

May/June 2022

Official Newsletter of ICBND

COMMUNITY BANKER

Annual Convention August 8-10

"Community Banking:
Roaring into the Future!"



ICBND is excited to announce registration is now open for the 54th Annual Convention and Exposition, to be held at the Ramkota Hotel and Conference Center, in Bismarck, ND on August 8-10, 2022.

Register now at icbnd.com as last minute rates begin on July 1!



Golf Scramble

Join in the fun register golf the ICBND Annual Golf Scramble on Monday, August 8th at Prairie West Golf Course in Mandan. Lunch will be provided and there will be a shotgun start at 11:30 am (CT). To register, go to icbnd.com



Exhibition & Sponsorship Opportunities

If you are an Associate Member of ICBND, we would love if you showcase your business during the 54th Annual Convention & Exhibition! Without financial support from Associate members, we not be able to continue this first class event year after year. We kindly ask for your consideration one of the many sponsorship opportunities we have available to Associate Members of ICBND. To check out available options & Sponsorship benefits head on over to icbnd.com.

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ICBND UPCOMING EVENTS

JUNE 2022

13-17 School of Agricultural Lending – Bismarck

JULY 2022

21 Credit Analysis Bootcamp with David Osburn
Session: *Basic Personal & Tax Return Analysis* – Virtual

AUGUST 2022

8-10 ICBND Annual Convention and Exhibition – Bismarck

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
28 ICBND/UMACHA Fraud Symposium – 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

Finally, a few days of warmer weather. This is one of the latest, coldest, wettest Springs I can remember and it's been tough on our farmers as they continue to plant their crops. We are all hoping for a great growing season to get these crops to a bountiful harvest to make up for the PP acres we are seeing across the state.

Last month I along with several other ND bankers had the privilege of traveling to Washington DC to attend the ICBA Washington Summit. We met with our legislative delegation to discuss various regulatory issues of concern to community banks. Though we didn't win on every issue I do feel we will see some positive outcomes for community banks and our customers.

Lastly its time to "ROAR" into to the Future"! ICBND's Board of Directors and Convention Committee invite you to 'Roar into the Future' and join us for the 54th ICBND Annual Convention scheduled for August 8-10, 2022, at the Ramkota Hotel and Conference Center, Bismarck ND. We will kick it off with the annual golf scramble on Monday, August 8, at the Prairie West Golf Course in Mandan followed by the opening of the Exhibit Hall, theme party, annual prayer breakfast, various top notch speakers, community service project, casino night, annual banquet, Deuces Wild and much more. So break out the iconic "flapper dresses" and "jazz suits" and "Fox Trot" your way to the 54th ICBND Annual Convention. We look forward to seeing you there.

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

Dawn Flaten
Chairman



President's Remarks



Barry Haugen

ICBND President

We are beyond pleased to announce ICBND's 54th Annual Convention and Exposition which carries the theme "Roaring into the Future." Please mark your calendars for August 8-10 and note we will again be using the Monday through Wednesday format. We are excited to have the Roaring 20s theme party on Monday night and a casino night Tuesday.

We will be hosting the FDIC Directors' College on September 21 in Fargo and September 22 in Bismarck. And, of course, it's never too late to engage the future leadership of the great industry in the Emerging Leaders Development Program. Details can be found at www.icbnd.com.

Until next time, have a great summer!

Barry



ICBND NEWS

Womens Summit

The 2022 ICBND Women in Community Banking Summit was one for the record books! Attendees were more than excited to spend time together in person, and further their education.

Attendees began the session with a fun evening social with a "Create Your Own Desktop Garden," event led by professionals from Plant Perfect, of Bismarck. The following day we had an outstanding lineup of speakers. Kristen Brown, started off the session with her presentation titled "Charged Leadership," and showed attendees how to unlock their best self to be able to lead stronger and worry less. Debbie Peterson held an interactive session that instructed attendees on how to gain clarity and create a roadmap for their career. Bismarck local, Marci Narum, shared the importance of finding your purpose and telling your story, and we finished off the day with an incredibly powerful presentation by Kelly Swanson. Kelly had the audience hanging off of her every word with her larger-than-life personality and ability to connect with everyone in the room.

Sponsors of the event included: Bell Bank, NFP and the North Dakota Women's Business Center.

The ICBND Women in Community Banking Summit is an annual event, so if you missed it this year, be sure to watch for the 2023 event next spring!

Pictured below from from left to right are:

Far Left Top: Speaker Kelly Swanson

Far Right Top: Missy Feist-Erickson, People State Bank and Speaker Debbie Peterson

Far Left Bottom: 2022 Women's Summit Group

Far Right Bottom: Speaker Kristen Brown



ICBND NEWS

Emerging Leaders Development Group

The ICBND Emerging Leaders Development Program held its Summer Leadership Conference at Lake Metigoshe, on June 1-2.

The event, sponsored by Bell Bank, and NFP, kicked off with guest speaker Jim Mathis. Jim is a part of the John Maxwell Team and specializes in personal development coaching and team training. He has been a reoccurring presenter for the Emerging Leaders Development Group and conducted an in-depth leadership development training for attendees.

Emerging Leaders also had the opportunity to hear from ICBND Chairwoman, Dawn Flaten, during the session. She gave a review of current issues facing ICBND members, ICBND's recent participation in the ICBA Capital Summit, in Washington, DC, and stressed the importance of membership involvement in ICBND, leadership development and continuing education.

The group also enjoyed an afternoon local business "tour," as well as a networking opportunity with ICBND's Board of Directors during dinner, on Thursday evening.

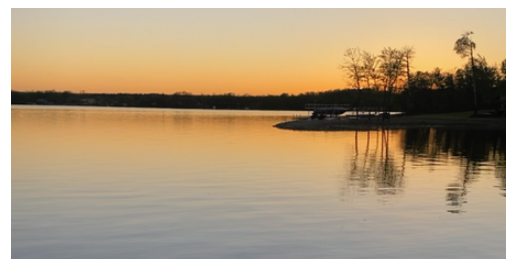
The ELDG is an amazing group of bankers from around our state. ICBND encourages all of our members to register at least one of your up and coming bankers for annual membership. This group was designed specifically for the future community bank leader. It will develop strong performers who will drive 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.

Pictured below from from left to right are:

Far Right: Dawn Flaten, ICBND Chairwoman

Middle: Speaker Jim Mathis with ICBND Emerging Leaders Group

Far Right Bottom: Lake Megitoshe





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2022 BHG borrower:

WA FICO: **737**

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

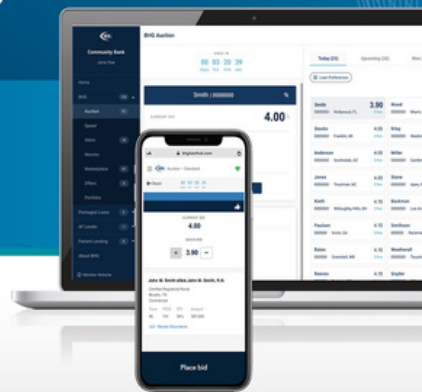
Avg Loan Size: **\$147,000**

WA Years in Industry: **19**

WA DSCR: **2.5**



WA = Weighted Average



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FLOURISH COLUMN



REBECA ROMERO RAINEY
PRESIDENT AND CEO

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

"Healthy debate helps us achieve an outcome where we're all pushed to think beyond what might be readily in front of us."



