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Official Newsletter of ICBND

# COMMUNITY BANKER

## Community Bankers for Compliance Annual Program

The CBC Program will provide your bank with up-to-date information on the ever-changing bank regulations, as well as guidance for structuring and maintaining your in-bank compliance program. In addition, it provides a forum where those responsible for regulatory compliance can discuss issues and exchange ideas with other community bankers.

Basic Membership to the CBC Program consist of the following:

- CBC Live Seminars
- Quarterly Regulatory Update Webinars
- Monthly Newsletter
- Compliance Hotline
- CBC Members Only Web Page



Happy Holidays!



## Emerging Leaders Development Group

The ICBND Emerging Leaders Development Program prepares today's independent bank leaders with the necessary skills to ensure bank profitability. The Emerging Leaders Development Program provides its members the opportunity to develop lifetime business relationships with the best and brightest people in community banking across North Dakota. From networking with peers to political activism, members have the opportunity to help ensure the future of the North Dakota community banking industry.

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# ICBND UPCOMING EVENTS

## DECEMBER 2022

- 2** CBC Reg Update- Virtual
- 26** ICBND Office Closed- Christmas

## FEBRUARY 2022

- 17** Winter Emerging Leaders Development Group- Grand Forks, ND
- 23** CBC Reg Update- Virtual

## APRIL 2022

- 11-12** CBC Reg Spring Session- Bismarck, ND

## MAY 2022

- 3-4** Women in Community Banking Summit- Bismarck, ND
- 11** CBC Reg Update- Virtual
- 24-25** Essentials of Credit Analysis School- Fargo, ND
- 29** ICBND Office Closed- Memorial Day



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# ICBND NEWS

## Chairman's Remarks



**Brad Streifel**  
Liberty State Bank  
Powers Lake  
ICBND Chairman

Happy holidays from Powers Lake! Now that deer hunting season is over, I can start wishing for snow! There is nothing more peaceful than sitting up at the hunting hut and watching the snowfall with a warm fire in crackling. My family spent our Thanksgiving in Bowman this year with my wife Renae's family. Between turkey and football games, Ben and I were able to sneak out and enjoy the great pheasant hunting that South West North Dakota has to offer. You can be assured the roosters are plentiful if I am able I come home with a limit. There is something I find particularly special about small towns around the Christmas season. Church and school Christmas programs, parades of lights and a main street decorated with Garland and lights for the season. I am not a shopper! But, I do enjoy shopping in the evening at our local businesses. In Powers Lake, they stay open later and have holiday music playing on main street. It gets me in the Christmas mood. Knowing that I can support those business that keep our communities going makes shopping a little extra special. I hope all you have the opportunity this year celebrate in your hometown and when possible keep it local!

Wishing all of you a very Merry Christmas and a Happy New Year! Thank you Community Bankers for what you do for you North Dakota Communities.

Brad

## President's Remarks



**Barry Haugen**  
ICBND President

The saying "May you live in interesting times" certainly seems to apply to the current financial and economic status in our country. Interestingly, there remains a debate about the origins of that saying. Is it an ancient Chinese curse or a more recent western blessing. Who knows. What I do know is that the saying and even the curse-or-blessing argument applies to economic news of today. For example, early last week, Fed Chairman Powell intimated that the Fed may be easing its aggressive upward pressure on rates by potentially only increasing rates 50 basis points at its next meeting. A year ago, the announcement of a 50 basis point increase would have crushed the equity markets. Last week, rumors of a mere 50 basis point increase sent equity markets soaring. But late Friday of the same week economic data reports indicated stronger than expected results. This drove equity markets markedly down on Monday's trading.

Think of the irony – markets are skeptical of positive economic data and love the possibility of a mere 50 basis point interest rate increase. Of course, what we can glean from all of this is that the markets believe the Fed has more work to do in curbing inflation and rate increases remain in our future. Interesting times indeed!

On the subject of interesting times, the 68th Legislative Assembly of the North Dakota Legislature will convene on Tuesday, January 3, 2023. Every new session brings its own set of dynamics, but this session will have way more than its fair share. 41 of the 141 members are new. That's nearly one-third of the entire assembly being freshmen. The Republican supermajority grew again with Republicans controlling the Senate 43-4 and the House 82-12. And three of four legislative leaders also are new as will be several committee chairs, including the House and Senate appropriations committees.

Please know that your association will be at the Capitol every day keeping a keen eye on each and every bill that could affect our members and your customers. I will provide legislative updates every Friday afternoon after the dust settles for the week. Those updates will include a reporting on activities of the week relative to bills of interest along with the schedule for the following week. Please keep an eye out for those and by April you will be tired of hearing from me!

Please have a very Merry Christmas and Happy New Year! It has been an honor to represent you this year.



Barry





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– Dan Wilbanks  
President/CEO, NISC



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**MORE THAN ARCHITECTS**

# FLOURISH COLUMN



REBECA ROMERO RAINEY  
PRESIDENT AND CEO, ICBA

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

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"How we hire, retain, recruit and advance our missions amid momentous change will remain a key topic for community bank leaders and will influence our plans for the future."



December creates a natural opportunity for reflection, and as I look back on our efforts over the past year, I'm struck by one core truth: It's the people who make the bank.

This month's issue focuses on the best banks to work for, because community banking is about so much more than transactions. It is made up of the spirit of community, deep and personal relationships, and customer trust. Our people—committed, connected, caring—continue to differentiate us as community banks and keep our organization relationship-first and mission-centric.

As we grow and respond to today's environment, one of our greatest challenges and opportunities is cultivating the next generation of leaders. As hiring organizations, we are looking for skillsets that extend beyond technical knowledge to a values-based ideology that prioritizes personal relationships, customer service and community. We are relationship businesses that are looking for professional relationship builders.

Thankfully, in this digital landscape, we have more opportunity than ever to cultivate the exact talent we need. While many positions remain vital on an in-person level, some roles allow for off-site work options, meaning that you now have a larger applicant pool at your disposal. You can remotely engage a tenured community banking professional to complement your team on the ground. You can expand your search for positions that are hard to source in your market, or look for expertise in particular technical skillsets. You can broaden your ability to hire the best and brightest staff both in market and out.

This month's issue touches on these trends, how community banks continue to excel as employers and what you can do to ensure you achieve and retain that position. I hope that as you read these stories, you're struck—as I was—by the importance of the people who make community banks what they are, and the cascading impact they have on one another, customers and communities.

How we hire, retain, recruit and advance our missions amid momentous change will remain a key topic for community bank leaders and will influence our plans for the future. But as the year closes, now is the time to take a collective breath, celebrate our successes and recharge, so that come Jan. 2, we're renewed, ready to write our next chapters and fully prepared to embrace new possibilities.

In that spirit, on behalf of the entire team at ICBA, I wish you a very happy holiday season and new year!

## Twitter

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

## Where I'll Be This Month

I'll be meeting with the team at TCM Bank in Tampa, making a visit to our Sauk Centre, Minn., office, and just like you, finishing budgeting, taking a deep breath and then jumping right into 2023.



# FROM THE TOP COLUMN



BRAD BOLTON  
CHAIRMAN, ICBA

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

"People want to be a part of  
something bigger than  
themselves, and community  
banks provide that  
opportunity."

Community banking is about serving the greater good. As community continuators, we are part of something bigger than ourselves. We support civic clubs, Lions Clubs, the Relay for Life, our local schools and so much more, because these issues matter to the communities we serve.

Month after month, we're called to support any number of great causes, and we step up to the plate, because community bankers embody what it means to operate in a culture of service.

Thankfully, this give-back philosophy helps drive employee engagement and loyalty. People want to be a part of something bigger than themselves, and community banks provide that opportunity. We not only encourage but expect our team members to be out in the community, serving on boards, civic clubs and even in city government. There is no one better to help lead a community than those who know it best—its local community bankers.

So, as we read this month's issue featuring the best community banks to work for, keep in mind that the common thread among each of these unique stories is that they are community banks that lead with a spirit of service. Their approaches look different because their communities are different, but at their core, each one has a servant's heart, one that extends to their employees. Their culture of service is what attracts employees to them, and in turn, ensures that they have engaged, enthusiastic teams.

