

January/February 2023

# Official Newsletter of ICBND COMMUNITY BANKER

## Emerging Leaders Development Group Winter Session

February 17, 2023  
Staybridge Suites-Grand Forks

Our meeting sponsor, associate member SHAZAM, will conduct two education sessions for attendees. They will present on banking industry update, professional development plan, future of banking, and transitioning from high performer to leader. The education session will be held at the Staybridge Suites, and the evening event will be held at the Ralph Engelstad Arena, in the Green Room. The evening event includes reserved seats for the UND vs St. Cloud State hockey game, parking passes, VIP credentials, a delicious buffet meal, and open bar. We have limited tickets to this event and will be inviting the ICBND Board of Directors, ICB Services Board and our staff members to join us.



## 2023 Webinars

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- 2023 Credit Analysis Series
- 2023 Debt Resolution Series
- 2023 New Accounts Series
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## Legislative Updates

ICBND Legislative Update is your guide to legislation affecting North Dakota's community banking industry. Stay up-to-date on happenings at the Capitol both during the session and during the non-session year when we are working on legislation to help our community bankers. Please let us know your thoughts or concerns about any issues you would like to see us address.

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# CONTENTS

## INSIDE THIS ISSUE:

<b>ICBND Chairman &amp; Presidents Remarks</b>	<b>4</b>
<b>ICBA News</b>	<b>10-15</b>
<b>ICBND Educational Opportunities</b>	<b>22-27</b>
<b>ICBND Members in the News</b>	<b>34-41</b>
<b>ICBND Classifieds</b>	<b>42-48</b>

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# ICBND UPCOMING EVENTS

## FEBRUARY 2023

**17** Winter Emerging Leaders Development Group- Grand Forks, ND

**23** CBC Reg Update- Virtual

## APRIL 2023

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

## MAY 2023

**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

## JUNE 2023

**12-16** School of Agriculture Lending- Bismarck, ND

**21-22** Summer Emerging Leaders Development Group- Fargo, ND



### Senator John Hoeven

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# ICBND NEWS

## Chairman's Remarks



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

Greetings from Powers Lake! We are now fully into the chaos of basketball season in our community. Between Friday and Saturday I officiated 3 games, kept shot clock for one, did play by play for one and got to just be a fan for two others. That's 7 games in two days which seems to be the more the norm than the exception these days. I joke that basketball season makes the winter go by quickly, but I think it's true. It seems like suddenly spring around the corner. The days are starting to get longer, the sun is a little stronger and Hawaii is just around the corner. I am really looking forward to seeing some ND bankers at this year's convention!

Brad

## President's Remarks



**Barry Haugen**  
ICBND President

Happy February, everyone! Exactly one month ago, the 68th Assembly of the North Dakota Legislature convened. It has been a busy and interesting session to say the least. It seems that there has been an inordinate number of bills affecting community banking, but the bill that we're really zeroed in on right now is Senate Bill 2266.

You might already be tired of hearing from me on **SB 2266**, but I can't overstate the magnitude of this bill and its importance to community banking. The credit unions are campaigning hard to expand their powers and geographic boundaries related to their field of membership. Here's what the bill seeks to do:

- Adds "working or attending school" to the current language which states "residing".
- Expands the current 75-mile radius field of membership to 250 miles.
- Deletes verbiage that states, "a branch office may not expand the geographic field of membership of a credit union".
- Adds language stating, "subject to authorization by the credit union board, a state credit union may apply for the same field of membership as a federal credit union."

Everything about this bill is problematic. Credit unions are seeking unfettered growth boundaries in our state. The proposal flies in the face of the original intent of the credit union mission. They want to keep all the tax and regulation exemptions of the original intent but cast off any geographical limitations that provided for those exemptions.

SB 2266 is still in the hands of the Senate Industry and Business Committee. We expect a vote out of Committee in the next couple weeks and then it will be on the Senate floor for the full chamber to vote.

We need help on this bill, so please reach out to your Senator and ask for a "NO" vote on SB 2266. You can find your Senator at **Senate Roster**. The days are getting longer, and we just might get through the winter! Take care and thanks for your support of ICBND.



Barry



# 2023

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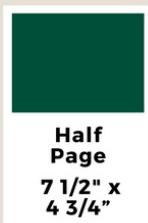
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# Independent Banker

A COMMUNITY BANKING PODCAST FROM ICBA



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REBECA ROMERO RAINEY  
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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.**

"When we assemble at LIVE, it's about coming together to ignite the passion for community banking on behalf of our communities in a way that moves the industry forward."



'Ohana is the Hawaiian word for family, and as we prepare to head to Honolulu for ICBA LIVE next month, I'm struck by how much that word describes this community. We are a family of community bankers, supporting one another and our communities through our shared mission, vision and values.

In many cases, we're not only a chosen family; we're related by blood as well. Many of us are fourth- or fifth-generation community bankers, embodying a long family tradition of caring for community. We're passing that ethos down, too. In fact, we have more children attending LIVE this year than we have in the past, and I can't help but think of the rising community bank leaders that may be right in front of us and all they will bring to the industry.

So, it's fitting that this year's theme for ICBA LIVE is "Light the Fire. Light the Way." Not only are we looking at the next generation of leaders among us; we're also focusing on what we can do today to preserve and grow community banks' impact. It's never been more important to keep that flame of community banking spreading throughout the country.

Our communities need our continued support through these complicated economic times. They need us to remain advocates for their needs. They need us to continue to serve them as people, not as transactions. So, when we assemble at LIVE, it's about coming together to ignite the passion for community banking on behalf of our communities in a way that moves the industry forward.

As we look at the continued pace of change, we are met with our fair share of challenges but also great opportunities. When we come together, the energy that arises helps us collectively identify the path forward. Then, we lift our heads up and address the technical and nuanced aspects of what we do with a focus on the long-term future of the industry. We create progress and momentum.

But possibly the most rewarding part of LIVE is the opportunity to meet fellow community bankers from around the country. Those hallway conversations where we share anecdotes and make new connections exemplify who we are as community bankers. That sense of 'ohana shines through, because in community banking we're more than just business leaders. We are a family, and I hope to see you at LIVE to help us build the relationships that will shape the future of the industry.

## Twitter

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

## Where I'll Be This Month

I'll be sharing the community bank perspective and speaking at the Federal Reserve Bank of Atlanta's Back to the Future: 2023 Banking Outlook Conference.

# FROM THE TOP



**BRAD BOLTON**  
CHAIRMAN, ICBA

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

"[ICBA LIVE is] an opportunity to continue training up the next generation, so I would encourage community bank leaders to join us and bring your rising community continuators with you."



The passion I have for community banking was born at ICBA LIVE 2011, which was my first ICBA convention as an adult. I thought I already loved community banking, but I didn't realize how much until then. Thousands of community bankers convening in one room; motivating videos playing; leaders of the association delivering speeches of who we are and why it matters; keynote speakers inspiring with stories of beating the odds and thriving. It gets your blood pumping, and once you go to one, you'll never be the same.

Because when community bankers assemble, remarkable things happen. We realize that we're all facing the same challenges and opportunities and recognize that we're all part of something bigger. We share firsthand experiences, advice and support to help each other succeed.