When's the last time you left a meeting and found yourself saying, "I never thought about it that way before!"? For me, the answer allows me to gauge how much I've successfully encouraged differing viewpoints. If I'm not asking myself this question regularly, it's a red flag that I need to be looking for new ways to welcome input.

As leaders, it's our job to create a culture that celebrates and harnesses differing perspectives. But it's not about discussion for discussion's sake; it's about broadening our mindsets. Healthy debate helps us achieve an outcome where we're all pushed to think beyond what might be readily in front of us. This openness to doing things differently and hearing new ideas naturally invites more discussion on topics you may never have realized were there.

Open dialogue is important, because as a community bank, no two scenarios are exactly alike. Having a team that offers a variety of different opinions will allow a bank to think creatively to problem solve. It creates a space where employees ask, "Is this OK, or are we missing an opportunity?" and "How can we better meet the needs of the community?". When you have an environment where it's OK to disagree, you develop a dedicated team, which yields a better outcome.

In addition, healthy debate introduces an element of fun into strategy. When done right, it's engaging, stimulating and inspiring. It also leads to a culture of excellence where staff are encouraged to question the status quo and stretch the organization so it can grow to new heights.

Take the 40 Under 40 featured in this month's issue. None of these leaders received the distinction by doing things the way they've always been done; they learned to be leaders through example, through education—at events like our LEAD FWD Summit—and through their own experiences. This has driven them to challenge their banks and teams to do better and be better.

That makes them shining stars, and it also speaks volumes about the culture their banks have created.

Thinking about our leadership team at ICBA, I'm grateful for the discussions we have. Our complementary perspectives have helped us continue to grow to better serve the needs and interests of our members, and I know all of you seek the same for your communities. So, let's use this as a call to action to keep finding the fun in questioning the status quo. I'm certain it will help us continue to flourish.

Where I'll Be This Month

I can't believe I'm saying this, but I will be attending my eldest daughter's high school graduation! I'll also be traveling to a series of meetings for ICBA Bancard, TCM Bank, ICBA Reinsurance and ICBA Securities, and attending the Community Bankers of West Virginia Convention.

FROM THE TOP COLUMN



BRAD BOLTON
CHAIRMAN, ICBA

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

"Community continuation is not about checking a regulatory box; it means putting a name to the people who will be the future of our banks."



One of my favorite sayings my dad passed onto me is also a motto I live by: "How far you go in life depends on your being tender with the young, compassionate with the aged, sympathetic with the striving and tolerant of the weak and the strong. Because someday in life, you will have been all of these."

This advice led me to a new way of contemplating leadership. My journey to this position didn't start with me knowing what to do; it took the wisdom of others to guide me. It's our teams—our employees in every level of the organization, with their varied experiences, strengths and skills—who help us grow as leaders and as banks.

That's why as we consider our future, we need to do so with our people top of mind. In our bank, we have retired the phrase "succession planning" and replaced it with "community continuation." Our up-and-coming leaders will be the ones to provide service to our customers and communities in the future. That's really who we're talking about when we look at the future of our banks.

And how we invest in our people now will make or break our community continuation plans. For example, when we take time to explain why we're doing what we're doing, we're educating our staff on the bank's strategy and processes. Whether it is underwriting a loan, writing up a credit memo, detailing a purchase of an investment security or analyzing a profit and loss statement, staff must look at more than their individual responsibilities. Our future leaders must see the bigger picture for our banks to be successful.

As we prepare for what's to come, the more specific we can be, the better. Community continuation is not about checking a regulatory box; it means putting a name to the people who will be the future of our banks.

Bringing them in on our vision also will strengthen their ties to us and create an even more dedicated team.

Spreading this concept of community continuation has risen to become one of my primary goals as chairman. So, as you read this month's issue, featuring emerging community bank leaders, I hope you will consider how you can redefine traditional succession planning and grow your own vision for community continuation.

We all want our communities to continue being healthy and vibrant for the next generation, and when we shift our mindset and put people in full view, we become the quintessential community continuators. But, as my favorite quote says, how far we go depends upon how we treat the people along our path.

My Top 3

Checklist for effective community continuation:

1. Create a culture of continuation like you would of compliance.
2. Select future leaders by identifying employees who embody your values.
3. Seek out consultants who support the mission of community banks.

PORTFOLIO MANAGEMENT



JIM REBER
PRESIDENT AND CEO OF
ICBA SECURITIES

**Jim Reber, CPA, CFA
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President and CEO of ICBA
Securities, ICBA's institutional,
fixed-income broker-dealer for
community banks.**

"Using forward starting swaps allows banks to lock in a known fixed rate at a predetermined future date when liquidity may be needed."



What we hoped for?

Community bankers wished for higher rates in 2022. And now...

By Jim Reber, ICBA Securities

I confess an affinity for Casey Stengel. The legendary manager of the New York Yankees in the 1950s, during which his teams won seven World Series titles, could politely be referred to as garrulous. Casey also had a way of mangling the English language that came to be known as "Stengelese." Many of his comments are transportable to other walks of life, and some have appeared in this column over the last 17 years. Now that we're well into the 2022 baseball season, I'd like to dust off another of the Old Professor's quotes and attempt to maneuver that back to bond portfolio management: "There are three things you can do in a baseball game. You can win, or you can lose, or it can rain."

Praying for rain

If your duties include managing your community bank's collection of bonds, it might be said that your goal at the end of the quarter, or year, or career is to end in a tie. By that I mean the portfolio has a reasonable risk-adjusted return, and the attendant unrealized gain or loss is purely a sidebar. It's simple enough to calculate the return over a period of time, the standard being tax-equivalent yield. It's easy to compare your bank's returns with your peers', as the call report contains enough information for reporting agencies, including bank regulators, to make that information public.

It's also simple to quantify the risks associated, especially since credit risk is assumed to be confined to the loan portfolio. The major remaining risk is price volatility, and you will recall the primary means of measuring that is duration. Duration is essentially the weighted average period of time until your bonds reprice, one way or another. Your bank's bond accounting provider will calculate the effective duration each period and estimate how that would change if rates rise or fall.

Unrealized = unfinished

Which brings us to the third rail of many investment committees' measuring sticks: gain or loss in the market value of the holdings. I have long contended that the net change in market values of a collection of bonds gets far too much attention from community bank management. This is especially so since the end of the Great Recession, which was the last time there were any real impairments to bond holdings. In the past 14 years, gains or losses have been purely the result of changes in interest rates.