As we close out the year, I hope we'll all take the time to be thankful that we work in the best industry on earth.

Community bankers from every level of the organization carry the title of a protector of Main Street, serving small business owners, farmers, community leaders and consumers to the best of our ability every day.

Any time you come across a local event in your community, I guarantee you will see a local community bank behind it all, and that is what makes me so proud to be a community banker.

We community bankers are one huge family serving millions of customers across this country. What we collectively achieve together we could never do alone, and I am so thankful for that. It is an honor to serve alongside all of you and tell our stories together.

I wish everyone a merry Christmas and a prosperous 2023. This year has brought us much success; let us never forget where our blessings originate.

## Twitter

Connect with Brad [@BradMBolton](#)

## My Top 3 Year-end tips

1. Use social media to tell your community bank's story of service.
2. Send a handwritten thank you note to every member of your team.
3. Be thankful for your success and our ability to serve our fellow humans.



# PORTFOLIO MANAGEMENT



**JIM REBER**  
PRESIDENT AND CEO OF  
ICBA SECURITIES

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

"A normally-sloped curve and positive real yields are still the norm, if elusive in the current environment."

#### Education on tap

Quarterly bank industry update  
Stifel's Marty Mosby and David Kantor presents the quarterly Bank Advisory and Strategic Services webinar on Dec. 8 at 10 a.m. Central. Bank profitability, industry risk and capital management will be discussed. One hour of CPE is offered. Contact your Stifel rep to register.



#### Historic sell-off

This year's market rout takes us back decades

By Jim Reber, ICBA Securities

Holiday greetings! Let's add to the spirit of the season by discussing the people's choice for the conversation of the year: interest rates.

And this isn't just any old rate discussion. We're talking constant, may-be-getting-worse, haven't-seen-this-in-my-career-type dialog. Heck, you know this has gone mainstream when the person who cuts my hair knows who Jay Powell is. Multiple surveys have pegged inflation as the number one issue among voters during this election year.

Given all that's gone on in the economy this year, let's put a pencil to just what the aggressive tightening by the Fed has produced, both good and bad. Maybe, just maybe, a year from now we can talk about how an efficient market, such as our bond market, will both taketh and giveth, as long as we examine a sufficiently broad time frame.

#### Bellwether year?

The financial markets this year aren't evoking the feel-good holiday music classics we're used to hearing in December. It's more like Martha and the Vandellas' "Nowhere to Run" from 1965. The benchmark for tracking the bond market is the old Lehman Aggregate Bond Index, which now known as the "Bloomberg Agg" in many circles. The index has some application to community bank bond portfolios. For example, it includes a number of sectors that banks own, such as treasuries, agencies and mortgage-backed securities (MBS). It's not a perfect template, as there are more corporates and no tax-free munis in the index, but it's still the best known, most visible and deepest bond index available.

Through 11 months of 2022, the Bloomberg Agg is down 14.5% on a total return basis. This is by far the worst year since at least 1990. In fact there wasn't a single year in that era that had even a 5% loss. This is what happens when the Fed promises to get inflation back in its 2% box and makes little headway even as rates have risen well over 300 basis points (3%). (The index's decline roughly mirrors the drop in community bank portfolio market values.)

#### Impact on consumers

A number of other sectors have been compromised by this rate shift. You may have noticed equity holdings have "corrected." It's true that commodity prices, most visibly oil, have increased year-over-year, but those numbers have declined dramatically since May, which is a major reason many economists are projecting a durable recession for 2023.

And let's not forget the beleaguered homebuyer. The pace of price increases cooled off in the second half of the year, but they were still up by double digits in 2022. Mortgage rates, as have been well reported, have more than doubled. Taken together, the average-priced home late in 2022 produced a P&I payment of 52% higher than the start of the year. This factoid alone could well cool down the housing market. Housing supplies are also finally catching up to pre-pandemic levels.

#### Retrospectives

And now ... wait for it ... the good news. Or at least, a look-back to the rate environments that ensued after aggressive rate hikes by our central bank. We will use the 2000/01 and 2007/08 periods in this discussion, as they share several criteria. Both times, the Fed engineered multiple rate hikes to get inflation under control. Another common trait is they stopped out at levels that we haven't seen since the 6% range. So, what did the phases that followed look like?

From early 2000 to mid-2001, core PCE rose about 0.6%, to about 2.1% annually. Economic activity had begun to slow, thanks in no small part to fed funds reaching 6.5% in 2000. The Fed then cut rates all the way to 3.5% even before the events of 9/11. The upheaval that followed produced a run of inflation well below 2% all the way into 2004, even with fed funds as low as 1%. We can say that the stout medicine from high fed funds was at least partly responsible for returning inflation to its target.

Much the same happened in the 2007/08 period. Core PCE spent the better part of that era over 2%, as the housing market, notably, was overheating on its way to the historic meltdown. The Fed again pushed overnight rates as high as 5.25% before the Great Recession that began in 2007. PCE didn't rise back up the target level again until the end of 2011. Bond market returns for that multi-year period were above long-term averages.

Does past experience foretell future results? Of course not. But there is reason to recall that rough patches in the bond market are followed, sometimes in short order, with a return to more typical circumstances. A normally sloped curve and positive real yields are still the norm, if elusive in the current environment. More on this to follow as we embark on a new year.

Cheers!

# 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.

2022: Awakening to the art of the possible

By Charles Potts, ICBA

For ICBA and our community bank members, 2022 was a year full of potential. We not only continued to grow and improve on our iconic, award-winning ThinkTECH Accelerator program; we also reached more community banks and bankers with innovative solutions and partnerships than ever before. To build on these successes, ICBA announced plans to bring its community banker-led ThinkTECH Accelerator program in-house with a new, dedicated office based in the innovation hub of Atlanta.

Here are just a few of ICBA's ThinkTECH Accelerator program successes since its inception:

- The ICBA ThinkTECH Accelerator was named Finovate's 2020 Best Fintech Accelerator
- The program has connected the world's most innovative, cutting-edge fintech companies with more than 1,000 community bankers and industry leaders
- Year over year, the program has grown by leaps and bounds—increasing the number of bank participants by more than 350% since the accelerator's launch in 2019
- This year, we increased the number of new attendees by more than 50%, generating nearly 600 hours of thoughtful discussion

That's what I would call creating a legacy of success. Others are taking notice as well, as the program—and our cohort alumni—continue to receive coverage in influential media outlets like *American Banker*, *Forbes*, *Reuters* and *Yahoo*.

## Working in step with community bankers

None of this would have been possible, of course, without community bankers who have worked diligently to advance their own innovation strategies and continue to provide critical thought leadership. They have helped make the ThinkTECH Accelerator program a reflection of the needs of our members, and by extension, their customers.

By bringing the ThinkTECH Accelerator program in-house, we can build on the solid foundation laid since its inception to reach even more community bankers, assure bankers of consistent-quality products and services, and extend innovation programming year-round.

Our commitment to creating and promoting an environment where community banks flourish is unwavering, and this significant investment is just the next step in ICBA's innovation journey. We ask that you continue to share your time and experience as we work collaboratively to shape innovative solutions that make community banks stand out in a competitive market.

As we reflect on 2022 and celebrate our successes, we look to the future with great anticipation. "The accelerator is a great exercise for bank management to start thinking about what could be, rather than what is," says Charles Flurry, CIO at First Financial Bank in El Dorado, Ark. I couldn't agree more. Community banks can take heart in the knowledge that as we advance, we will apply lessons from the past while aligning our program's goals to address the unique needs of community banks by providing targeted solutions.

ICBA extends its heartfelt thanks to the many community banks that have invested time and resources into the ThinkTECH Accelerator program, enabling us to bring innovative solutions and partnerships to banks of all sizes. We ask community bankers to stay engaged and continue to lean in, provide feedback and take advantage of available resources as we work to reimagine the future of banking through innovation.

Innovation doesn't stand still. And neither can we.