For example, when my bank was looking to replace our core, we spoke with potential partners in the expo hall, but we also talked to bankers who had used those solutions. In fact, a casual conversation between our bank's CFO and another banker led to us leaving LIVE with the name of a consultant we ended up using to assist us with the core search. We've also found social media monitoring and rewards checking products through recommendations from our peers at LIVE.

There also is no better educational event for community banks. It's an opportunity to continue training up the next generation, so I would encourage community bank leaders to join us and bring your rising community continuators with you.

From a business perspective, the experiences you have at LIVE ensure your bank grows and evolves. The ideas we pick up from the program, lessons-learned conversations and new knowledge of today's landscape all stem from LIVE's educational sessions and networking events. There simply is nothing better than being together in person, and the convention is carefully crafted to set us up for success.

But above all, ICBA LIVE is like a homecoming. I think back on my own journey, walking into that first convention knowing no one except people from my home state, and now I have banker friends throughout the country. It's like a big family reunion that grows each year. It helps me remember that we are all connected, standing for a mission bigger than ourselves, serving as protectors of Main Street. It makes me proud to be a community banker.

So, when you attend LIVE in Hawaii this year, make sure you look me up. I'll be the guy exuding enthusiasm for this community, and I would love to meet you. I look forward to seeing you there!

## Twitter

Connect with Brad [@BradMBolton](#)

## My Top 3

### Ways to make the most of ICBA LIVE

1. Attend all social and education events to meet your peers and learn.
2. Download the app and plan your schedule in advance.
3. Purchase your auction ticket and support ICBPAC.



# 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.

"If a given community bank is trying to lock in today's yields, SBICs tie the money down for a desirable period of time."

#### Education on tap

ICBA Securities and its exclusive broker Stifel host the 2023 ICBA Bond Academy on April 17-18, 2023 in Memphis, Tenn. Up to 11 hours of CPE credit is available. For more information or to register, contact your Stifel sales rep or visit [icbasecurities.com](http://icbasecurities.com)



#### Time to lock in?

SBICs can hit the sweet spot on the yield curve.

By Jim Reber, ICBA Securities

After several years of trying (mostly futilely) to normalize cash flows from a community bank's collection of investments, portfolio managers may once again have to address a shift in the direction of interest rates in 2023. Volatility since the pandemic created extremes in the amounts of liquidity being thrown off by bond portfolios. The years of 2020-21 saw wave after wave of prepayments and calls as market rates (and mortgage rates) plummeted to generational lows. Last year, with its 300+ basis point rate shock, the opposite was true: Cash flows completely dried up, and quickly.

So now, as portfolio managers look at nominal interest rates and wonder if we're most of the way to the end of this rate cycle, some are trying to find value in the belly of the curve, which for our purposes is roughly three to seven years. At some point, the curve will no longer be inverted, and it's probably going to be due to shorter rates falling. At the same time, most community banks are still exposed to a decline in rates.

The Small Business Administration (SBA) has a number of products that may be suitable for community banks, the most visible of which are 7(a) pools, floating rate securities that adjust based on Prime. It also has fixed rate pools known as Small Business Investment Companies (SBICs) that have fixed rates and reasonably short stated final maturities. These SBICs seem to offer relative value for fixed-rate investors, so let's dig in to see how they work.

#### Things you'll like

For starters, I'll point out the obvious: SBA products are full faith and credit instruments, and therefore 0% risk weighted. Another feature is that the fixed rate pools come in 10-year stated final maturities, which fit most community banks' interest rate risk profiles. Their liquidity is good, but probably not quite to the level of residential mortgage-backed securities (MBS).

SBIC pools are collateralized by debentures issued by small business investment company funds, which are licensed and regulated by the SBA. There are 299 such funds currently operating, and the SBA guaranteed \$11.9 billion of the outstanding debentures as of June 30, 2022. (For context, the MBS market is about \$12 trillion.) The SBA issues a 10-year pool every March and September, and the coupon is set shortly before issuance to be priced near par. Something unique about SBICs is that principal does not amortize; they pay only semi-annual interest until the stated maturity date. However, here's another feature that make SBICs attractive to community banks: The individual debentures can prepay, so that the cash flows, average lives and durations are all considerably shorter than a 10-year agency.

#### Why now?

Investors may see value for several reasons. First, if a given community bank is trying to lock in today's yields, SBICs tie the money down for a desirable period of time. Their average lives will be around six years at the outset, although there will be very little principal returned initially, which may be a bonus. Also, the 10-year final looks good to portfolio managers. The new pools will have relatively current coupons, so their prices will be at or around par, and the benefit is an on-market interest payment initially.

The most recent 10-year SBIC pool is 2022-10B, issued in September 2022. It is backed by 456 debentures totaling \$1.2 billion, guaranteed by the SBA. The pool has a stated rate of 4.262%; its market price will fluctuate like any other bond, although recently it has been available at a small discount. While the debentures can prepay, they don't exhibit the same type of rate sensitivity that residential MBS do. Remember that the principal will be back-loaded, so it's likely that your original investment will change very little for several years. And that's another possible advantage of an SBIC pool in this rate environment: the deferral of principal repayments, while still offering a final maturity that's smart for many community banks. Even better is that currently the yield spreads offered by SBICs compare very favorably to alternatives, such as straight agencies, 10-year MBS and even taxable municipal bonds.

To recap, Small Business Investment Company pools check a lot of boxes for portfolio managers. Great credit quality, sufficient liquidity and average maturities that sync with most community banks' risk profiles to name a few. And, diversification into a new investment sector is never a bad idea. Wrap all of these qualities up in a package that locks in today's yields and you may have a bond in a sweet spot, just in time for Valentine's Day.



**The Bond Academy is designed to provide community bank professionals with basic knowledge needed to help plan and create effective fixed income investment portfolios.**

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**Questions:**

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# INNOVATION STATION



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INNOVATION OFFICER

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



## Three points of discussion when assessing potential fintech partners

By Charles Potts, ICBA

When it comes to innovation, understanding *how* we do it may be even more important than *why*. With technology upgrades and customer experience consistently ranking as chief priorities for community banks, there's no question that innovation serves as a strategic imperative. But the best tactical implementation approach remains uncertain.

In truth, the answer comes down to finding the right partner. And you'll want to maximize each step in the innovation journey, including the fintech evaluation process. Ensuring you have the answers to the following three questions will set you on the right path to a fruitful fintech partnership:

1. Does the solution resonate with a need at your bank? Many fintechs have flashy offerings, but if what they provide doesn't instantly solve a problem for your bank, it isn't an immediate fit. Prioritize deeper engagement with those companies that offer solutions that fit your business needs, address the challenges you face and provide the opportunities you're looking for as a bank.

2. Who within your bank needs to be engaged? Once you've been intrigued by a product demo, you need a deeper dive into the solution. Bringing in your internal subject-matter experts from day one will make it more efficient. Depending on the product, you may need technology leaders, marketing experts, risk and compliance teams, back-office operations, customer support representatives and other team members engaged in the decision-making process, so loop them in early for the biggest benefit.

3. Who's using the solution, and where are the referenceable use cases? Even when you're engaging at the earliest stages of a new product, fintechs will have proof of concept and pilot examples. Lean on those references and reach out to peers who are using the solution. Those conversations will give you a better understanding both of cultural fit and where the pitfalls may lie.

These questions are a good starting point as you engage in vendor discussions, so the sooner you start, the more you can maximize your time. And, with ICBA LIVE around the corner, these questions have the added benefit of preparing you for the all-star ThinkTECH Accelerator showcase, where select alumni will demonstrate their solutions.