We also remember just a couple of years ago, when bond prices were soaring while equities plummeted as the COVID-19 pandemic swept across the globe. Portfolio managers knew intuitively that this was not in the longer-term best interest of the bank, as yields and earnings were on the way down. It made perfect sense then, as now, to posture the overall balance sheet to benefit from rising rates, which it was hoped would one day again prevail.

Ducks on the pond

Now that day has arrived, it seems that community bankers are again consumed with the drop in their portfolio's market values. Let me quickly and pointedly state that managers *should* be aware of their price volatility posture, and also of the current gain or loss (which in mid-2022 is a loss). But, in true bond portfolio tradition, let's remind ourselves that this is a zero-sum game, at least as it relates to the market values. Rates are at their highest since 2018, and the last time portfolios were underwater for any length of time, overall yields rose noticeably. (See table.) Perhaps this illustrates the "playing for a tie" metaphor.

Given that overall rate risk exposures are stilted toward benefiting from this landscape, the suggestion is to keep the eyes on the market values and use some of the liquidity that many banks have been warehousing. Could rates move up from here? Absolutely. The Fed's strategy for winding down its balance sheet is far more aggressive than it was last time around, and the mountain is much higher.

The message of this column is that 2022 will likely be remembered as a good time to have purchased fixed income securities. This primarily is the residue of the attention paid to creating balance sheets that would benefit from higher rates. As Casey himself opined, "Never make predictions, especially about the future."

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

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.



Being comfortable with discomfort

By Charles Potts, ICBA

As ICBA's chief innovation officer, it's my job to push the envelope, to make people uncomfortable. And while this may sound counterintuitive to fostering successful collaborations, research suggests discomfort is normal when tackling new challenges. That uncomfortable feeling you get in the pit of your stomach when you decide to try something new serves as a motivator and is why I tell community bankers: "To succeed in today's rapidly evolving digital landscape, you need to get comfortable with feeling uncomfortable."

Last week, I talked to a community bank president and CEO who faced this challenge head-on. He observed that cybersecurity, once relegated to the bank's information technology (IT) department, had instead become a natural extension of the business that affected everyone across the organization, him included. For him, getting comfortable with discomfort meant brushing up on his skills to meet current demands, which he did by obtaining a certification in cybersecurity.

Get out of your comfort zone

Community bankers can, through their leadership and action, change culture and spark innovation in various ways, including:

1. *Facilitating open communication.* Innovative leaders communicate openly and broadly across an organization. They understand the valuable role staff plays in carrying out a bank's mission, vision and strategic direction, and regularly ask for their support and input.
2. *Cultivating a collaborative environment.* Community bank leaders understand that collaboration fosters innovation and works to create a collaborative environment. They aren't afraid of challenging the status quo and asking for input. Some of the most innovative ideas at banks are sitting on the tips of people's tongues. It's up to you to draw them out.

3. *Bringing in outside talent to accelerate the process.* Leading innovation in the digital age means looking outside the organization for new talent in places you've never explored before: different industries, adjacent markets and various types of organizations. As outsiders, these individuals are unencumbered by traditional ways to approach a problem and can offer fresh insights and ideas.

Bringing folks together who may have different approaches but a common goal—to create memorable customer experiences—is what ICBA's ThinkTECH Accelerator program is all about. It offers community banks an opportunity to talk with and learn from bank technology entrepreneurs. Just as importantly, it's a chance to share their expertise to create solutions that take our industry forward.

At ICBA, we believe there is more we can do to help our community bankers get comfortable with the pace of change. We are always looking for new ways to create collaborative, educational experiences for our bankers, helping them grow and improve alongside financial technology companies.

Discomfort is a necessary part of growth and innovation. Embrace it and the lessons it provides. Draw on your past wins and experiences and build on them to meet the challenges of the digital age. It's in you. All you have to do is figure out how to tap into it.

And as you do, you'll get more and more comfortable with the uncomfortable.

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

As life settles into a new rhythm, you may find that some team members continue working remotely permanently, or that they shift to a hybrid model in which they can work remotely at least some of the time. What are some best practices for managing this new distributed workforce?

Communicate expectations clearly, early and often

Making sure lines of communication are open means you're more likely to be on the same page, so it reduces the need to micromanage. Set expectations like core working hours, appropriate attire and a professional, distraction-free work setting.

Get organized

Set up a digital system for accessing bank policies, procedure manuals, templates and forms, and establish protocols for when files need to be shared. Given the sensitivity of bank information, make sure to set the proper security standards. Look into project management tools to keep track of productivity, and don't forget to have training available in digital format, too.

Embrace all methods of communication

Find out what works best for each remote worker. Some prefer Zoom, others Microsoft Teams. While texting may seem like it crosses a work-life boundary, some employees actually prefer it. From time to time, you may even want to pick up the phone and have a good ol' catch-up.

Be time conscious

It can be challenging for remote employees to set boundaries. Give them a hand by scheduling meetings with their time zone in mind and tightening up meeting lengths when possible. Do your best to send emails only during core working hours. Encourage them to close the door to their office, if they have one, and power down their computers at the end of day. This can help set boundaries and prevent burnout.

Establish regular check-ins

These will vary based on employee preferences and schedules, but best practice is to meet at least once a week. Some workers may prefer more frequent check-ins, and that frequency may change over time. Use this time to check for any sense of isolation or other challenges they may be facing.

Be intentional with face-to-face time

Plan office visits periodically. During those meetings, take some time for the team to reconnect socially, too. Water cooler conversations don't happen in a remote environment the same way they do in an office. This is also a healthy opportunity to keep your community bank's culture front and center to all teams.

Be inclusive

Keep the remote employee's perspective in mind so they don't feel left out when you make decisions, make big announcements or celebrate major milestones. The pandemic was a great equalizer in that Zoom put everyone's face on the screen at once. Keep giving everyone equal boxes and encourage connections with others, perhaps by using a buddy system.

Keep talking

Remote work isn't for everyone. As challenging as it may seem, make sure to keep track of how each team member is doing and allow them space to be honest. And if they ultimately decide they'd prefer to return to the bank, be open to that, too.



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NEWS

May 23, 2022

Bank of North Dakota releases 2021 Annual Report and S&P rating

BISMARCK – The state-owned Bank of North Dakota (BND) reported a profit of \$144.2 million in 2021, a slight increase from \$141.2 million in 2020 with a return on investment of 15%, according to information presented to the Industrial Commission (Commission) in BND's annual report today.

The report's theme, "Evolving," focuses on how the Bank transitioned with the retirements of two key leaders in Eric Hardmeyer as Bank president and Tim Porter as chief financial officer, executed a hybrid workforce, concluded the COVID-19 relief programs and created several state government efficiencies.