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**SAVE THE DATES!**

<b>Feb. 17</b>	Winter Emerging Leaders Devel. Group Session, <b>Grand Forks</b>
<b>Feb. 23</b>	Comm. Bankers for Compliance - Regulatory Update, <b>Virtual</b>
<b>April 11-12</b>	Comm. Bankers for Compliance - Spring Session, <b>Bismarck</b>
<b>May 3-4</b>	Women in Community Banking Summit, <b>Bismarck</b>
<b>May 11</b>	Comm. Bankers for Compliance - Regulatory Update, <b>Virtual</b>
<b>May 24-25</b>	Essentials of Credit Analysis School, <b>Fargo</b>
<b>June 12-16</b>	School of Agriculture Lending, <b>Bismarck</b>
<b>June 21-22</b>	Summer Emerging Leaders Development Group Session, <b>Fargo</b>
<b>Aug. 6-8</b>	ICBND 55th Annual Convention, <b>Bismarck</b>
<b>Sept. 7</b>	Comm. Bankers for Compliance - Regulatory Update, <b>Virtual</b>
<b>Sept. 13</b>	Fall Emerging Leaders Devel. Group Session, <b>Beulah</b>
<b>Sept. 27</b>	Management & HR Summit, <b>Bismarck</b>
<b>Oct. 17-18</b>	Comm. Bankers for Compliance - Fall Session, <b>Bismarck</b>
<b>Oct. 25-26</b>	Real Estate Construction Lending Workshop, <b>Bismarck</b>
<b>Nov. 9</b>	Comm. Bankers for Compliance Regulatory Update, <b>Virtual</b>
<b>Ongoing</b>	Educational Webinars Powered by FinEd, <b>Virtual</b>



**2023**  
Education Opportunities

*\*Schedule subject to change\**



# ICBND EDUCATIONAL OPPORTUNITIES

## Community Bankers for Compliance Program

### CBC In Person

#### Seminars Dates:

Q1 & Q2

April 11 - 12, 2023

Q3 & Q4

October 17 - 18, 2023

#### Location:

ICBND

1136 West Divide Ave  
Bismarck, ND 58501

#### Hotel:

Hampton Inn & Suites  
2020 Schafer Street  
Bismarck, ND 58501  
701-751-5656

Ask for the ICBND room block rate

#### Quarterly Regulatory Update Webinars:

February 23, 2023

May 11, 2023

September 7, 2023

November 9, 2023



*The challenge of  
keeping pace with  
the ever-changing  
compliance  
regulations!*

Presented By:



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# ICBND EDUCATIONAL OPPORTUNITIES



Independent Community Banks of North Dakota  
Presents

**2023**

**Emerging  
Leaders**

## **Building Leaders Today Ensures Success for Tomorrow**

The ICBND Emerging Leaders Development Program was designed specifically for the future community bank leader. It will develop strong performers who will drive growth, innovation and change for their community bank. Members of this program will benefit through individual self-discovery, personal and professional growth and career development. The ICBND Emerging Leaders program aims to support North Dakota's community banks in the development of its people so that these bankers will become impactful leaders of influence—for the bank, themselves and their communities.



# ICBND EDUCATIONAL OPPORTUNITIES

## Emerging Leaders Development Program Winter Session

February 17, 2023

Staybridge Suites • Grand Forks, ND

1175 42nd St. S, Grand Forks, ND 58201

Session Sponsored by SHAZAM



### AGENDA

9:00 a.m.-4:00 p.m. - Education Session (Staybridge Suites)

5:15 p.m. - Green Room Social & UND vs St. Cloud State Hockey Game (Ralph Engelstad Arena)

8:30 a.m.-9:00 a.m.

Registration Open

9:00 a.m.-9:30 a.m.

Patrick Dix

Vice President - Strategic Alliances, SHAZAM



Patrick leads SHAZAM's relationships and partnerships with more than 70 industry organizations and trade associations. The focus of SHAZAM's strategic alliances is to support the advocacy work of association partners and ensure community financial institutions have a strong voice in the payments industry. Before joining SHAZAM Patrick spent 25 years as a broadcast journalist including 16 years as the senior morning news anchor at the NBC affiliate in Des Moines, Iowa.

9:30 a.m.-10:30 a.m.

Joey Spivey

Learning and Development Manager, Diversity Officer, SHAZAM



As the learning and development manager, Joey oversees SHAZAM's corporate university, leads personal and professional development workshops and partners with business areas across the company to customize learning programs. As SHAZAM's diversity officer, he chairs SHAZAM's Diversity Committee, which partners with organizational leaders to design and implement strategies dedicated to community, client and employee equity and inclusion. Joey joined SHAZAM in 2018 and has built a reputation for consultative e-learning and instructional design, engaging facilitation and impactful organizational development.

10:30 a.m.-10:45 a.m.

Break

10:45 a.m.-12:00 a.m.

Patrick Dix- Future of Banking



12:00 a.m.-1:00 p.m.

Lunch - Sponsored by SHAZAM

1:00 p.m.-2:00 p.m.

Joey Spivey- Transitioning from High Performer to Leader

2:00 p.m.-4:00 p.m.

University of North Dakota Tour of the new Nistler College of Business and Public Administration Building and Memorial Union

5:15 p.m.

Meet at Ralph Engelstad Arena

We have to be escorted to the Green Room as a group, so please meet in the front lobby by the ticket window/office, at 5:15 p.m. sharp.

5:30 p.m.

Green Room Social in the Ralph Engelstad Arena

We have game seating in the corporate section and will have food, drinks and fun in the Green Room!

7:07 p.m.

UND vs St. Cloud State

- We will have 10 parking passes for the Kelly lots that will be handed out during the meeting.
- A block of rooms has been secured at the Canad Inns (701-772-8404), Staybridge Suites (701-772-9000), and the Baymont Inn & Suites (701-757-2345), under the ICBND block. All room blocks will be held until February 2nd.

# ICBND EDUCATIONAL OPPORTUNITIES



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- Coach Mike Krzyzewski
- Coach Tony Dungy
- Newt Gingrich
- Coach Tony LaRussa
- Kat Cole
- Daymond John
- Fred Smith
- Kurt Warner

## Convenience

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## Experience

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## Barret Graduate School Curriculum in Brief

One week per year for three years • 130+ hours of classroom study • Nine on-campus case studies • Eight home study problems

### 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.

Barret's Annual Graduate School program: **May 21-26, 2023**

Barret School of Banking • 650 East Parkway South • Memphis, TN 38104 • (901) 321-4000 • Fax: (901) 321-4099 • [barret@barretbanking.org](mailto:barret@barretbanking.org)



# ICBND EDUCATIONAL OPPORTUNITIES

## Upcoming Webinar Schedule



December 2022	DATE	TIME
Board Secretary Procedural & Compliance Responsibilities	Thu 12/01	9:00 AM
Who Is Liable? Forgeries, Remotely Created/Deposited Items, Fraudulent ACH, Unauthorized Electronic Withdrawals & More	Thu 12/01	1:00 PM
Reg E Requirements for Debit Card Error Resolution	Tue 12/06	1:00 PM
When a Depositor Dies	Wed 12/07	9:00 AM
Board Reporting Best Practices, Requirements, Delivery, Risk & More	Wed 12/07	1:00 PM
Managing Your Mobile RDC Program	Thu 12/08	1:00 PM
Consumer Account Documentation: Best Practices	Tue 12/13	9:00 AM
FedNow Risk Assessments & Fraud Controls	Wed 12/14	9:00 AM
How to Handle & Respond to Subpoenas, Summonses, Garnishments & Levies	Wed 12/14	1:00 PM
Consumer Accounts: Opening, Titling, Changing & Documentation	Thu 12/15	9:00 AM
January 2023	DATE	TIME
Final ATR/QM Rules: Guidance, ATR Options & Policy Update	Tue 01/03	9:00 AM
Advanced Issues in Dormant Accounts, Unclaimed Property & Escheatment	Wed 01/04	9:00 AM
The ABCs of RDC	Thu 01/05	9:00 AM
Protecting the SBA Guarantee Start to Finish	Tue 01/10	1:00 PM
BSA Officer Part 1: BSA Update for BSA Officers	Wed 01/11	9:00 AM
IRA & HSA Update: Discover What's New & Changing	Thu 01/12	9:00 AM
2023 Call Report Update	Tue 01/17	1:00 PM
Beneficial Ownership Final Rule: Details & Deadlines	Wed 01/18	9:00 AM
Beginning Security Officer: Dos, Don'ts & Compliance	Wed 01/18	1:00 PM
Cash Flow Analysis Part 1: Debt Service Coverage, Global Cash Flow & More	Thu 01/19	9:00 AM
Credit Reporting Risks in the Banking Environment	Tue 01/24	1:00 PM
2022 HMDA Submission Due March 1, 2023: Updates, Challenges & Real-Life Examples	Wed 01/25	9:00 AM
Qualifying Borrowers Using Personal Tax Returns Part 1: Schedules B & C	Wed 01/25	1:00 PM
CTR Line-by-Line: Accuracy & Insight	Thu 01/26	9:00 AM
Anti-Money Laundering Act: Update & Lessons Learned	Tue 01/31	9:00 AM
February 2023	DATE	TIME
Mortgage Defaults: Workouts, Alternatives, Foreclosures, Short Sales & More	Wed 02/01	9:00 AM
Regulatory Update for the Credit Analyst	Thu 02/02	9:00 AM
Top Five Marketing Trends for 2023 & Beyond	Tue 02/07	1:00 PM
Mastercard Debit Card Chargebacks: Rules, Rights & Challenges	Wed 02/08	1:00 PM
SAR Line-by-Line: Compliance & Decision-Making	Thu 02/09	9:00 AM
Cash Flow Analysis Part 2: Deeper Analysis, Balance Sheet & External Factors	Tue 02/14	9:00 AM