In addition, information from ICBA's new digital transformation education series, which is a part of Community Banker University and will be unveiled at LIVE, will provide guidance to support the next steps in fintech engagements.

This is the year of innovation in action. At ICBA, we're upping our innovation game, and we know you're ready to roll up your sleeves and do the same. We're entering the phase of implementation, where the question becomes not why innovate, but how. And in today's landscape, that's precisely where we need to be.

# LEADERSHIP AT ALL LEVELS



LINDSAY LANORE,  
GROUP EXECUTIVE VICE  
PRESIDENT OF  
COMMUNITY BANKER  
UNIVERSITY

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



## Fighting the February lull

The nights are still long and spring hasn't yet sprung, so don't blame yourself if you're feeling sluggish. But how do you keep productivity up when your workload is showing no signs of hibernating? The theme for next month's ICBA LIVE is "Light the Fire. Light the Way." So, with that in mind, here are 12 ways to light up your February and find your focus.

1. Eliminate distractions. Studies suggest we're constantly distracted by our devices, so make a point of hiding your phone in a desk drawer or turning off notifications. Switch off Microsoft Teams, make your inbox disappear and close your browser.

2. Make a to-do list. If it's daunting, break it down into smaller chunks for the day—or even the hour—ahead. End the day by mapping out tomorrow's list.

3. Prioritize. Not everything on your list is urgent. Tackle the most important work first.

4. Break it up. If a project is labor intensive, divide it into smaller sections. Outline a plan, establish deadlines and check each piece off as you progress.

5. Schedule focus time. Research has shown it can take an average of 23 minutes to refocus on a task after you've been interrupted, so carve out some dedicated work time. Consider using tools like Microsoft Viva Insights to help. And listen to the natural reactions of your mind and body, scheduling focus time when you perform best.

6. Manage the noise. Some of us like perfect silence. Others prefer classical music or even white noise. Wear noise-canceling headphones or crank up some Mozart—whatever works for you.

7. Keep a distraction notebook. When an idea pops into your head or you remember something you might forget again, write it down and don't let it cloud your focus time.

8. Take breaks. Scheduling a full day of focus time isn't healthy either. Listen to your body and beat the fatigue by giving yourself breaks to stand, stretch and eat.

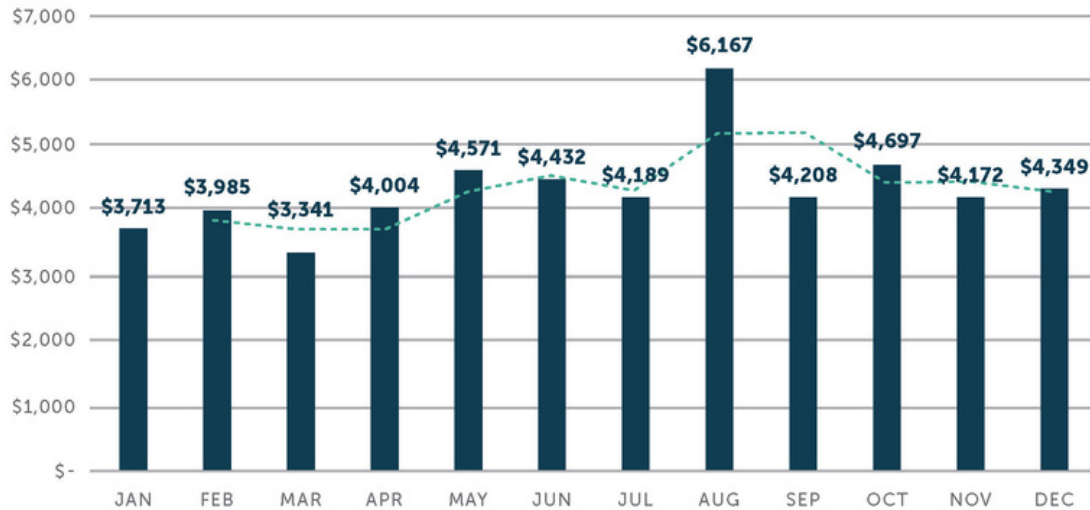
9. Look up. Your mind can start to blur, so look away from the screen from time to time. Follow the 20-20-20 rule: Every 20 minutes, take 20 seconds to stare at something 20 feet away.

10. Change the scenery. Use a conference room instead of your desk or find a quiet spot in a neighboring department. Changing your environment can trigger productivity.

11. Take a productivity challenge. If you know a colleague has deadline as well, set a friendly challenge to get past your respective roadblocks. You can even schedule lunch at the end of it to make it more appetizing.

12. Don't forget to sleep. While it may be tempting, this isn't an excuse to nap at work! Instead, invest in healthy slumber habits. A well-rested mind will help you dig in and get that work done.

## 2022 North Dakota Average Cropland Value Per Acre



## The Expert's Angle with BND Collateral Valuation Services

The statewide average cropland value increased from \$3,700 per acre in January 2022 to \$4,350 per acre in December 2022. The statewide high monthly average cropland value occurred in August at \$6,200 per acre.

Contact BND's Collateral Valuation Team to Build your Best Deal.

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# 2023 Webinar Series

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# TRAVELERS

According to the National Safety Council, slips, trips and falls are the third leading cause of injury in the workplace. Some of these incidents occur at banks with employees or customers. While these mishaps might be commonplace, there is a proactive approach banks can take to help reduce the risk of their employees and customers being injured in a slip, trip and fall. A smart place to start: Analysis of both the physical conditions of the premises and usage and traffic flow patterns, which can often identify potential hazards that should be addressed.

Some of the accident causes are well known: wet spots on floors, uneven walking surfaces, dirty doormats. Other factors, such as poor lighting, might not be as noticeable but can be equally dangerous.

“Banks should be aware of the potential for people falling and getting injured, and should take steps to ensure the premises are as safe as possible,” said Laura Lundin, Vice President of Financial Institutions P&C at Travelers. “There are many ways to do this – maintain clean floor surfaces, ensure the space is well lit, schedule regular maintenance during low traffic times and conduct periodic walkthroughs to confirm everything looks safe. A little attention can go a long way.”

Working with an insurance carrier is also recommended. Insurance providers can work with banks to:

- Help identify and assess exposures;
- Develop loss control strategies and improvements to minimize the frequency and severity of slip, trip and fall incidents;
- Provide training to help with slip, trip and fall prevention efforts.

If an accident does take place, be sure that it is documented and reported. This information can help prevent future incidents, and may be essential if a claim is filed against the bank. A standard, printed incident report is helpful in ensuring that all details are recorded. Documenting the details of the incident, collecting the names and a brief statement from the injured party and any witnesses, even taking photographs of the incident site can help. Slips, trips and falls rarely “just happen.”

Implementing effective slip, trip and fall improvement requires the right tools, people and communications. The right insurance carrier can help your slip, trip and fall prevention team define and document the policies, procedures, roles and responsibilities needed to effectively reduce these incidents. They also can help your team develop the tools and communication materials needed to implement this process.

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## **FARGO AIR MUSEUM OFFERS BOGO ADMISSION ALL FEBRUARY IN HONOR OF GIVING HEARTS DAY**

The Fargo Air Museum is offering buy one get one on normal adult admission all February in honor of Giving Hearts Day. Bring your sweetheart, friends, family, or pets out to the museum and enjoy discounted admission.