"Bank of North Dakota continues to implement visionary concepts to move the state forward, whether working with the private sector, state agencies or local governments," said members of the Commission in a joint statement. The Commission, consisting of Gov. Doug Burgum as chairman, Attorney General Drew Wrigley, and Agriculture Commissioner Doug Goehring, oversees BND. "These results, along with the annual S&P report ratings, demonstrate the strong position of the Bank."

This past year the Bank's total loan portfolio remained stable at \$4.7 billion. The agricultural loan portfolio decreased by \$61 million to \$702 million but increased from years prior to the pandemic. The business loan portfolio increased by \$162 million, with a majority of that growth coming from commercial participation loans and bank stock loans. The home loan portfolio continues to decrease due to a strategic decision to consolidate residential lending under the North Dakota Housing Finance Agency. BND disbursed \$100 million in student loans, a portfolio that decreased by \$40 million from last year. Legislative-directed loan programs, including school construction, state infrastructure, water projects, disaster recovery, and interest buydown for local businesses, reported total assets of \$875 million.

The Bank's total assets at the end of the year were a record \$10 billion, an increase of \$2.3 billion due to Legacy Fund earnings, additional tax revenue, higher correspondent bank deposits and federal American Rescue Plan dollars. Treasury Services held 13,255 customer securities for \$8.7 billion, up by nearly 3,500 holdings and \$4 billion since year-end of 2019, setting a record number of customer trades in 2021.

Standard & Poor's (S&P) affirmed BND's credit rating as A+/Stable in its annual review conducted in 2021, stable from 2020. S&P is a U.S.-based financial services company that publishes financial research. Financial institutions are typically reviewed annually.

"Our vision to be an agile partner that creates financial solutions for current and emerging economic needs resonates deeply within each of our team members," stated Todd Steinwand, BND president. "It inspires me that our team at BND continues to evolve, seeking new opportunities to collaborate, create efficiencies and serve our stakeholders better."

Complete copies of the 2021 Annual Report and S&P report are available at www.bnd.nd.gov.

###

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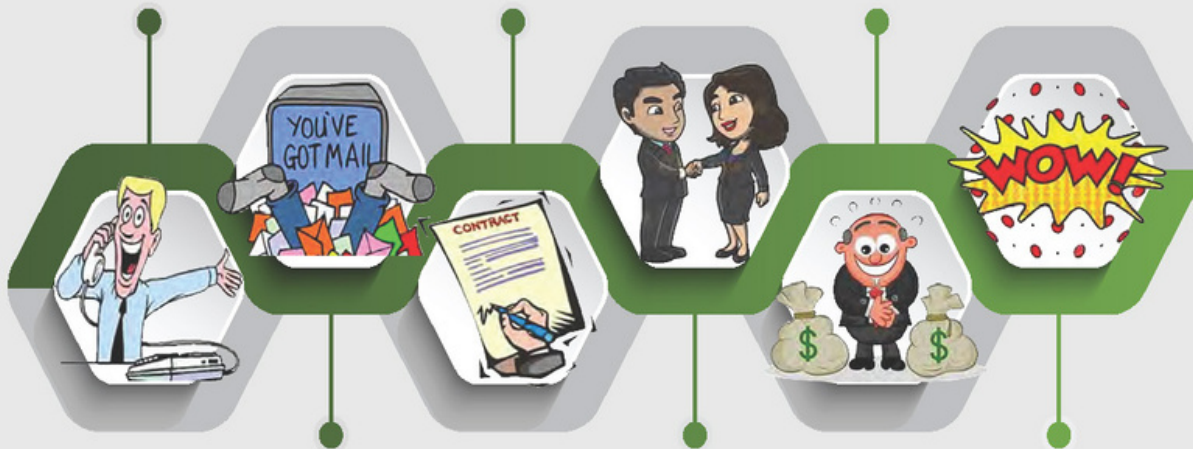
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DIVING INTO DIGITAL CURRENCY: WHAT YOU NEED TO KNOW ABOUT CRYPTO

by **Matt Herren**

The digital currency environment is a space that traditional financial institutions should watch in order to stay competitive. There is much to gain from understanding and staying ahead of digital currency trends, including cryptocurrencies.

As they navigate this new digital currency landscape, bankers should consider customer demands and how to best position themselves for success.

What is a Cryptocurrency?

Cryptocurrencies are digital or virtual currencies protected by encryption, making counterfeiting and double-spending practically impossible. Many cryptocurrencies use blockchain technology, a distributed ledger enforced by a network of computers.

In short, cryptocurrencies leverage advanced mathematical formulas to create digital assets. The value of these digital assets ebbs and flows, much like traditional currencies or stocks. Sophisticated cryptography prevents counterfeiting and fraudulent transactions.

Cryptocurrencies have also become more popular in recent years. Time reported the world's cryptocurrency as worth more than \$3 trillion globally, and consumers transact trillions of dollars in value each year. While there has been much debate over the true "value" of cryptocurrencies, these digital assets have undoubtedly made headlines—both positive and negative—for the value the marketplace has placed upon them.

It's important to remember that volatility is part of any emerging market and has been a part of the crypto space since its inception, though the general trend has consistently been upward. More established crypto assets have gained additional certainty from a regulatory perspective, making them more attractive offerings as banks begin to explore this space.

The volatility in the crypto space has caused some to question if consumers should participate, but this creates even more demand for banks to serve as a trusted partner that can guide consumers to safer, more established options like Bitcoin.

Why Should Your Bank Consider Entering the Cryptocurrency Marketplace?

In short: Banks should care about cryptocurrencies because many of their customers are showing interest and competitors are getting there first. Capitalizing on this trend could ensure that customers engage in the space safely and deepen the connection with their institution.

According to Visa, 32% of crypto-aware consumers own cryptocurrency, with 21% being active owners who have transferred crypto or used it in a transaction. Despite the difficulties banks have implementing digital currency services, there's no reason they can't dip their toes in the water. A recent Cornerstone Advisors survey found 60% of crypto owners would use their bank to invest in cryptocurrencies, and another 32% might.

Customers are interested in digital assets, and banks can use this interest to further their position at the center of their financial lives. As with previous innovations like digital banking, the capacity to control customer experience and truly drive strategy depends upon how quickly a bank adopts.

Financial institutions have an opportunity to maintain their role as financial advisors regarding crypto. Many consumers want to participate but need a trusted partner, such as their bank, to better understand how. In addition to offering education, allowing customers to try their hand in the crypto space could generate additional revenue.



DIVING INTO DIGITAL CURRENCY: WHAT YOU NEED TO KNOW ABOUT CRYPTO

What Do the Regulators Say About Crypto Assets?

As the space evolves, regulations governing digital currencies are updated on an ongoing basis. Financial institutions should stay up to date on regulations and instructions from federal regulators regarding decentralized cryptocurrencies.