Visit <https://financialedinc.com> for all 2023 Bank Webinars



# ICBND EDUCATIONAL OPPORTUNITIES

## Upcoming Webinar Schedule



February 2023 (CONTINUED)	DATE	TIME
Qualifying Borrowers Using Personal Tax Returns Part 2: Schedules D, E & F	Tue 02/14	1:00 PM
BSA for Frontline Staff	Wed 02/15	9:00 AM
Five Reasons to Prepare for 1071 Rules: Small Business Reporting for Women & Minority Owned Businesses	Tue 02/21	9:00 AM
Compliance Officers: Advanced Deposit & Consumer Compliance Training	Wed 02/22	9:00 AM
TDR Comeback: Qualification Under CECL & End of CARES Act	Wed 02/22	1:00 PM
Banking Military Personnel: MLA, SCRA & Recent Citations	Tue 02/28	9:00 AM
March 2023	DATE	TIME
Commercial Loans: Workouts, Restructuring & Reducing Loan Losses	Wed 03/01	9:00 AM
IRA Beneficiary Designations & Distributions Part A: Proper Handling, Responsibilities & Compliance	Thu 03/02	9:00 AM
RTP & FedNow FAQs	Mon 03/06	9:00 AM
Agricultural Lending Basics	Tue 03/07	9:00 AM
Escrow Excellence: From Loan Estimate to Annual Analysis	Tue 03/07	1:00 PM
BSA Officer Part 2: BSA Reporting to the Board	Thu 03/09	9:00 AM
Visa Debit Card Chargebacks: Rules, Rights & Challenges	Tue 03/14	1:00 PM
Handling Difficult People: Warning Signs & Effective Tactics	Wed 03/15	1:00 PM
ACH Risk Assessments for RDFIs & ODFIs	Mon 03/20	9:00 AM
Standard Flood Hazard Determination Form Line-by-Line	Tue 03/21	1:00 PM
Supervisory Priorities 2023	Thu 03/23	1:00 PM
2023 ACH Rules Update, Initiatives & Instant Payments	Mon 03/27	9:00 AM
C&I Lending for CRE Lenders	Tue 03/28	9:00 AM
Provisional Credit Under Reg E: Rules, Best Practices & FAQs	Wed 03/29	9:00 AM
IRA Beneficiary Designations & Distributions Part B: Successor Beneficiaries & Deaths After January 1, 2020	Thu 03/30	9:00 AM
April 2023	DATE	TIME
The Sleepers: Risks of Safe Deposit Boxes, Mobile Banking, Prepaid Cards & RDC	Tue 04/04	9:00 AM
Real Estate Construction Loans Start to Finish: Consumer & Commercial; Unique Issues & Landmines	Wed 04/05	9:00 AM
Opening Accounts Online: CIP, CDD, Documentation & Beneficial Ownership	Thu 04/06	9:00 AM
Check Returns: Past the Point of Redemption	Tue 04/11	9:00 AM
Cryptocurrency Regulatory Expectations & Guidance	Wed 04/12	1:00 PM
Introduction to Call Report Preparation	Thu 04/13	1:00 PM
Cannabis Banking: Hemp, MRBs & CBD Business Update	Tue 04/18	9:00 AM
A to Z on Endorsements	Wed 04/19	9:00 AM
Lessons Learned from the FDCA Collection Rule Changes	Thu 04/20	9:00 AM

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# The advantage Network



## **Preventing cardholder fraud this holiday season**

*By: Teresa Thill, Advantage Network Manager*

All of the shopping, bargain hunting, and charitable giving of the holiday season makes it a prime time for scammers to attempt to steal your cardholders' personal information or money.

It's important for your cardholders to be able to protect themselves from scams during the holiday season — and all year round — and there are a few things you can do as their financial institution to help keep them safe from fraud:

### **Inform cardholders of alert options**

Transaction alerts provide a fast and easy way for cardholders to keep an eye on the money coming in and out of their accounts, increasing the chances that they spot fraud as soon as it happens.

It's important that your cardholders understand the benefits of setting up account alerts and what to do when they notice something is wrong: to call their bank right away and discuss their options.

### **Make your cardholders aware of fraud notifications**

There are all kinds of scams out there, but if cardholders know which text messages, alerts, and phone calls trying to confirm suspicious transactions are legit, then they can keep themselves safe and will be that much quicker at reporting potential fraud on the front end.

Simply communicate with your cardholders about the fraud notices they may receive from their processor.

### **Keep cardholder contact information up to date on your processor systems**

If a fraud team attempts to reach out to a cardholder to confirm a suspicious transaction but the phone number or email address on file is outdated, this will prevent your fraud monitoring processes from running as efficiently as possible.

Additionally, it could waste valuable time in which more fraudulent transactions might be initiated.

Scammers work fast, so fraud teams need to work faster; that's why you should make it a point to continually gather up-to-date contact information for your cardholders.

### **Review your bank's fraud rules**

After a year, a fraud rule may no longer be valid and can be removed from your database. So, it's important to review your fraud monitoring rules every year.

While you may want to keep some rules permanently, it's still a good idea to refresh your memory of what rules are in place.


### **Educate your cardholders on ways they can protect themselves**

Much of fraud prevention still falls in the hands of your cardholders, but you can help them out by providing plenty of education on ways to protect themselves.

Explain to your cardholders the importance of reviewing monthly statements to ensure that all transactions are really theirs — and let them know what to do if they find something amiss on their statement.

Also, inform your cardholders of next steps in the event that their card is lost or stolen. Make sure they know to call their bank right away and have their card turned off to prevent unauthorized transactions.

To learn more about protecting your cardholders from fraud this holiday season, reach out to The Advantage Network Manager Teresa Thill at (605) 335-5112!

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	<b>Ryan Hartje</b> Bismarck 701.255.5562	<b>Jordan Kramer</b> Grand Forks 701.795.5348	<b>Natasha Haar</b> Jamestown/ Devils Lake 701.251.3196	



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**For more information contact Lacey Kuhn at [laceyk@icbnd.com](mailto:laceyk@icbnd.com) or 701-258-8748.**

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DECEMBER 2022 EDITION

# LIVE WELL.WORK WELL.

MONTHLY HEALTH & WELLNESS NEWSLETTER



## PRIORITIZING YOUR EMOTIONAL WELL-BEING DURING THE HOLIDAYS

While the holiday season and end-of-year parties can be full of festive fun, they can also be stressful and take a toll on your emotional well-being. Putting your emotional wellness on the backburner may cause mood changes and feelings of irritability, hopelessness and isolation.



**The holidays can be a stressful time due to the intensified focus on family, work and money.**

As holiday celebrations pick up, consider the following tips to help prioritize your emotional well-being:

- **Practice healthy habits.** Maintaining a consistent sleep schedule and eating a balanced diet will help ensure you have enough physical and mental energy to tackle responsibilities and challenges.
- **Stick to a routine.** It's important to keep a daily schedule for both work and personal time. Checking items off your to-do list can also help you feel accomplished on a daily basis.

