships with consumer and business clients while maintaining existing customer relationships
- Open personal and business deposit accounts
- Process loan requests
- Cross-sell bank products and services
- Process regular teller transactions in an efficient, friendly and accurate manner

Qualifications:

- Five to eight years of experience in customer service, sales, consumer lending and cash handling preferred
- One to three years of management or supervisory experience preferred
- Require effective communication, customer relations, sales and service skills
- Strong leadership abilities and self-motivation required

FOR ESSENTIAL DUTIES AND RESPONSIBILITIES AND MORE GO TO: Apply online at www.starionbank.com/careers.



Take comfort in the satisfying stack of ICBA Membership.

Supported by exclusively pro-community bank advocacy and grassroots support from bankers like you.

Sticky innovative products and services to attract and retain customers.



Rich, modern educational resources, events, webinars, and online training for your entire team.

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