Recent guidance from the Federal Reserve, FDIC and OCC has focused on the need for greater clarity, with tentative guidance around:

- Crypto-asset custody
- Facilitation of customer purchases and sales of crypto assets
- Loans collateralized by crypto assets
- Activities involving payments
- Activities that may result in crypto asset holding on an institution's balance sheet

Institutions should look for additional clarity from the agencies throughout 2022 and beyond to best understand policies, potential gray areas and what might come next. Looking ahead, it's wise to keep an eye on the Federal Reserve and additional regulatory changes. Keep in mind that while there may be risk in emerging spaces, inaction could pose risk as well.

What is Crypto Custodial Management?

Bankers needn't worry about the ins and outs of crypto to offer custodial management services. Banks can simply become channels through which customers engage. A bank's role in working with a custodial management system is to remove some of the risks and act as a trusted vault of information. The implications are straightforward:

- A bank partners with a technology provider to offer Bitcoin wallets through digital banking.
- Customers buy, sell and hold Bitcoin as an asset rather than currency.
- Banks generate fee revenue, gaining a certain percentage for each transaction amount.
- The technology partner facilitates tax filings and offers downloadable tax forms.

Effective custodial management uses best practices to safeguard crypto assets and the keys to access them. These safeguards require avoiding hot wallets, whose keys are still connected to the internet and therefore vulnerable. Another best practice is breaking keys into parts so that no one person has access.

Getting Ahead of Digital Currency Trends

The adoption of digital banking, bank apps and self-service options shows that financial institutions can adapt to new trends in technology. Banks must now continue to innovate to meet consumer needs in an increasingly competitive landscape.

This space deserves continued attention by all financial institutions, and it is time to craft a strategy before someone else does it for you. Listen to CSI's Fintech Focus podcast for additional insight into cryptocurrencies and how financial institutions should move forward in this space.

Matt Herren is the Director of Payment Strategy at CSI. With a strong focus on emerging technologies and how they apply to the financial industry, Matt has led CSI's effort to drive innovation in the payment space. In his role, Matt has worked to enhance customer experience and helped direct innovative product offerings to increase bank profitability, allowing banks to realize industry-leading results and maximize program performance.

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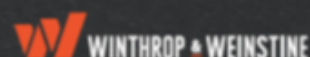
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ICBND EDUCATIONAL OPPORTUNITIES



School of Agricultural Lending June 13-17, 2022

National Energy Center of Excellence, at BSC
Bismarck, ND

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Member FDIC

The Independent Community Banks of North Dakota (ICBND) is excited to partner with Bismarck State College (BSC) and North Dakota State University (NDSU) to offer our members a two-year School of Agricultural Lending. This year's session will be held June 13-17, 2022 at the National Energy Center of Excellence, on the BSC campus.

The ICBND School of Agricultural Lending will provide:

- Practical, hands on curriculum designed for learning by doing and for easy application at the bank
- Case studies - AgBank Simulator
- Tour of USDA ARS Northern Great Plains Research Laboratory, in Mandan
- Small class size to increase networking opportunities and personalized instruction
- Designed and governed by bankers and taught by experienced bankers, consultants and college professors
- Reasonable enrollment fees and an academic atmosphere conducive to a stimulating learning experience

The curriculum for the ICBND School of Agricultural Lending is designed to provide you with the practical aspects of agricultural credit and finance, farm management, marketing and related subjects. The core curriculum was developed by local North Dakota community ag lenders in conjunction with NDSU and BSC Agribusiness faculty.

ICBND EDUCATIONAL OPPORTUNITIES

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ICBND EDUCATIONAL OPPORTUNITIES

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
Bismarck, ND 58501
Park in Lots C&D
- ICBND has secured a block of rooms at the Ramkota Hotel. Call 701-258-7700 to book in the ICBND block.

Session Topics

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

Registration

- Registration Fee: \$225/person
- Register online at www.icbnd.com

[REGISTER HERE](http://www.icbnd.com)

Who Should Attend

All bank executives, officers and directors with targeted benefits to outside directors

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515-371-9166

The FDIC, in partnership with state trade associations in the Kansas City Region, 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.

ICBND EDUCATIONAL OPPORTUNITIES

Upcoming Webinar Schedule



May	DATE	TIME
BSA Compliance for Commercial Accounts: Beneficial Ownership & Beyond	Wed 05/04	1:00 PM
Maintaining Consumer Accounts: Adding Names, Changing Names, Removing Owners, Changing Product Types & More	Thu 05/05	9:00 AM
Reducing Mortgage Delinquency: Proactive Protection of the Bottom Line	Tue 05/10	1:00 PM
Decoding ACH Return Reason Codes	Wed 05/11	9:00 AM
Construction Loan Nuts & Bolts: Documentation, Sample Scenarios & Avoiding Errors	Tue 05/17	9:00 AM
Consumer Underwriting 101: From Application to Approval	Tue 05/17	1:00 PM
Handling Trusts & Other Fiduciary Accounts	Wed 05/18	9:00 AM
The New ACH Rules on Prenotification & Micro-Entries	Thu 05/19	9:00 AM
Building a Successful Cross-Selling Platform	Thu 05/19	1:00 PM
Community Reinvestment Act: Preparing for Regulatory Changes	Tue 05/24	1:00 PM
Enhanced Due Diligence & Risk Assessment of ACH Customers	Wed 05/25	9:00 AM
June	DATE	TIME
When a Business Owner Dies, Sells, or Delegates Authority	Wed 06/01	9:00 AM
Faster Payments Basics	Wed 06/01	1:00 PM
Interpreting Call Reports for the Board	Thu 06/02	1:00 PM
HMDA Bootcamp Basics	Mon 06/06	9:00 AM
Measure It to Manage It: Understanding Analytics & How to Determine Online Success	Tue 06/07	1:00 PM
Building a Better Board	Wed 06/08	1:00 PM
Electronic Payment Fraud: When Is Your Institution Liable?	Thu 06/09	9:00 AM
BSA: Russian Sanctions & National Risk Assessments	Mon 06/13	1:00 PM
New UDAAP Exam Parameters: Beyond Fair Lending	Tue 06/14	1:00 PM
Maintaining Business Accounts: Changing Principals, Changing Signers, Resolutions, Changing Products & More	Wed 06/15	9:00 AM
Decoding the Examination Process: 10 Essential Techniques to Thrive During Your Next Exam	Thu 06/16	1:00 PM
Consumer Lending Collateral Considerations & Documentation	Tue 06/21	9:00 AM
Commercial Lending: Risks, Rewards, Controls & Common Mistakes	Wed 06/22	1:00 PM
Identity Theft Red Flags & FACT Act Compliance	Thu 06/23	1:00 PM
Mortgage Loan Origination: Critical Timing Requirements	Tue 06/28	1:00 PM
Flood Alert! Revised Interagency Q&As	Wed 06/29	9:00 AM
Overdrafts Under Fire: Clarifying the Confusion	Thu 06/30	9:00 AM
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

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

ICBND EDUCATIONAL OPPORTUNITIES

Upcoming Webinar Schedule



July (CONTINUED)	DATE	TIME
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
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

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

ICBA OPPORTUNITIES

Webcast Mortgage Market Update and Opportunities

Mortgage Market Update and Opportunities **Tuesday, June 14 | 11:00 a.m. - 12:00 p.m. ET**

ICBA Securities and its exclusively endorsed broker, Stifel, will present the webinar Mortgage Market Update and Opportunities exclusively for the state associations that endorse ICBA Securities, as well as other community banks. This is the fifth presentation in the 2022 webinar series.