- **Decrease caffeine and alcohol use.** Although alcohol and caffeine often appear at celebrations, these substances can provoke feelings of depression, anxiety or other mental health challenges.
- **Maintain your boundaries.** Your calendar may quickly fill up with work, personal and social events. Get comfortable saying "no" and reducing extra activities or tasks so you aren't overloaded.
- **Incorporate positive activities.** Get into the habit of taking care of yourself and doing activities that make you happy. During a fast-paced month, it's vital to slow down and prioritize self-care.
- **Recognize your holiday stress triggers and relievers.** Financial pressures and personal demands are common triggers. Stress may cause you to lean on harmful stress relievers and fall into unhealthy habits like smoking or drinking.

It's essential to stay in tune with your feelings and care for yourself. If you have concerns about your emotional well-being, contact a mental health professional or call the Substance Abuse and Mental Health Services Administration's National Helpline at 800-662-HELP (4357).

Zywave, 2022.

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**ND BANKS**  
BENEFIT TRUST



# LIVE WELL.WORK WELL.

MONTHLY HEALTH & WELLNESS NEWSLETTER



## GIVING YOUR FAVORITE RECIPES A HEALTHY MAKEOVER

Food is part of holiday traditions, and your family may look forward to certain recipes. Luckily, there are some ways to make your favorite holiday recipes a bit healthier. Consider the following tips to transform your holiday recipes:

- **Fat**—For baked goods, use half the butter or oil and replace the other half with unsweetened applesauce, mashed banana or Greek yogurt.
- **Salt**—Gradually cut back the salt to see if you can taste the difference. You can reduce salt by half if baked goods don't require yeast.
- **Sugar**—Reduce the amount of sugar by one-third to one-half. Instead, add spices like cinnamon, cloves, allspice and nutmeg, or flavorings such as vanilla or almond extract to boost sweetness.

Healthy swaps can also increase the nutritional value of your classics. Get creative and experiment with other ways of creating healthy recipes for your most beloved holiday traditions.

## Sweet Alternatives

Using less sugar doesn't mean you have to compromise on the taste of your holiday classics. Consider the following sugar substitutes:



**Stevia**  
Swap out 1 cup of sugar for 1 teaspoon of stevia.



**Honey**  
Add in a quarter of the amount of sugar listed.



**Coconut sugar**  
Use an unrefined sugar cup for cup.

## WALK TO LOWER YOUR RISK OF CHRONIC DISEASE

You likely already know that walking is good for your health, but how much do you need to walk daily to produce health benefits? You've also probably heard that a 10,000 steps-per-day goal is good for you. However, that number originated from a Japanese marketing campaign rather than health research.

A new study from Vanderbilt University Medical Center explored how many daily steps a person should take to promote good health. The research studied fitness trackers and revealed that walking 8,200 steps a day was the threshold at which a person begins to significantly lower their risk of developing various chronic diseases. Specific chronic conditions noted included obesity, sleep apnea, gastroesophageal reflux disease, major depressive disorder, diabetes and high blood pressure. The study also concluded that walking more steps than the threshold continues to increase the proven benefits of walking.

## MONTHLY RECIPE

### Roast Turkey Breast With Rosemary, Sage and Thyme (Makes 8 servings)

#### Ingredients

- 3 pounds turkey half-breast (with skin and bones)
- 1 large onion (quartered)
- 1 large carrot (quartered)
- 1 tsp. dried sage
- 1 tsp. dried thyme
- 1 tsp. rosemary
- 3 Tbsp. olive oil
- Salt and pepper (to taste)
- Chicken broth for basting (optional)

#### Preparations

- 1) Preheat oven to 400 F.
- 2) Place the turkey breast in a roasting pan with the onion and carrot.
- 3) Mix the spices with olive oil. Rub the turkey with the olive oil mixture.
- 4) Roast turkey at 400 F for 15 minutes. Baste with chicken broth (optional).
- 5) Reduce the turkey temperature to 350 F and roast turkey, basting every 20 minutes with pan juices. Roast for 1 hour and 15 minutes or until a meat thermometer registers 165 F.
- 6) Place the turkey on a carving board and let rest for 10 minutes.

#### Nutritional Information (per serving)

Total calories	213
Total fat	6 g
Protein	35 g
Sodium	67 mg
Carbohydrate	3 g
Dietary fiber	1 g
Saturated fat	1 g
Total sugars	1 g

Source: MyPlate



**ND BANKS**  
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Attorney John D. Schroeder provides practical legal advice to financial institutions throughout the States of North Dakota and Minnesota, including the following:

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- Bankruptcy Matters
- Loan Documentation and Specialty Collateral
- File Reviews and Loan Workout Strategies and Agreements
- Vendor Contract Review and Negotiations
- Regulatory Advice
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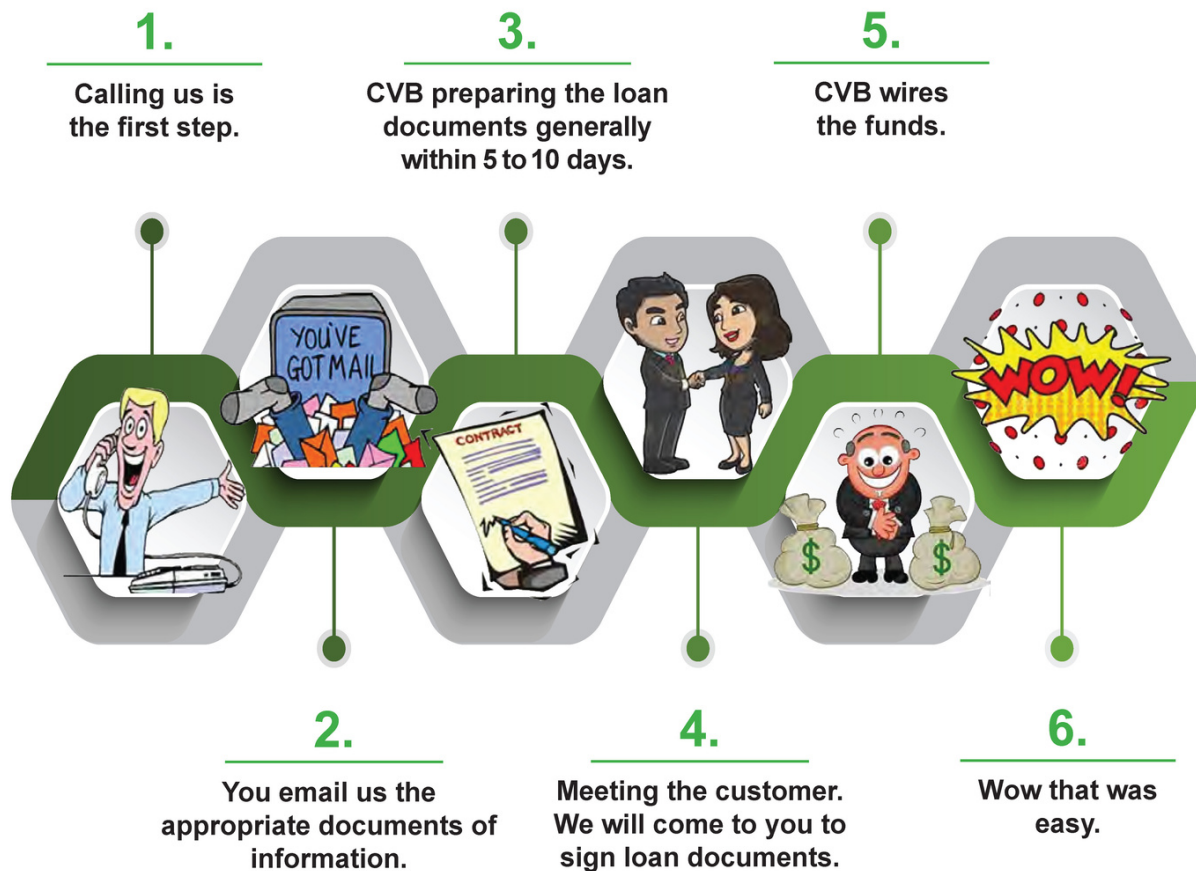


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# NEWS

## FROM ICB MARKETING SOLUTIONS

### *Greetings from ICB Marketing Solutions!*

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

#### **Is ICB Marketing Solutions affiliated with the ICBND?**

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

#### **What items can we purchase through ICB Marketing Solutions?**

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

#### **Does ICB Marketing Solutions sell exclusively to ICBND member banks?**

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

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

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

#### **Do you sell office supplies?**

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

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

Yes, we have great discounts on furniture items, fire files and other equipment, as well as custom pieces through Rough Rider Industries and our Staples Advantage Program.