Donate at [givingheartsday.org](https://givingheartsday.org) and select "Fargo Air Museum" to buy a local veteran coffee or send a local youth to camp.

"We are very excited for this year's Giving Hearts Day and in celebration we are offering a buy one/get one special on admission. This is a great opportunity to have the Museum give back to the community and round out our special event offerings this month! It is the perfect time to bring the family in to check out our newly upgraded Flight Simulator Lab, our Drone Experience. or come check out our locally curated exhibits. There is always something to do at the Fargo Air Museum. We are looking forward to seeing you this month. Thank you for supporting us this Giving Hearts Day!"

-- Ryan Thayer, Executive Director, Fargo Air Museum

The Fargo Air Museum was founded with the nonprofit mission of promoting aviation through education, preservation and restoration. Located on 19th Ave. N. just east of Interstate-29, the Fargo Air Museum is home to aircraft of all eras. Visit [www.fargoairmuseum.org](http://www.fargoairmuseum.org) for additional information.



## 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\**



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# 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



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keeping pace with  
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# ICBND EDUCATIONAL OPPORTUNITIES



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## **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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## 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.

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# ICBND EDUCATIONAL OPPORTUNITIES

## Upcoming Webinar Schedule



February 2023	DATE	TIME
Mortgage Defaults: Workouts, Alternatives, Foreclosures, Short Sales & More	Wed 02/01	10:00 AM CST
Today's Board Essentials Module 1: Director Liability: Fiduciary Duty & Duty of Care	Wed 02/01	2:00 PM CST
Today's Board Essentials Module 2: Reg O: Insider Lending & Self-Dealing	Wed 02/01	2:00 PM CST
Today's Board Essentials Module 3: The Board's Role with BSA/AML/OFAC	Wed 02/01	2:00 PM CST
Today's Board Essentials Module 4: Implementing a Compliance Management System	Wed 02/01	2:00 PM CST
Today's Board Essentials Module 5: Fair Lending for Directors	Wed 02/01	2:00 PM CST
Today's Board Essentials Module 6: The Board's Role with Cyber Security	Wed 02/01	2:00 PM CST
Regulatory Update for the Credit Analyst	Thu 02/02	10:00 AM CST
Top Five Marketing Trends for 2023 & Beyond	Tue 02/07	2:00 PM CST
Mastercard Debit Card Chargebacks: Rules, Rights & Challenges	Wed 02/08	2:00 PM CST
SAR Line-by-Line: Compliance & Insight	Thu 02/09	10:00 AM CST
Cash Flow Analysis Part 2: Deeper Analysis, Balance Sheet & External Factors	Tue 02/14	10:00 AM CST
Qualifying Borrowers Using Personal Tax Returns Part 2: Schedules D, E & F	Tue 02/14	2:00 PM CST
BSA for Frontline Staff	Wed 02/15	10:00 AM CST
Five Reasons to Prepare for 1071 Rules: Small Business Reporting for Women & Minority Owned Businesses	Tue 02/21	10:00 AM CST
Compliance Officers: Advanced Deposit & Consumer Compliance Training	Wed 02/22	10:00 AM CST
TDR Comeback: Qualification Under CECL & End of CARES Act	Wed 02/22	2:00 PM CST
Banking Military Personnel: MLA, SCRA & Recent Citations	Tue 02/28	10:00 AM CST
March 2023	DATE	TIME
Commercial Loans: Workouts, Restructuring & Reducing Loan Losses	Wed 03/01	10:00 AM CST
IRA Beneficiary Designations & Distributions Part A: Proper Handling, Responsibilities & Compliance	Thu 03/02	10:00 AM CST
RTP & FedNow FAQs	Mon 03/06	10:00 AM CST
Agricultural Lending Basics	Tue 03/07	10:00 AM CST
Escrow Excellence: From Loan Estimate to Annual Analysis	Tue 03/07	2:00 PM CST
BSA Officer Part 2: BSA Reporting to the Board	Thu 03/09	10:00 AM CST
Visa Debit Card Chargebacks: Rules, Rights & Challenges	Tue 03/14	2:00 PM CDT
Handling Difficult People: Warning Signs & Effective Tactics	Wed 03/15	2:00 PM CDT
ACH Risk Assessments for RDFIs & ODFIs	Mon 03/20	10:00 AM CDT
Standard Flood Hazard Determination Form Line-by-Line	Tue 03/21	2:00 PM CDT
Supervisory Priorities 2023	Thu 03/23	2:00 PM CDT
2023 ACH Rules Update, Initiatives & Instant Payments	Mon 03/27	10:00 AM CDT
C&I Lending for CRE Lenders	Tue 03/28	10:00 AM CDT
Provisional Credit Under Reg E: Rules, Best Practices & FAQs	Wed 03/29	10:00 AM CDT

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

# ICBND EDUCATIONAL OPPORTUNITIES

## Upcoming Webinar Schedule



### March 2023 (CONTINUED)

	DATE	TIME
IRA Beneficiary Designations & Distributions Part B: Successor Beneficiaries & Deaths After January 1, 2020	Thu 03/30	10:00 AM CDT

### April 2023

	DATE	TIME
The Sleepers: Risks of Safe Deposit Boxes, Mobile Banking, Prepaid Cards & RDC	Tue 04/04	10:00 AM CDT
Real Estate Construction Loans Start to Finish: Consumer & Commercial; Unique Issues & Landmines	Wed 04/05	10:00 AM CDT
Opening Accounts Online: CIP, CDD, Documentation & Beneficial Ownership	Thu 04/06	10:00 AM CDT
Check Returns: Past the Point of Redemption	Tue 04/11	10:00 AM CDT
Cryptocurrency Regulatory Expectations & Guidance	Wed 04/12	2:00 PM CDT
Introduction to Call Report Preparation	Thu 04/13	2:00 PM CDT
Cannabis Banking: Hemp, MRBs & CBD Business Update	Tue 04/18	10:00 AM CDT
A to Z on Endorsements	Wed 04/19	10:00 AM CDT
Lessons Learned from the FDCA Collection Rule Changes	Thu 04/20	10:00 AM CDT
Effective Management of Credit Report Disputes	Mon 04/24	2:00 PM CDT
RDFI Returns: 2 Banking Days vs. 60 Calendar Days - Understanding the Difference	Tue 04/25	2:00 PM CDT
Collateral Analysis: Evaluation, Weaknesses & Monitoring Value	Thu 04/27	10:00 AM CDT

### May 2023

	DATE	TIME
Minor Accounts Options & Transactions	Tue 05/02	10:00 AM CDT
BSA Officer Part 3: BSA/AML Deep Dive for the New BSA Officer	Wed 05/03	10:00 AM CDT
Safe Deposit Issues: Drilling, Unpaid Rent, Death & Unclaimed Property	Thu 05/04	10:00 AM CDT
Liability with ACH Death Notification Entries (DNEs) & Reclamations	Tue 05/09	10:00 AM CDT
High-Risk Accountholders & Services	Wed 05/10	10:00 AM CDT
Consumer Real Estate Loans: Step-by-Step	Thu 05/11	10:00 AM CDT
Credit Card Compliance: Issuance, Changes, Statements, Errors & More	Tue 05/16	10:00 AM CDT
Managing Faster Payments Risk & Fraud	Thu 05/18	10:00 AM CDT
Business Writing Boot Camp, Including Critique of Your Own Writing Sample	Thu 05/18	2:00 PM CDT
Designing Right-Size Risk Assessments	Wed 05/24	2:00 PM CDT
The Digital Dozen: 12 Digital Strategies You Should Be Using Today	Tue 05/30	2:00 PM CDT
ACH Basics for Operations Staff	Wed 05/31	10:00 AM CDT