Mortgage-backed securities are a core sector allocation for high performing depository investment portfolios. In this presentation, we will discuss the impact of various factors influencing performance in the MBS market, including the increase in interest rates, the shape of the yield curve, prepayment speeds and the wind-down of the Fed's QE4 MBS purchase program.

After reviewing factors driving the market, we will analyze relative value relationships among various products in the MBS sector and offer strategy recommendations geared toward maximizing portfolio performance. This webcast will review:

- The role of MBS in depository investment portfolios
- Factors driving performance in the MBS market
- Ways to analyze relative value within MBS

Cost

There is no cost for Stifel customers and prospects.

Prerequisites

Those working as CEOs, CFOs, investment managers, directors, and anyone responsible for balance sheet or investment portfolio management who have the working knowledge necessary to benefit from the content of this webinar.

Instructions for Audio/Video

You will receive instructions to access the webinar after your registration is confirmed. If you do not receive a registration confirmation email, please contact your Stifel representative. **Webinar Registration - Zoom**

Additional Information

Field of Study: Specialized Knowledge

Advance Preparation: None

Program Level: Intermediate

Delivery Method: Group Internet-Based

Conference participants can earn up to 1 hour of CPE credit based on a 50-minute hour.

Questions?

For additional questions regarding this webinar, concerns and/or cancellation policies, please contact Jim Reber: FixedIncomeEvents@stifel.com.

ICBA Securities is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, through its website: www.nasbaregistry.org.



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MAY 2022 EDITION

LIVE WELL. WORK WELL.

MONTHLY HEALTH & WELLNESS NEWSLETTER



ELEVATING YOUR PSYCHOLOGICAL RESILIENCY

Psychological resilience refers to the ability to mentally withstand or adapt to uncertainty and adversity. Building resilience to life's inevitable changes and challenges can help you cope with and manage stressors. Resilience can also help protect you from various mental health symptoms. As the pandemic rolls into year three, health care professionals are noticing stress and anxiety developing into greater mental health concerns. Mental Health Awareness Month, observed annually in May, is a great time to check in on your feelings and thoughts.

Psychological resilience can help positively stabilize mental health during the COVID-19 pandemic.



Resilience isn't developed overnight; it's built over time and shaped by personal experiences. Just like building muscle, elevating your psychological resilience requires time and commitment. Consider the following strategies:

- Adopt a healthy lifestyle. For a holistic approach to maintaining your physical wellness, you should prioritize sleep, eat healthy, stay hydrated and regularly be physically active.
- Practice self-care. Get into the habit of taking care of yourself and doing activities that make you happy. It's important to prioritize yourself now more than ever.
- Maintain an optimistic outlook. It can be beneficial to adjust your thought process and reframe any negative thoughts. Own your negative thoughts; when you say them out loud, they can lose their power.
- Review your employee benefits. Your employer may offer mental well-being support and resources, so check what's available in your plan.

Make your psychological resilience a priority this month. If you do anything, focus on doing at least one thing every day for yourself that supports your overall well-being.

If you have any concerns, reach out to a health care professional or use the **Substance Abuse and Mental Health Services Administration's National Helpline** by calling 800-662-HELP (4357).

Zywave, 2022.

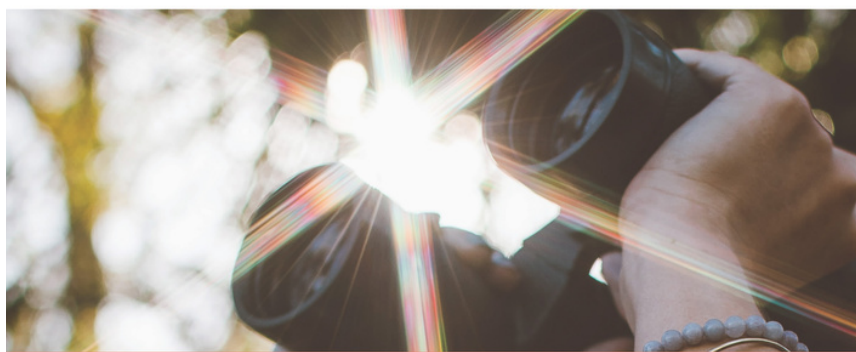
This article is intended for informational purposes only and is not intended to be exhaustive, nor should any discussion or opinions be construed as professional advice. Readers should contact a health professional for appropriate advice. © 2021 Zywave, Inc. All rights reserved.



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LIVE WELL. WORK WELL.

MONTHLY HEALTH & WELLNESS NEWSLETTER



PROTECTING YOUR VISION

If your eyes feel healthy, it's easy to assume they are healthy. However, many eye diseases don't have warning signs. Additionally, your risk for some eye diseases increases with age. Fortunately, early detection and timely treatment can be successful and cost-effective in the long run.

Here are practical ways you can protect your vision:

- Get a regular exam. Complete eye exams consist of tests designed to evaluate your vision and check for eye diseases.
- Wear protective eyewear. When playing sports or doing a task that requires eyewear, wear glasses or goggles to prevent an eye injury.
- Put your shades on. Wearing sunglasses shields your eyes from the sun's harmful rays. Don't forget to put them on when you're outside!
- Don't smoke. Smoking can contribute to irreversible eye diseases, so quit or refrain from smoking to protect your eye health.
- Give your eyes a break. Staring at a computer screen for too long can cause painful eye strain. Try giving yourself a short break from looking at the screen whenever possible, or consider blue light-blocking glasses.

If you have concerns about your vision, talk to an eye care professional.

10 Foods to Boost Eye Health



SPRING CLEAN YOUR ROUTINE

Spring isn't just for cleaning out your closet. It's also a great time to refresh your mind and body. It's important to check in on yourself regularly; a routine refresh can help you avoid illness, reduce stress and feel in control. **Consider the followings ways to freshen up your daily routine this spring:**

- Incorporate seasonal fruits and vegetables into your snacks and meals. Seasonal produce can offer you a nutritional boost.
- Declutter your home. No clothing, equipment or other belongings are off-limits, so get rid of items you don't use anymore.
- Move your workout outdoors as the days get warmer and longer. Outdoor exercise can benefit both your physical and mental health.