#### **Do you offer shipping discounts?**

Absolutely! We are affiliated with UPS/Unishippers and all of our members can take advantage of this group discount. We use this affiliation for everyday orders to ensure we are getting the very best shipping rates.

#### **Have you heard of National Purchase Partners?**

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



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

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

*We know Marketing and provide you Solutions!*

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## ICBND Legislative Voice

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

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

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

1136 West Divide Ave PO Box 6128 Bismarck ND 58506-6128 [www.icbnd.com](http://www.icbnd.com)

701.258.7121 [info@icbnd.com](mailto:info@icbnd.com)



INDEPENDENT COMMUNITY BANKS  
OF NORTH DAKOTA

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*Angie Olson*  
ICB Services  
701-258-8326 Email: [angiet@icbnd.com](mailto:angiet@icbnd.com)

RESERVE NOW

# ICBND MEMBERS IN THE NEWS

## American State Bank & Trust Co.



**Stefanie Fisher**

American State Bank & Trust Co. of Williston President/CEO Dave Hanson recently announced that **Stefanie Fisher** has been promoted to Vice President and Internal Audit Manager & BSA/Compliance Officer.

Fisher joined the ASB&T Audit Department in 2019 as an Internal Audit Officer. She has more than 20 years of broad-based banking experience and has held several banking positions in Williston including teller, credit analyst and real estate loan officer.

She is a Williston native and a graduate of the University of North Dakota with a degree in Financial Management. Fisher is a Meals on Wheels volunteer and serves on the Salvation Army Advisory Board. She and her husband, Myles, have two daughters and enjoy family outdoor activities including hunting and fishing.

"We are very confident in Stefanie's ability to guide the Bank's Internal Audit and Compliance function going forward. I am excited to welcome her to our management team," Hanson said.

## Bank of North Dakota



**Emily Reiten**

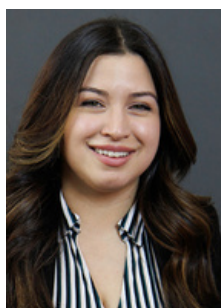
### BND New Hires

**Emily Reiten** joined BND as a loan operations specialist II. Reiten came to BND from First Community Credit Union where she worked as a member service representative. Reiten has a bachelor's degree in business management from Northern State University.



**Jamie Vetter**

**Jamie Vetter** joined BND as a public information specialist II. Vetter came to BND from Agency MABU. Vetter has an associates in applied science, graphic design and communication from Bismarck State College.



**Vanessa McCarthy**

**Vanessa McCarthy** joined BND as a business services coordinator. McCarthy came to BND from the North Dakota Department of Transportation where she was the business operations manager.



**Samantha Yanish**

### BND Promotions

**Samantha Yanish** was promoted to the student loan training specialist. Yanish has worked as a student loan representative I and has been with BND since March 2019.

# ICBND MEMBERS IN THE NEWS

## Bank of North Dakota



**Lori Rader**

**Lori Rader** was promoted to the student loan collection officer II position. Rader has been with BND since February 2011.

### BND Transfers



**Mike Morey**

**Mike Morey** accepted the business intelligence analyst II position. Morey previously worked as a business banking associate III. Morey has been with BND since January 2022.



**Alexis Stastny**

**Alexis Stastny** accepted the operational business services coordinator position. Stastny previously worked as the merchant card services specialist. She has been with BND since October 2017.

## Bravera



**Shawn Fitterer**

**Shawn Fitterer** has joined Bravera Wealth as a wealth advisor in Dickinson. He provides a wide variety of services, including administering fiduciary accounts with a focus on personal wealth as well as agency and IRA administration.



**Mike Senechal**

A lifelong resident of North Dakota and originally from New England, Fitterer has been working in the financial industry since 2006. He earned a bachelor's degree in business administration from Dickinson State University.

**Mike Senechal** has joined Bravera Wealth as a wealth advisor in Bismarck. With nearly two decades of experience, he helps his clients establish investment strategies and estate plans that ensure a careful approach to the markets and a smooth transition of their finances and assets for their families.

Originally from Bismarck, Senechal earned a bachelor's degree from the University of Minnesota. He is a Certified Trust Financial Advisor and Certified Retirement Counselor.





# ICBND MEMBERS IN THE NEWS

## Bravera



**Dave Blikre**

**David Blikre** and **Niki Carlson** have joined Bravera Wealth in Minot. Blikre has been in the financial industry for more than 15 years and works as a wealth advisor. With more than a decade of experience, Carlson is a retirement plan administrator.

As a wealth advisor, Blikre administers fiduciary and investment accounts. He also works with individual clients to establish new retirement plans or review existing ones. Blikre offers education and guidance as well as investment strategies that ensure a careful approach to the markets, so his clients' dreams for the future are attainable.

In the role of retirement plan administrator, Carlson assists employers with the implementation and administration of retirement plans to ensure it works for their business and benefits their employees. She also helps individual clients establish new retirement plans or she reviews existing ones. Carlson provides her clients with education and guidance, so they can see that retirement can be all they imagine and more when they set goals and reach them.



**Niki Carlson**

Both Blikre and Carlson are lifelong residents of North Dakota and originally from Minot. Blikre earned a Bachelor of Accountancy degree from the University of North Dakota and is a certified public accountant. Carlson earned a bachelor's degree in finance from Minot State University.



# ICBND MEMBERS IN THE NEWS

## Dakota Carrier Network



**Aparna Subramanian**

**Aparna Subramanian**, information systems manager at Dakota Carrier Network (DCN), has earned the prestigious CISSP certification.

The Certified Information Systems Security Professional (CISSP) is one of the most globally recognized certifications in cybersecurity. CISSP validates a cybersecurity professional's deep technical and managerial knowledge and experience to effectively design, engineer, and manage an organization's overall security posture. Created by the International Information Systems Security Certification Consortium (ISC2), earning this vendor-neutral, accredited certification requires both practical knowledge and professional experience. The extensive exam covers the areas of access control systems and methodology, business continuity planning and disaster recovery planning, physical security, operations, security, management practices, telecommunications, and networking security. Other areas important to the CISSP certification are cryptography, security architecture application and systems development, law, investigation, and ethics.



**Adeline Norgaard**

**Adeline Norgaard** has joined Dakota Carrier Network as an intern in the Information Systems department.

Norgaard is a sophomore at the University of Mary in Bismarck, N.D., majoring in computer information systems with a minor in cybersecurity administration. During the internship, she will work in a variety of areas within DCN's IS department including cloud services, application development, information security, and more.

She is 2021 graduate of Tioga Public Schools. As a student there, Norgaard qualified for the state science fair four times, the International Science and Engineering Fair three times, and was active with numerous clubs, organizations, and athletic teams. She is the daughter of Chris and Jenny Norgaard.



**Ian Ritz**

**Ian Ritz** has been hired as an application analyst at Dakota Carrier Network (DCN).

In this role, Ritz is responsible for administering software applications to create reports based on statistical information, configuring and maintaining network monitoring, and creating and maintaining custom dashboards for external and internal users. He is based at DCN's Bismarck facility.

# ICBND MEMBERS IN THE NEWS

## Dakota Carrier Network

Six Dakota Carrier Network (DCN) team members have earned the Certified Professional Sales Person (CPSP) designation, awarded through the National Association of Sales Professionals. DCN recipients are:

- **Mark Aslakson**, wholesale sales manager
- **Todd Domres**, manager of Owners and government relations
- **Jennifer Guthmiller**, commercial sales manager
- **Valerie Schwantes**, account executive
- **Troy Walker**, director of sales and marketing
- **Craig Walz**, account executive

The CPSP teaches participants the cycle a client or prospect goes through in the purchase process and teaches how to identify a client's preferred style of communication and how to speak to that. The program focuses on skills such as improving communication one-on-one, in groups, and in meetings; helping guide prospects through the process; and effectively utilizing customer-centric communication. To earn the certification, each person had to complete modules for 45 consecutive days and pass a written exam.