### June 2023

	DATE	TIME
Compliance Management Systems	Tue 06/06	10:00 AM CDT
Branch Managers & Head Tellers: Managing the Critical Aspects	Wed 06/07	2:00 PM CDT
Creating a Seamless Accountholder Experience: Culture, Service, Retention	Thu 06/08	2:00 PM CDT

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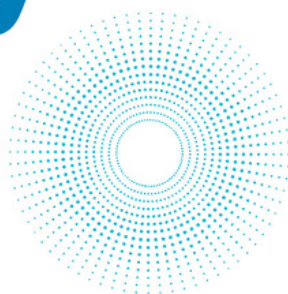


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[trichard@serklandlaw.com](mailto:trichard@serklandlaw.com)

# Happy New Yield.



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[BHGLoanHub.com/ICBND](http://BHGLoanHub.com/ICBND)

# Learn to bounce forward

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**Resilience refers to the ability to bounce back from life's challenges & to build strength through healthy habits and relationships.**

Resilience is Learn to Live's first program designed to proactively provide every person, with or without mental health symptoms, the tools to improve their well-being, leverage personal strengths, and cultivate awareness of how they think, behave and feel. Resilience can help with:



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STRESS, ANXIETY & WORRY | DEPRESSION | SOCIAL ANXIETY | INSOMNIA | SUBSTANCE USE | PANIC | RESILIENCE

# LIVE WELL. WORK WELL.

MONTHLY HEALTH & WELLNESS NEWSLETTER

JANUARY 2023 EDITION



## DON'T FORGET; IT'S NATIONAL BLOOD DONOR MONTH

Winter is one of the most challenging times of the year to collect enough blood products and donations to meet patient needs. That's why National Blood Donor Month is celebrated every January.

This year's national health observance comes as the nation's blood supply has dropped to concerning levels and could delay essential blood and platelet transfusions. Blood donors of all blood types—particularly type O blood—are needed to give blood or platelets to help meet daily hospital demands.



Every two seconds someone in the United States needs blood, according to the American Red Cross.

It's vital to have plenty of blood banked to meet the demand. Blood is needed for surgeries, traumatic injuries, cancer treatment and chronic illnesses. On a daily basis, roughly 29,000 units of red blood cells, 5,000 units of platelets and 6,500 units of plasma are required. Blood and platelets cannot be made synthetically, making voluntary donations necessary. The Benefits of Being a Blood Donor This month, resolve to be a blood donor and consider the following health benefits of donating blood regularly:

- **Health problems detection:** Donated blood is tested to determine if any irregularities were found. You're also required to undergo a quick health screening before giving blood.
- **Reduced heart disease risks:** Donating can help eliminate any excess buildup of iron in the blood, lowering your risk for a heart attack.
- **Caloric burn:** The blood donation process can burn up to 650 calories.
- **Mental health boost:** Not only are there physical benefits of donating but volunteering to help others can release dopamine and help combat depression and increase your confidence.

Before you roll up your sleeve and commit to being a regular blood donor, check if you meet the American Red Cross' requirements to donate blood safely. Additionally, each state has its own requirements for the minimum age to donate. Talk to your doctor if you have questions..

Zynewave, 2023.

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 Zynewave, Inc. All rights reserved.



ND BANKS  
BENEFIT TRUST



# LIVE WELL. WORK WELL.

## MONTHLY HEALTH & WELLNESS NEWSLETTER

JANUARY 2023 EDITION



### STARTING A REALISTIC EXERCISE ROUTINE

**Regular exercise is a great way to take care of your body.** The U.S. Department of Health and Human Services recommends that adults engage in moderate-intensity aerobic activity for at least 150 minutes each week and muscle-strengthening activities two times per week.

Many adults cite busy schedules as a reason regular exercise isn't feasible. However, getting enough exercise often comes down to prioritizing movement and getting creative with planning. Consider these tips to start a realistic routine:

- **Start sensibly.** Begin with short sessions and increase the time and difficulty. If you overdo it, you may experience muscle soreness and quit.
- **Choose a fun workout.** Find an activity you enjoy—or are good at—and incorporate it into your routine. You're more likely to stick with the workouts if you're having fun.
- **Move when your energy is the highest.** You may see the best results when working out during your peak hours. Some people also like to work out in the morning before other things come up during the day.
- **Schedule workouts.** Putting workouts on your calendar can help you commit to a routine. If you need to change the scheduled workout, reschedule it on your calendar immediately.

It may also help to work out with a friend or personal training to help you stay accountable. Before you start working out, visit your doctor for a checkup and to discuss your desire to incorporate more exercise into your daily routine.

#### Types of Exercise

There are so many ways to move your body, so knowing where to start may be overwhelming. Here are some common types of exercise:



##### Aerobic

Any type of cardiovascular conditioning or "cardio" (e.g., running, jump roping and biking)



##### Bootcamp

High-intensity circuits combining aerobic and strength exercises



##### Flexibility

Stretching to aid in muscle recovery, your range of motion and injury prevention



##### High-intensity interval training (HIIT)

Repetitions of short bursts of high- and low-intensity exercises



##### Strength training

Weightlifting or resistance training to increase muscular strength and endurance

### MONTHLY RECIPE

#### Two-Step Chicken

(Makes 4 servings)

##### Ingredients

- 1 Tbsp. vegetable oil
- 2 boneless chicken breasts
- 10-ounce can cream of chicken soup
- ½ cup water

##### Preparations

1. Heat oil in a skillet on medium-high.
2. Add the chicken and cook for 10 minutes.
3. Remove chicken from the pan and set aside.
4. Stir the soup and water together in the skillet and heat it to a boil.
5. Return the chicken to the skillet. Reduce the heat to low and simmer for 10 minutes or until the chicken reaches an internal temperature of 165°F.

##### Nutritional Information (per serving)

Total calories	181
Total fat	10 g
Protein	17 g
Sodium	537 mg
Carbohydrate	5 g
Dietary fiber	0 g
Saturated fat	2 g
Total sugars	0 g

Source: MyPlate

### RESCUE YOUR SKIN THIS WINTER

Taking care of your skin the right way can be difficult. The task can seem almost impossible to achieve when the temperature and humidity levels drop. Having dry skin may not seem like the most concerning health problem, but not treating dry skin can result in itchiness, cracked or painful skin, eczema and dermatitis.

This winter, you should limit how much hot water you expose your skin to as hot water rapidly dries out your skin. Additionally, you use minimal soap, and you should make sure that the soap you use is gentle on your skin. Finally, you should ensure you're properly moisturizing to keep your skin hydrated and healthy.



**ND BANKS**  
BENEFIT TRUST



## 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)



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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

## Dakota Business Lending



**Jo Ann Back**

Dakota Business Lending is pleased to welcome **Jo Ann Back** to their team as a Business Development and Commercial Loan Officer, working to develop and foster relationships with lenders, small businesses, economic development professionals, and other partners. Based out of Helena, MT, she will be serving Dakota Business Lending's western Montana market.