MONTHLY RECIPE

Rainbow Bell Pepper Boats with Garbanzo Beans and Kale

(Makes 4 servings)

Ingredients

- 2 cups brown rice (cooked)
- 4 medium bell peppers (red, yellow and orange)
- 2 cups kale (chopped)
- 15-ounce can of unsalted garbanzo beans
- ½ cup walnuts (chopped)
- ¼ tsp. salt
- ⅓ tsp. ground black pepper

Preparations

- 1) Preheat the oven to 375 F.
- 2) Slice the bell peppers in half vertically and remove the seeds.
- 3) Reserve about half of the garbanzo beans. Mash the remaining portion.
- 4) Mix the rice with kale, garbanzo beans (mashed and whole), nuts, salt and black pepper.
- 5) Fill the peppers with the mix. Place them in a baking dish and cover.
- 6) Bake for about 30 minutes.
- 7) Remove the lid and bake for an additional five minutes.

Nutritional Information (per serving)

Total calories	330
Total fat	11 g
Protein	11 g
Sodium	N/A
Carbohydrate	48 g
Dietary fiber	9 g
Saturated fat	1 g
Total sugars	6 g

Source: MyPlate



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Meet the BND Collateral Valuation Services Team



Staci Holzheimer, Kim Vietmeier, Mitch Geiger, Audrey Wilhelmi, Adam Matter, Sarah Crutchfield and seated: Dustin Bakken

Collateral Valuation Services offered by BND include:

- Ag Real Estate Evaluations
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 701-258-8326 Email: angiet@icbnd.com

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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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ICBND MEMBERS IN THE NEWS

Bank of North Dakota



Kimberly Vietmeier

Kimberly Vietmeier joined BND as a collateral valuation analyst IV. Vietmeier comes to BND from North Dakota Department of Tax Commissioner where she was the state supervisor of assessments.



Michael Lehn

Michael Lehn joined BND as an agribusiness banker. Lehn comes to BND from Capital Credit Union in Mandan where he was the business services officer. He has a bachelor's degree in agribusiness with an emphasis in finance from North Dakota State University.



Kimberly Pritchard

Kimberly Pritchard joined BND as a public information specialist II. Pritchard comes to BND from ND Department of Commerce where she was a marketing assistant. She has a bachelor's degree in journalism from the University of the West Indies.



Halsey Ressler

Halsey Ressler was promoted from an auditor I to an auditor II. Ressler has been with BND since January 2019.

Bravera Bank



Missy Thompson

Bravera Wealth recently named **Missy Thompson** its chief operating officer, **Blaine Stockert** its chief wealth officer, **Pam Andrist** its senior wealth manager and **Russ Murphy** its senior wealth advisor.

As chief operating officer of Bravera Wealth, Thompson assists the President/CEO in reaching the company's strategic initiatives and promotes a collaborative environment to leverage opportunities as it relates to all entities of Bravera.

She also retains her duties as Wealth's safety and soundness officer. Thompson is located in Bismarck and has been with Bravera for 10 years.



ICBND MEMBERS IN THE NEWS

Bravera Bank



Blaine Stockert

In the role of chief wealth officer, **Stockert** focuses on the production side of Bravera Wealth. He directly manages the Planning & Investing Department and Business Development Department and oversees the Personal Trust Department. Stockert is located in Dickinson and has worked at Bravera for 16 years.



Pam Andrist

In her role as senior wealth manager, **Andrist** directly manages the Personal Trust Department across all Bravera Wealth locations. She is in Minot and has been with Bravera for 15 years.



Russell Murphy

As senior wealth advisor and mineral and estate specialist, **Murphy** focuses his attention on estate, conservatorships and trusts as well as land and mineral management. Murphy is also now part of the Bravera Wealth management team. Murphy has worked at Bravera in Dickinson for 14 years.

Starion



Curt Walth

Starion Bank is pleased to announce that longtime Executive Vice President **Curt Walth** has been elected as director emeritus to the Starion Bank board of directors. Curt has served on the bank's board of directors for over 30 years and is the first director elected to this emeritus position.

The Starion board of directors created the emeritus position to honor former members who have left a legacy of serving with distinction and excellence, and made significant contributions to the bank's strategy, culture, and interests. Emeritus members are provided the opportunity to remain engaged and provide their counsel to the board, including guidance in principle business matters and mergers and acquisitions.



ICBND MEMBERS IN THE NEWS

Starion

Starion Bank mortgage banker named to three prestigious Top Originator lists.

Starion Bank Mortgage Banking Supervisor **Kassy Landis** has been named to three distinguished lists of America's top mortgage bankers. The Scotsman Guide named Landis in their Top Originators of 2021 and Top Women Originators of 2021 lists. Mortgage Executive Magazine named Landis as one of the Top 1% of Mortgage Originators of 2021.

Landis, who is based in Bismarck, has been a mortgage banking officer since 2012. She joined Starion in 2006 as a Universal Banker, advanced to Business Banking Representative in 2007, and became a mortgage underwriter in 2008.

Her area of expertise is residential mortgage lending, including conventional loans, NDHFA First Time Home Buyer programs, FHA, VA, Construction, Lot, Bridge, Home Equity and jumbo loans, allowing Landis to help home buyers determine the financing that best fits their needs.

Landis earned an associate degree from Bismarck State College and a bachelor's degree from Dickinson State University, both in business administration. She served as a member of 2021-2022 City of Bismarck Special Assessments Task Force volunteer and currently serves as a member of Bismarck-Mandan Professional Women in Building, and as an affiliate member of both the Bismarck-Mandan HBA and Bismarck-Mandan Board of Realtors.

Scotsman Guide previously recognized Landis as one of the Top Women Originators and Top Originators in 2020. She was also recognized by Mortgage Executive Magazine in their Top 1% of Mortgage Originators for 2015, 2016, 2019 and 2020.

Kassy Landis



ICBND MEMBERS IN THE NEWS

The Bank of Tioga

The Bank of Tioga celebrates 70 years with community meals

The Bank of Tioga is pleased to announce the bank is celebrating its 70th anniversary with two upcoming community meals on Friday, June 3 in Crosby and Saturday, July 2 in Tioga, ND.

The Bank of Tioga was chartered in December of 1951, then officially opened for business in July 1952. The bank has operated continuously in Williams County, ND since its inception and operates under that original charter today. The Tioga Bank Holding Company, a one-bank holding company, formed in 1975 and previously owned the bank.

The present building is the second in the history of the bank. The Bank of Tioga began operations in 1952 in a small concrete building on the west side of Main Street and upon completion of the construction in 1954, moved to its current location at 7 North Main. As time went on, several additions and renovated occurred over the years, including a 2,550 square foot addition completed in 1999.