"The goal of this training was to hone skills that make our team even better partners for DCN's customers," said Seth Arndorfer, DCN CEO. "One of our core values is long-term relationships and the skills learned in this certification will help to grow and strengthen partnerships."



**Mark Aslakson**



**Todd Domres**



**Jennifer Guthmiller**



**Valerie Schwantes**



**Troy Walker**



**Craig Walz**



# ICBND MEMBERS IN THE NEWS

## First International Bank & Trust

### 'Free Gas' Presented from Fuel the Fight Event

(MINOT, ND)— Kristen Fox from New Town was selected from “a box full of applicant names” to receive the top prize at the 5th Annual Fuel the Fight cancer fundraiser held in September at Dakota Square ARCO. “Free Fuel for A Year” provides Fox \$75 in gas per week for 52 weeks, for a total award of \$3,900.

“I found out I won a few days after the event, and couldn't believe it,” Fox said. “I was so excited to learn that from all names in the box, mine was picked. This is so awesome!”

First International Bank & Trust (FIBT) sponsored the award for a third year. “One of our corporate values is ‘Leave your Mark on Our Community,’ and Fuel the Fight is a great way for FIBT to do that in Minot. With so many families affected by cancer, we all have a connection and reason to fight against it,” said Minot President, Brock DesLauriers. “We are honored to support that fight and contribute to this great event year in and year out.”

Proceeds from the event go to the Trinity Health Foundation and are used to provide prepaid gas vouchers to assist with transportation costs to and from treatment for patients and their families. Since 2017, Fuel the Fight has provided over \$95,000 in fuel assistance.

“The Fuel the Fight campaign continues to be paramount in providing travel assistance for patients needing oncology services at Trinity CancerCare,” said Shane Jordan, director at Trinity Health CancerCare Center. “Our service region is very large and as a result, patients can be required to travel roundtrip distances of 100 miles or more in order to receive treatment. These treatments can be multiple times per week, so the expense adds up very quickly. It is important for patients to be able to focus on their treatments instead of the stress that can come from wondering how they are going to afford getting to and from them.”

Lori Zavalney, owner of Dakota Square ARCO and a driving force behind Fuel the Fight, says knowing people who struggled with cancer inspired her to want to help in a meaningful way. “The partnership with Trinity Health Foundation is invaluable - I could not do the fundraiser without them. The CancerCare Center does such good work, I am a big supporter,” Zavalney said.

Not one to rest on her laurels, Zavalney is always on the lookout for new businesses to participate and new ways to draw an even larger crowd. “Next year I hope to have a live auction and a marching band. I always want to make it better,” she added.

-30-

First International Bank & Trust is owned by Watford City Bancshares, Inc., which is owned by the Stenehjelm family. First International Bank & Trust is a full service, independent community bank, a member of FDIC and an equal housing lender. First International Bank & Trust has been in business since 1910 and today operates 33 locations serving 24 communities across North Dakota, South Dakota, Minnesota and Arizona. More information about the company can be found at [FIBT.com](http://FIBT.com).

Trinity Health Foundation was established in 1922 to assist in the establishment of the Trinity Hospital. Over the last 100 years, the foundation has been supported through the financial stewardship of individuals, families, foundations, corporations, civic clubs, and other organizations, with the purpose of significantly impacting healthcare and the quality of life in the region. Through generous donations, we are able to fulfill our mission of creating a system of care that provides the most significant impact on health and wellness throughout northwest North Dakota.

Prize sponsor First International Bank & Trust gathered with representatives of Dakota Square ARCO and Trinity Health Foundation to present the fuel vouchers. Front row l to r: Jamie Swenson, Dusty Zimmerman, Trinity Health Foundation; Lori Zavalney, Dakota Square ARCO; winner Kristin Fox; Brock DesLauriers, Denise Larson, First International Bank & Trust; Cody McManigal, Trinity Health Foundation; Perry Olson and John Drady, First International Bank & Trust.



# ICBND MEMBERS IN THE NEWS

First International Bank & Trust

## First International Bank and Trust Donates \$20,000 to Souris Valley United Way

(MINOT, ND)— First International Bank & Trust (FIB&T) is pleased to announce a \$20,000 donation was recently awarded to Souris Valley United Way from the Minot Employee Fund.

First International Bank & Trust is a Premier Sponsor for Souris Valley United Way (SVUW). “We believe that our partnership with Souris Valley United Way not only helps many local programs, but also has a lasting impact on many people in our community”, said Brock DesLauriers, Minot President for FIB&T. The money that is raised during the annual campaign, allows SVUW to help meet the needs in our community, such as providing food, shelter, health and wellness, dignity, self-worth, independence, and companionship.

First International Bank & Trust, is proud of our past, and the future we’re helping shape, one customer, one family, one investment at a time. First International Bank & Trust has been banking for over 111 years, 33 locations, four generations, one family. Live First!

First International Bank & Trust employees gathered with SVUW representatives to present a check towards their Capital Campaign. Front row l to r: Christy Miller, SVUW; Tonya Harden, Rondi Deaver, Karleen Houle and Jenny Bogden, First International Bank & Trust. Back row l to r: Denise Larson, John Drady, First International Bank & Trust; Rich Berg, SVUW; Brock DesLauriers and Perry Olson, First International Bank & Trust.



# ICBND MEMBERS IN THE NEWS

## First Western Bank & Trust



**Matt Flom**

**Matt Flom** has been promoted to Business Banking Officer. Matt joined the First Western team as a teller in Minot at the Main Bank in 2017. Since then, he interned with our Loan Operations department and worked as a Credit Analyst. He graduated from Minot State University in 2020 with a bachelor's degree in finance. We are excited to announce his promotion and look forward to his continued success with First Western.



**Cole Brose**

**Cole Brose** has been promoted to Business Banking Officer. Cole is relatively new to First Western, joining the team in April of this year as a Consumer Lender at our Dakota Square branch. Cole grew up in Minot, graduating from both Minot High School and Minot State University. Cole is a great asset to the First Western team and we are excited to see him succeed as a Business Banking Officer.

## Starion

Starion Bank promotes in Rolla and Bottineau. Starion Bank recently promoted three bankers in its Rolla and Bottineau branches.

Starion has always believed in the importance of training and developing employees internally, recognizing that it actively improves the strength and sustainability of the bank.

**Diane Charlesworth** has been promoted to a Universal Banker III. Charlesworth joined Starion in July 2022 as a Universal Banker I. In her new role, Diane will oversee the retail team and their day-to-day operations.

**Heidi Bundy** was promoted to Business Banking Representative II. Bundy joined Starion in October 2011 as a Teller II. She transitioned into a Universal Banker I in June 2018 and was promoted to a Business Banking Representative I in February 2019.

**Shelby Obermueller** was promoted to Business Banking Representative I. Obermueller joined Starion in October 2022 as a Universal Banker II.





# ICBND MEMBERS IN THE NEWS

## Starion



**Rick Geloff**

Starion Bank has promoted its Chief Financial Officer and several employees in the financial and loan operations departments. Starion has always believed in the importance of training and developing employees internally, recognizing that it actively improves the strength and sustainability of the bank.

**Rick Geloff** was promoted to Chief Financial Officer/Chief Operations Officer (CFO/COO). Starion Bank originally promoted Geloff to CFO in March 2020. As the bank's lead financial executive, Geloff oversees all financial operations for the bank and its holding company. He also serves on the bank's Executive Committee, which is responsible for initiating key actions within the organization, reviewing financial data and setting major project priorities.

In his new role as CFO/COO, Geloff is also responsible for the overall administration of the bank's technology, deposit operations and operations teams. He provides vision and insight into the development of the business strategy for the operation and technology of the bank, demonstrates leadership and expertise for technology initiatives and assists in attaining established operational goals.



**Liz Holmstrom**

Geloff first joined Starion in 2013 as a credit analyst. He also served as Business Banking Officer and Special Assets Officer and was promoted to Financial Reporting Manager/VP in 2018. In 2019, he was promoted to Controller. Geloff is a certified public accountant.