Born and raised in Montana, Back has spent a majority of her career in lending and economic development and brings with her over 20 years of experience at a 504 certified development company like Dakota Business Lending. She has extensive knowledge in the SBA 504 program and various aspects of the loan process including processing, servicing, underwriting, and credit. She was drawn to the organization due to their growing reputation, tight-knit team, and shared mission of helping Montana businesses succeed. In her free time, Back enjoys traveling, attending music concerts, entertaining friends, and enjoying Montana's great outdoors.



**Lofton Klabunde**

First International Bank & Trust (FIBT) is proud to announce the promotion of **Lofton Klabunde** to Treasury Management Portfolio Manager. Lofton has been with FIBT since 2019, most recently as a Personal Banker. Lofton will complete the Central Market Treasury Management Team with his main focus being client support by building current relationships, as well as, establishing new ones. He will be located at the Minot Broadway office.

Lofton graduated from Minot High School in 2018 and Minot State University in 2021 with a bachelor's degree in Business Management, along with a Minor in Marketing, with a Concentration in International Business.



# ICBND MEMBERS IN THE NEWS

First International Bank & Trust

## **First International Bank and Trust Employees Donate \$1,500 to Viggys Sandlot**

(MINOT, ND)— First International Bank & Trust (FIB&T) is pleased to announce a \$1,500 donation was recently awarded to Viggys Sandlot. The Minot FIBT employees paid money to wear jeans for a week with the proceeds going towards financial assistance to local individuals interested in participating in youth sports.

Viggys Sandlot was started in honor of Scott Vigested, who passed away after a courageous battle with colon cancer in 2020. The first donation that was made by Viggys Sandlot was to help fund the new honorary bell located at Trinity CancerCare Center to celebrate patients completing chemotherapy.

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 112 years, 33 locations, four generations, one family. Live First!

First International Bank & Trust employees gathered at Trinity CancerCare Center to present a check toward Viggys Sandlot. Front row l to r: Kevin Vigested, Dylan Vigested, Stacy Norton, Shane Jordan, Brock DesLauriers, and Denise Larson.





# ICBND MEMBERS IN THE NEWS

## Heartland Trust Company



**Jana Samek**

**Jana Samek** joined Heartland Trust Company in 2017 and was recently promoted to Director of Retirement Services. Jana will oversee Heartland's Retirement Services department.



**Maureen Jelinek**

Heartland Trust Company is thrilled to announce the hire of **Maureen Jelinek** as Chief Operating Office. Working in the financial services industry since 1992, she has extensive experience which includes operations, technology, compliance, account acquisition, project management and information security. She gained this experience working for Gate City Bank, seven years on the Executive Team, fifteen years in management and five years working in a branch. Maureen is a native of Grand Forks, ND and a graduate of the University of North Dakota with a bachelor of business administration and a major in Marketing. She has called Fargo her home since 1997. Maureen and her husband reside in South Fargo with their two children.



**Kevin Wangen**

**Kevin Wangen** joined Heartland Trust Company in 2013. He was recently promoted to Wealth Management Associate where he will work directly with our Director of Investments and clients focusing on financial planning tools.



**Michelle Hoppe**

**Michelle Hoppe** joined Heartland Trust Company in 2018 and was recently promoted to Assistant Trust Officer. She will be focusing on serving our Trust clients.



**Jennifer Schmidt**

Heartland Trust Company is thrilled to announce the hire of **Jennifer Schmidt**. Jen grew up and resides in Moorhead. She joined Heartland Trust Company in November 2022 as an Administrative Associate. She has been working in the Trust world since 2015. Jen enjoys outdoor activities all year, reading, and loves spending time with her son along with family and friends.

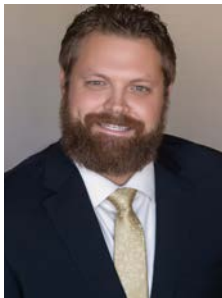
# ICBND MEMBERS IN THE NEWS

## Heartland Trust Company



**Tim Rensch**

Heartland Trust Company is thrilled to announce the hire of **Tim Rensch**. Tim is a native of Garrison, ND. He graduated from NDSU with a Bachelor of Science degree in accounting. Tim joined Heartland Trust in July of 2022. He has been in the financial services industry since 2008. He works with employer sponsored retirement plans and has a passion for helping individuals reach their retirement savings goals. Tim currently serves in the Fargo Kiwanis Club, the Fargo Moorhead West Fargo Chamber of Commerce Ambassadors, and several local non-profit organizations. He enjoys camping with his wife and dogs, hiking, kayaking, bicycling, and golfing.



**Jace Gilleshammer**

Heartland Trust Company is thrilled to announce the hire of **Jace Gilleshammer**. Jace joined Heartland In June of 2022. Originally from the North side of Fargo, he moved to Arizona in 2009. Jace returned to Fargo in 2022 with his wife and two daughters for them to start school. He enjoys spending his free time digging in a garden or playing Legos with his girls. Jace and family enjoy going out and trying all the new restaurants in Fargo.

## North Dakota Housing Finance Agency

### **2023 Homeownership Forum focus on current state of mortgage industry**

North Dakota Housing Finance Agency's 2023 Homeownership Forum will focus on the current state of the mortgage industry. The featured speaker is Ken Perry, president and founder of The Knowledge Coop, a training and consulting firm that specializes in mortgage education.

The event is Feb. 22 at the Doubletree by Hilton in West Fargo and Feb. 23 at the Bismarck Hotel and Conference Center in Bismarck. Targeted to lenders, real estate agents and related professions, the forum agenda is the same at both locations.

Register online by Feb. 3, 2023, to receive the early bird rate of \$50. After Feb. 3, the fee increases to \$60. Registration closes at 4:00 p.m. on Feb. 17, 2023. To register or learn more, <https://cvent.me/ZVo133>.



# ICBND MEMBERS IN THE NEWS

## The Bank of Tioga

The Bank of Tioga recently assisted Divide County School District students by paying the balance of any unpaid student lunch accounts for the remaining 2023 school year with a donation of \$2,500.

The bank donated a similar gift of this kind in June 2020 to assist families in need. Since then, according to school officials, there has been a 60% increase in the cost for the same exact meal that was prepared pre-pandemic times. Much of this increase in food service status is due to labor shortages, transportation, costs of goods and overall inflation.

"As a school district, we are very appreciative of the donation from The Bank of Tioga. Not only for the donation but also for the program that is offered for families who may be in need of some financial support. We want to encourage our Divide County School District (DCSD) families to utilize this opportunity for financial assistance," said Divide County Elementary Principal, Tanja Brown.

The state supply chain assistance funding has begun, and a majority of the funds received specifically in DCSD was utilized for milk supply and immediate food needs. Many schools in the state are also using these funds for fresh fruit and veggies, flour, sugar, etc., while exploring the option of a future onsite greenhouse to help offset ongoing food costs.

"Our recent donation to the Divide County School lunch program solidifies The Bank of Tioga's continued commitment to ensuring every eligible child receives financial assistance towards well-balanced meals while attending school in our local community," said The Bank of Tioga Branch Manager and Divide County School Board Member, Krista Verlinde. "As a community bank we want to be known for much more than just local financial specialists, our employees are networked within multiple areas throughout our communities, and I am proud to know that we are committed to the needs of our community."