The Bank of Tioga was acquired by TS Banking Group in 2014 and then The Bank of Tioga acquired Farmers State Bank of Crosby, ND in 2015. TS Banking Group is a multi-charter bank holding company group, with \$1.5 billion in banking and fiduciary assets across Iowa, Illinois, North Dakota, Wisconsin, Nebraska, Colorado and California. The TS Banking Group is headquartered in Treynor, Iowa, which is located in the Omaha, Neb., MSA.

The Tioga bank location was renovated in 2016 and the Crosby bank location was remodeled in 2018. The bank's expansion has enhanced the bank's financial strength, competitive positioning and talented employee base.

Today, The Bank of Tioga has two locations, employs 23 local people and has \$330 million in assets. The bank is also committed to providing the most advanced, secure and user-friendly bank technology, along with a knowledgeable team and innovative tools and a full line of products and services to meet the financial needs of consumers and businesses.

As a community bank, The Bank of Tioga is an integral part of both the local community and economy. The Bank of Tioga is dedicated to community reinvestment and gives 10% of its net income back to the community. Additionally, the bank is committed to teaching financial literacy, hosting educational events and partners with local organizations and nonprofits.

President Savanna Hendrickson commented, "What an amazing history and community impact The Bank of Tioga has had over the past 70 years. We are strong, secure, and eager to continue our legacy for another 70 years."

As part of the 70th anniversary celebration, the bank has two community meals planned. The first meal will be on Friday, June 3, 2022 from 11 a.m. - 2 p.m. in Crosby and Saturday, July 2, 2022 from 11 a.m. - 1 p.m. in Tioga. For more information, visit our Facebook page.

ICBND MEMBERS IN THE NEWS

United Bankers' Bank



Rachelle Nelson

Dean Miller, Chairperson of United Bankers' Bancorporation, Inc., is pleased to announce the election of **Rachelle Nelson** to the United Bankers' Bancorporation, Inc. (UBBI) and United Bankers' Bank (UBB) Boards of Directors.

Rachelle Nelson is the President and CEO of the First National Bank of Milaca since January 2021 and has served on their Board of Directors since 2020. She is the chair of the monthly executive board meeting and sits on officer's credit, senior management, strategic planning, and ALCO Funds management committees at FNB Milaca. Rachelle is a 2019 graduate of the Graduate School of Banking at the University of Wisconsin - Madison. An active member of the Minnesota Bankers Association, she currently serves on their Next Generation Task Force committee.



Katie Ferrell

Dwight Larsen, President and CEO of United Bankers' Bank (UBB) is pleased to announce the addition of **Katie Ferrell**, CRCM, CAMS, and **Sandy Panella**, CRCM, to the UBB Compliance Services Team.

Katie Ferrell comes to UBB with nearly 20 years of experience supporting financial instructions through regulatory compliance, risk management, audit, and retail operations and lending. A graduate of Barret Graduate School of Banking with a bachelor's degree from University of Southern Mississippi, Katie maintains CRCM, CAMS and NCCO certifications.



Sandy Panella

Sandy Panella has been in the community banking industry for almost 20 years. She has her CRCM certification from American Bankers Association and is a graduate of Robert M. Perry School of Banking and of Robert M. Perry School of Lending through Central Michigan University.



ICBND MEMBERS IN THE NEWS

Widmer Roel



Matthew Benjamin

Matthew Benjamin has joined Widmer Roel, a local public accounting and business advisory firm, assisting the audit department. Matthew, as an Audit Associate, provides audit and assurance services.

Matthew, a United States Marine Corps Veteran, graduated from M State Moorhead where he earned an AS Business Transfer Pathway and is currently working towards his bachelor's degree in accounting at Minnesota State University Moorhead.



Jaramey Johnson

Jaramey Johnson has joined Widmer Roel, a local public accounting and business advisory firm, assisting the audit department. Johnson, as an Audit Associate, provides audit and assurance services.

Jaramey, a Minnesota National Guard member, graduated from Concordia College where he earned a Bachelor's degree in Accounting and in Agribusiness.



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.

First Western Bank & Trust

Job Title: Operations Administrator
Classification: Non-Exempt, Non-Officer
Department: Insurance
Status: Full-time
Reports To: Insurance Agency Manager

Position Overview

Responsible for the overall operations of the agency including the agency management system
Essential Job Functions

- Run reports in agency management system to include commission statements
- Accounts Receivable
- Enter all bills in accounts payable system
- Insurance company contract filings; verifying that FW Insurance Agency gets paid commission
- Update Licenses in all states for all insurance agents
- Agency management system operations
- Track insurance agent continuing education required for licenses
- Ensure compliance with banking laws, regulations and the Bank's policies and procedures including Bank Secrecy Act
- Maintaining continuing education related to regulatory standards



FOR ESSENTIAL DUTIES AND RESPONSIBILITIES AND MORE GO TO : [Careers | First Western Bank & Trust 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.

Senior Universal Banker- Starion Bank, Ellendale, ND

POSITION OVERVIEW

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

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



ICBND CLASSIFIEDS



Starion

Graphic Designer- Starion Bank

POSITION OVERVIEW

In this role, you will:

- Create various designs for company campaigns, social imagery, ads, and marketing collateral, across a wide range of mediums
- Prioritize, build, and distribute new assets and templates that allow us to scale as a globally distributed team
- Ensure consistent, high-quality design across all our branded materials that meets company objectives and reinforces our brand across all channels
- Lead multiple priorities, meet deadlines, and champion projects from concept to completion.
- Collaborate effectively as a cross-functional team member
- Create high-quality work that delights our customers, meets company objectives, and reinforces our brand
- Produce and advocate for strong design solutions, communication ideas to key stakeholders across the organization
- Work within Brand Guidelines, with an innovative approach to evolving the brand through forward-thinking design solutions

FOR ESSENTIAL DUTIES AND RESPONSIBILITIES AND MORE GO TO:

Apply online at www.starionbank.com/careers.

Insurance Account Manager- Starion Bank, Mandan, ND

POSITION OVERVIEW

- Provide excellent customer service in person and over the phone
- Maintain relationships with insurance companies
- Negotiate renewals for existing customers
- Obtain information and documentation from customers
- Resolve customer issues
- Promote insurance products
- Properly document the details of customer and company conversations

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

FOR ESSENTIAL DUTIES AND RESPONSIBILITIES AND MORE GO TO:

Apply online at www.starionbank.com/careers.



ICBND CLASSIFIEDS

Starion

Insurance Sales Assistant- Starion Bank, Mandan, ND

POSITION OVERVIEW

- Provide excellent customer service in person and over the phone
- Provide support to agent by scheduling appointments, referring prospects, and initiating quotes
- Provide a variety of accounting and secretarial functions
- Refer business opportunities to Insurance Agent and the Bank
- Promote insurance products
- Properly document the details of customer and company conversations

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

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