**Liz Holmstrom** was promoted to Controller, SVP. Holmstrom joined Starion in 2015 as a Financial Analyst III. Since then, she has been promoted to Senior Financial Analyst in 2018, Controller, AVP in 2020, and Controller/Cashier, AVP in 2021.



**Keri Kluck**

**Keri Kluck** was promoted to Loan Operations Manager, VP. Kluck joined Starion in 2015 as Operations, AVP. In 2016, she became Business Analyst III and was promoted to Senior Business Analyst 2022. In her new role, she will oversee Commercial Loan Operations, Retail Loan Operations, and Mortgage Loan Operations.



**Laken Moore**

**Laken Moore** was promoted to Financial Reporting Manager. Moore joined Starion in 2012 as an Accounting Specialist II. Since transferring to Finance in 2014, she has moved through the ranks as Finance Specialist I and II, and Financial Analyst I and II. In her new role, Moore will oversee the Finance Specialists and Treasury Analyst.

# ICBND MEMBERS IN THE NEWS

Widmer Roel



**Shuqin Wang**

**Shuqin Wang**, Certified Public Accountant, has joined Widmer Roel, a local public accounting and business advisory firm, assisting the audit department. Shuqin, as an Audit Associate, provides audit and assurance services.

Wang is a graduate from The University of Texas at Dallas where she earned a Master of Science in Accounting and Information Management degree.



**Juan Martinez**

**Juan Martinez**, CPA was one of only 36 CPAs honored by the American Institute of CPAs (AICPA) as a member of the Leadership Academy's 14th graduating class. Juan was selected based on his exceptional leadership skills and professional experience for the four-day Leadership Academy program, which was held October 23-27th.

Juan Martinez is a Senior Manager at Widmer Roel, a Fargo, ND public accounting firm. His responsibilities include providing audit and advisory services to a wide range of clients while maintaining a focus in the construction and employee benefit plan industries.



**Hannah Caughey**

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

Caughey is a graduate from Minnesota State University Moorhead where she earned a Bachelor in Accounting and Master of Science in Accounting and Finance degrees.



**Matt Rudolph**

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

Rudolph is a graduate from Minnesota State University Moorhead where he earned a Bachelor's degree in Accounting.



# ICBND MEMBERS IN THE NEWS

Widmer Roel



**Maxine Wagner**

Widmer Roel hires Wagner as a Client Accounting Services ("CAS") Associate

**Maxine Wagner** has joined Widmer Roel, a local public accounting and business advisory firm, assisting the CAS department. Maxine, as a CAS Associate, provides 1099 reporting, accounts payable processing, bank reconciliations, payroll processing and reporting, sales and use tax reporting and transaction recording to a wide range of clients.

Maxine, a United States Army and Army Reserve Veteran, graduated from Minnesota State University Moorhead where she earned a Bachelor's degree in Accounting with a Minor in Computer Science.



**Anna Holloway**

Widmer Roel hires Holloway as a Client Accounting Services ("CAS") Associate

**Anna Holloway** has joined Widmer Roel, a local public accounting and business advisory firm, assisting the CAS department. Anna, as a CAS Associate, provides 1099 reporting, accounts payable processing, bank reconciliations, payroll processing and reporting, sales and use tax reporting and transaction recording to a wide range of clients.

Anna is a graduate from Alexandria Technical and Community College where she earned an AAS degree in Accounting and an AAS degree in Administrative Office Management.



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# ICBND CLASSIFIEDS

Bank of North Dakota

## Business Banking Associate III

### Summary of Work

This position primarily assists two BND business bankers in streamlining the loan workflow process by coordinating with the Financial Institutions Market Manager, the Loan Administration Manager, other BND business bankers, lead bank loan officers and processors, credit analysts, and BND loan servicing associates. They act as a secondary point of contact for incoming calls and emails from lead banks as it relates to their assigned business banker's portfolios. This position is responsible for obtaining and organizing credit documentation to prepare files for underwriting, generating correspondence and documentation checklists, coordinating loan funding with lead banks and BND loan servicing associates, and processing ongoing loan documentation. This position works closely with their BND business bankers by researching discrepancies, communicating program eligibility and parameters, and fostering the partnerships with BND participating lenders through positive interactions.

Apply online at Business Banking Associate III - Bank of North Dakota ([nd.gov](https://nd.gov))

## Loan Operations Specialist III

**Location:** Bismarck, ND

**Status:** Full-time

**Deadline:** 12/11/2022

### Summary of Work

The individual in this role will have knowledge and skills to process payments for the entire BND loan portfolio made up of over 80 loan programs comprised of direct loans, participation loans and student loans. They will have analytical and problem-solving skills to be able to process non-posted and rejected payment reports to ensure all payments are posted correctly. They will use accounting knowledge to balance the core operating system. This individual will verify information on loan boarding sheets, activate loans and disburse proceeds for new direct and participation loans. They will have the knowledge and desire to understand transaction codes, system specifications, and loan payment schedules. This position will process loan operating system maintenances to maintain integrity of two loan operating systems. This position will work closely with customers, both borrowers and lead bank personnel, on unique qualities of our loan programs to educate partner financial institutions. This role will research loan balance and interest accrual discrepancies and calculate and input corrections and adjustments. This position may assist with paying escrow, updating rates, processing stale dated checks and the escheatment process.

[APPLY NOW](#)

# ICBND CLASSIFIEDS

Starion

## Deposit Operations Specialist- Mandan

### Summary of Work

Responsibilities include:

- Process NSF's
- Resolve/process non-posted and ACH exception items along with ACH disputes
- Balance general ledger accounts
- Process return items
- Process and balance daily transactions
- Wires
- Debit card, Credit card and ATM transaction balancing along with dispute processing
- Process check adjustments
- Mobile deposit review
- Balance official checks
- Account maintenance and other miscellaneous duties
- Promote and cross sell bank services
- Address changes

You should have:

- The equivalent of an associate degree
- One to two years of bookkeeping and/or operations experience
- Strong mathematical and problem-solving skills
- Multi-tasking and decision-making skills
- Computer skills including Outlook, Word and Excel
- Exceptional customer service skills.

Apply online at [www.starionbank.com/careers](http://www.starionbank.com/careers).

## Business Banking Officer- Fargo

### Summary of Work

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.
- Knowledge of credit, compliance and regulatory standards preferred.
- Proficiency with Microsoft Excel.

Starion Bank is a growing community bank known for providing local leadership, personalized service and community loyalty. We foster a culture where you can grow both professionally and personally, and we treat employees as our most important organizational asset.

Apply online at [www.starionbank.com/careers](http://www.starionbank.com/careers).

# ICBND CLASSIFIEDS

Starion

## Customer Service Supervisor

### Summary of Work

At Starion Bank, we're looking for a talented person to oversee our Virtual Banking Hub. This team member will put our customers at the center of everything we do. The Virtual Banking Hub handles all incoming calls from customer and non-customers, supports customers with mobile banking, digital wallets, card fraud, processes new online accounts and loan applications along with many other customer support functions. If you have a proven customer service mindset, leadership skills and banking knowledge you may be a great fit for our team. Join the Customer Experience team where you'll feel valued and inspired to contribute your unique skills and experience.

Located in Mandan, North Dakota the Customer Service Supervisor is responsible for:

- Leading and directing virtual banking daily operations
- Ensuring quality customer service standards are met
- Support Virtual Banker's growth and development
- Achieving assigned metrics and goals
- Manage team to maximize productivity and efficiency
- Sales and financial direction of virtual banking
- Address and resolving complex customer service issues
- Perform tasks requiring supervisor level approvals
- Recruit, orientate, and train team to deliver Starion service standards

Superior customer service, problem solving and relationship management skills with the ability to convey a positive attitude and remain a high degree of confidentiality, diplomacy, tact and salesmanship is essential to the success of this position.

Apply online at [www.starionbank.com/careers](http://www.starionbank.com/careers).





A central graphic featuring a cluster of vibrant green tropical leaves, including monstera and palm fronds, interspersed with several white plumeria flowers with yellow centers. This foliage is set against a background of turquoise water with visible bubbles and light rays.

# ICBA LIVE 2023

## HAWAII

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