*Photo caption: Andrea Nygaard (TBOT), Desiree Wishart (DCE Secretary), Tonja Brown (DCE Principal) and Krista Verlinde (TBOT) pose for a photo.*





# ICBND MEMBERS IN THE NEWS

United Bankers' Bank

## **United Bankers' Bank Welcomes ICI Consulting as Endorsed Partner for Core Processing Contract Negotiation**

BLOOMINGTON, MN – United Bankers Bank (UBB), the nation's first bankers' bank, is pleased to announce the selection of ICI Consulting as an Endorsed Partner for Core Processing Contract Negotiation. Headquartered in St. Petersburg, FL, ICI is a financial institution consulting firm that provides core and ancillary systems evaluation services.

"UBB is excited to bring the experience and expertise of the ICI team to our client community banks throughout the US. This relationship will allow UBB's customers to obtain valuable cost savings and expanded service solutions through ICI's veteran core negotiation consultants. I am confident our customers will benefit from the value of this strong alliance," said Dwight Larsen, President and CEO of UBB.

ICI has negotiated contracts and evaluated solutions with every major US core processing vendor. ICI delivers the analysis required to assist financial institutions in making streamlined, solid vendor selections, while obtaining the software required at fair market prices with favorable contract terms.

"Since 1994, ICI has worked with financial institutions throughout the US and worldwide. With UBB's decision to

name ICI its Endorsed Partner for Core Processing Contract Negotiations, we are honored to serve their community bank customers," stated Greg Schratwieser, ICI Founder and Managing Director. "Our mission is to provide valuable services to assist banks to determine the best solutions to support their business and save significant time and money in the process. The partnership with UBB will enable ICI to fulfill that mission, providing measurable results to their clients," said Schratwieser.

### **About United Bankers' Bank**

Headquartered in Bloomington, MN UBB was established in 1975 and pioneered the bankers' bank model. For more than 47 years they have placed the needs and success of their community bank customers first and above all else. UBB provides a wide variety of correspondent banking services to over 1,000 financial institutions throughout the US. For more information, please visit [www.ubb.com](http://www.ubb.com) or follow us on LinkedIn or Facebook.



# ICBND MEMBERS IN THE NEWS

Widmer Roel



**Josie Disher**

**Josie Disher** has joined Widmer Roel, a local public accounting and business advisory firm, assisting the CAS department. Josie, 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.



**Ross Sandven**

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

Sandven is a graduate from Concordia College where he earned a Bachelor of Arts degree in Economics/Finance.



**Kim Wahl**

Disher is currently working on her associate's degree in accounting and a payroll diploma at Minnesota State Community and Technical College.

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

Wahl is a graduate from North Dakota State University where she earned a Bachelor of Science degree.



**Rachel Allmaras**

Widmer Roel is happy to announce that **Rachel Allmaras**, CPA has been promoted to Senior Tax Associate of the firm, effective January 1, 2023.

Allmaras has over seven years of public accounting experience. She will continue to provide tax and accounting services to a wide range of clients. Rachel graduated from University of St. Thomas and is a member of the North Dakota Society of Certified Public Accountants and American Institute of Certified Public Accountants.



# ICBND MEMBERS IN THE NEWS

Widmer Roel



**Danny Franco**

Widmer Roel is happy to announce that **Danny Franco**, CPA has been promoted to Senior Audit Associate of the firm, effective January 1, 2023.

Franco is licensed in North Dakota and has over two years of public accounting experience. He will continue to provide audit and assurance services to a wide range of clients. Danny graduated from Minnesota State University Moorhead and is a member of the American Institute of Certified Public Accountants and North Dakota Society of Certified Public Accountants.



**Taylor Ketterling**

Widmer Roel is happy to announce that **Taylor Ketterling** has been promoted to Senior Audit Associate of the firm, effective January 1, 2023.

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



**Rachel Myhre**

Widmer Roel is pleased to announce that **Rachel Myhre** has been promoted to HR Manager of the firm, effective January 1, 2023.

Rachel is SHRM-CP certified and has over 10 years of experience. She will continue to lead talent acquisition, and oversee payroll, compliance reporting and benefits administration as the HR Manager. She graduated from North Dakota State University and is a member of the Society of Human Resources Management and the Fargo-Moorhead Human Resources Association.





# ICBND CLASSIFIEDS

## Bank of North Dakota

### Chief Banking and Innovation Officer

#### Summary of Work

\* Work location to be discussed during interview – remote work is an option but must be a North Dakota resident, residing within the state's borders.

The Chief Banking and Innovation Officer provides vision, leadership and direction for the Bank's innovation team, banking operations, retail banking, and facility management services. This position is responsible for working with internal service areas and external partners to identify new approaches, methods, products, and processes that enhance delivery of services to customers and the State of North Dakota.

Responsibilities include:

- Creating and overseeing a long-term strategy for the bank that incorporates innovation in all service areas and levels of responsibility.
- Identifying innovation trends and business opportunities within the banking industry.
- Meeting with stakeholders at different levels to identify areas of innovation and growth.
- Leading a bank wide team to enhance the innovative potential of the business.
- Advising management on yearly, medium-term, long-term, and future innovation goals.
- Providing leadership and development for the innovation team, banking operations, retail banking, and facility service management.
- Serving as the BND liaison with ND Information Technology leadership.

[APPLY NOW](#)

## First Security Bank

### Full-Time Bookkeeper

#### Summary of Work

First Security Bank-West has an immediate opening for a full-time bookkeeper.

Job description includes, but is not limited to daily transaction processing, prepare daily, monthly and annual reports, internet banking support, maintenance of accounts and other duties assigned.

Experience in bookkeeping and accounting, computers, phones, and transaction processing will be helpful. This individual must be efficient and accurate in their work. Must be willing to learn new duties.

This position will have a benefit package. The salary will be based on the individual's knowledge and experience.

Apply online at [firstsecuritybanks.com](http://firstsecuritybanks.com), mail or drop off a resume with cover letter to:

First Security Bank-West  
100 East Main Street  
PO Box 69  
Beulah ND 58523



# ICBND CLASSIFIEDS

## First Security Bank

### Universal Banker

#### Summary of Work

Position will be full time with benefits. Responsibilities will include but not limited to: Ability to use time and resources efficiently to accomplish tasks. Provide exceptional customer service to our Lending staff. Implement bank procedures correctly, review documents for accuracy, and adhere to all bank security/audit/compliance requirements. This individual must be hardworking, with demonstrated abilities in math and computer skills. Willing to learn operating functions of bank record keeping systems. Apply online at [firstsecuritybanks.com](http://firstsecuritybanks.com)

First Security Bank-West  
100 East Main Street  
PO Box 69  
Beulah ND 58523

### Full Time Customer Service Rep./Teller

#### Summary of Work

This full-time position includes benefits. The job description includes accurately and efficiently completes customer transactions, including but not limited to, cashing checks, receiving deposits, savings account transactions, change orders, processing transfers, loan payments, balancing cash drawers and other secretarial tasks as needed. This individual must be hardworking, friendly and have good customer service, math and computer skills. Bank experience, cash handling and bookkeeping will be helpful.

Apply online at [firstsecuritybanks.com](http://firstsecuritybanks.com) or send or drop off a resume with cover letter to:

First Security Bank-West  
100 East Main Street  
PO Box 69  
Beulah ND 58523



# ICBND CLASSIFIEDS

First State Bank & Trust

## Commercial Loan Officer- Williston

### Summary of Work

- Primarily processes commercial credit loans.
- Interviews applicants and requests specific information for loan applications.
- Requests applicant's credit reports, background checks, reference checks, and other information pertinent to loan applicant's evaluation.
- Calls or writes credit bureau and employer to verify accuracy of information.
- Analyzes applicant's financial status, credit, and property evaluation to determine feasibility of granting loan or submits application to credit analyst for verification and recommendation.
- Corresponds with or interviews applicants to resolve questions regarding application information.
- Calls specified companies to obtain property abstract, survey, and appraisal.
- Ensures all title issues are met and that loan is property recorded.
- Reviews and analyzes title report or survey to determine issues and any present or potential risk.
- Notifies customers of approval or prepares adverse action form for loan processor to complete and mail out.
- Approves loans within specified limits or refers loan to loan committee for approval.
- Compiles loan package and facilitates negotiation of loan structure with applicants, including fees, loan repayment options, and other credit terms.
- Ensures loan agreements and loan files are complete and accurate according to loan policy.
- Assures timely loan closing and funding activities.
- Assists customers in completing all required documentation and disclosures.
- Ensures customer understands conditions and terms of account.

Apply online at [www.fsbntnd.bank/Careers](http://www.fsbntnd.bank/Careers)

## Trust Officer- Williston

### Summary of Work

- Assure proper handling of accounts assigned, monitor investments, and portfolio management for clients. Monitor receipts of income, approve expenses and distributions.
- Account administration of all accounts assigned. Account types may consist of personal trusts, investment agencies, insurance trusts, and estates.
- Maintain good communication with current and prospective clients. Respond promptly and accurately to client requests, questions, or concerns.
- Serve as legal consultant for Department. Review, monitor and work closely with other Trust officers and staff as necessary regarding legal aspects of accounts and the Department.
- Work closely with the accountant to provide trust tax information and ensure timely filing of 5500's.
- New business development to grow the Department.

Apply online at [www.fsbntnd.bank/Careers](http://www.fsbntnd.bank/Careers)

## Trust Employee Benefits Administrator- Williston

### Summary of Work

- Process Contributions to Employee Benefits plans and prepare reports and purchase mutual funds as determined by employee's investment elections.
- Maintain accounting records of accounts. Ensure up to date forms are kept, prepare recap sheets and allocations and process quarterly fees as directed.
- Maintain Relius Web. Complete monthly Matrix participant count requests.
- Send out plan year end census requests. Keep Critical Date Log up to Date as well as prepare employee packet meeting materials.
- Work closely with the accountant to provide trust tax information and ensure timely filing of 5500's.
- New Business Development.
- Back up for Executive Secretary as well as numerous other assignments as they come up.

Apply online at [www.fsbntnd.bank/Careers](http://www.fsbntnd.bank/Careers)



# ICBND CLASSIFIEDS

Starion

## 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).

## Business Banking Officer- Oakes

### 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

## Business Intelligence Specialist

### Summary of Work

We are seeking a Business Intelligence Analyst in Mandan or Fargo, North Dakota; or Madison, Wisconsin. This position may be eligible for remote work within our market areas.

In this role, you will:

- Perform quality control tasks for setup and maintenance of deposit products and services
- Resolve issues and perform file maintenance
- Provide exception reports, recommendations and analysis.
- Provide special account support including IRA transactions and document review
- Provide annual IRS reporting
- Ensure accuracy to provide excellent customer service
- Provide efficient and timely help to customers for setup, access, and transaction processing for all deposit products, services and applications.

You should have:

- Minimum of one to three years of similar or related experience
- Equivalent of an associate degree
- Strong problem-solving, multi-tasking and decision-making skills
- Computer skills including Outlook, Word, and Excel
- Exceptional customer service skills.
- Prior banking industry experience preferred.

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

## Senior Universal Banker- Bismarck

### Summary of Work

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

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

## Cash Management Support Specialist

### Summary of Work

We are seeking a Cash Management Support Specialist in Bismarck, Mandan or Fargo, North Dakota; or Madison, Wisconsin. This position may be eligible for remote work within our market areas.

In this role, you will:

- Administer commercial online banking products and services
- Administer commercial credit cards
- Assist customers with ACH transaction processing
- Work with customers to complete training and installation
- Determine and document accounts, users, access parameters, and security configuration
- Provide onboarding per executed agreements
- Perform quality control tasks for setup and maintenance of business online banking products.
- Perform corrective maintenance
- Complete and file exception reports
- Update and provide reports and research

You should have:

- Minimum of one to three years of similar or related experience
- Equivalent of an associate degree
- Strong problem-solving, multi-tasking and decision-making skills
- Computer skills including Outlook, Word, and Excel
- Exceptional customer service skills
- Prior banking industry experience preferred

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## 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).



# ICBND CLASSIFIEDS

UMACHA

## Marketing & Communications Specialist

### Summary of Work

- Maintain an understanding of UMACHA membership, services, products, events, promotional efforts, and industry trends
- Research, identify and implement marketing trends, tools, and methods as applicable to execute UMACHA marketing strategies and activities
- Create marketing activity and communication plans and calendars for specific services, products, events, and campaigns with input from UMACHA team
- Manage completion of marketing and communication calendars and delegation to project team and outsourced partners to ensure timelines and budgets are met
- Serve as the liaison between UMACHA and marketing contractors
- Develop relationships with industry trade journals, current and potential sponsors, and other industry partners
- Manage the development of all marketing collateral
- Ensure social media, print, web content, newsletters and all other marketing communications are fully integrated and consistent with the UMACHA brand
- Track, analyze, and report on the effectiveness of UMACHA marketing activity and communications related to membership, events, and product/service sales including but not limited to:
  - Email Open Rates
  - Google Analytics for UMACHA Website
  - Social Media Usage, History + Trends

If you are interested in this exciting opportunity, forward your resume and cover letter to Jennifer Miller at [jenniferm@umacha.org](mailto:jenniferm@umacha.org)

A vertical poster for ICBA LIVE 2023 HAWAII. The top half features a tropical theme with large green monstera leaves and white plumeria flowers. The text "ICBA LIVE 2023" is prominently displayed in white, with "HAWAII" below it in a bold, sans-serif font. Underneath "HAWAII" is "HILTON HAWAIIAN VILLAGE" in a smaller, all-caps font. The bottom half of the poster has a dark teal background. It features the text "REGISTRATION IS OPEN!" in white, followed by a paragraph: "ICBA LIVE is your destination for the latest in community bank education and innovation. Network with fellow community bankers, hear from inspiring speakers, and soak up the latest industry insights and fintech solutions." Below this is "REGISTER TODAY" and the website "ICBA.ORG/LIVE" in large, bold, white letters. At the bottom, the ICBA logo is shown, and the dates "MARCH 12-16" are written in large, bold, teal letters.

**ICBA LIVE 2023**

**HAWAII**

HILTON HAWAIIAN VILLAGE

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**REGISTER TODAY**

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**MARCH 12-16**

**ICBND 55<sup>TH</sup> ANNUAL CONVENTION**



**COMMUNITY BANKS:  
YOUR COUNTRY NEEDS YOU!**

**AUGUST 6-8, 2023**

**BISMARCK HOTEL & CONFERENCE CENTER  
BISMARCK, ND**

