

July/August 2023

---

Official Newsletter of ICBND

# COMMUNITY BANKER

## Management & HR Summit

September 27, 2023  
Bismarck, ND



Guest Speaker  
Scott Salsbury

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



## Fall Emerging Leaders Session

September 13, 2023  
Buelah, ND

Join in the fun! Register for the ICBND Fall Emerging Leaders Session.

## Real Estate Construction Lending Workshop

October 25-26, 2023  
Bismarck, ND

Community Banks are often faced with commercial construction loan requests yet, many do not have a designated real estate department or the required personnel expertise to manage these requests. Construction Loans are the riskiest form of lending banks can extend because in addition to the ever-present credit risk, there are several technical and market risks. In other words, Acquisition, Development and Construction loans are highly susceptible to changes in the economic environment. This segment of the Construction Lending Workshop is designed to provide fundamental and proven techniques to minimize these risks.

[icbnd.com](http://icbnd.com)

# CONTENTS

## INSIDE THIS ISSUE:

<b>ICBND Chairman &amp; Presidents Remarks</b>	<b>4</b>
<b>ICBA News</b>	<b>15-19</b>
<b>ICBND Educational Opportunities</b>	<b>26-28</b>
<b>ICBND Members in the News</b>	<b>32-38</b>
<b>ICBND Classifieds</b>	<b>39-46</b>

**Independent Community Banks  
of North Dakota**  
**1136 West Divide Avenue**  
**PO Box 6128**  
**Bismarck ND 58506-6128**  
**Phone: 701.258.7121**  
**800.862.0672**  
  
**info@icbnd.com**  
  
**www.icbnd.com**

## ICBND Office Hours:

### Business Hours

Monday-Friday  
8:00am to 5:00pm  
701.258.7121

### ICBND Staff:

**Barry Haugen**  
President  
barryh@icbnd.com

**Jessie Pfaff**  
Vice President  
jessiep@icbnd.com

**Lindsay Kinnischtzke**  
Office & Marketing Coordinator  
lindsayk@icbnd.com  
info@icbnd.com

**Angie Olson**  
Director of Card Services  
angiet@icbnd.com

**Bill Walker**  
Card Services Coordinator  
billw@icbnd.com

**Charlene Davis**  
Card Services Specialist  
cardservices@icbnd.com

**Lacey Kuhn**  
ICB Marketing Solutions Sales & Marketing Manager  
laceyk@icbnd.com

**Jess Voegelé**  
ICB Marketing Solutions Office Manager  
purchasing@icbnd.com



## 2022-2023 ICBND Executive Committee:

**Brad Streifel**  
Chairman  
Liberty State Bank, Powers Lake  
bradstreifel@libertystateplnd.com  
701.464.5421

**Jason Johnson**  
Chairman Elect  
First International Bank & Trust,  
Bismarck  
jason.johnson@fibt.com  
701.751.8579

**Charlotte Aldinger**  
Vice Chairman  
Commercial Bank of Mott  
charlotte.aldinger@cbmott.com  
701.824.2593

**Dawn Flaten**  
Immediate Past Chairman  
Dakota Heritage Bank, Hope  
dflaten@dhbanknd.com  
701.945.2397

**Chad Aberle**  
Past Chairman  
Bravera Bank, Finley  
caberle@bravera.bank  
701.524.1921

Consent for Use of Photographic Images – Registration and attendance at, or participation in, ICBND meetings and other activities constitutes an agreement by the registrant to ICBND's use and distribution (both now and in the future) of the registrant's or attendee's image or voice in social media, photographs, videotapes, electronic reproductions, and audiotapes of such events and activities.

# ICBND UPCOMING EVENTS

## AUGUST 2023

**6-8** ICBND 55th Annual Convention - Bismarck, ND

## SEPTEMBER 2023

**7** CBC Reg Update- Virtual

**13** Fall Emerging Leaders Development Group -  
Beulah, ND

**27** Management and HR Summit - Bismarck, ND

## OCTOBER 2023

**17-19** CBC Fall Session - Bismarck, ND

**25-26** Real Estate Construction Lending - Bismarck,  
ND

## NOVEMBER 2023

**9** CBC Reg Update- Virtual



### Senator John Hoeven

338 Russell Senate Office Building  
Washington DC, 20510  
Phone: 202-224-2551  
Fax: 202-224-7999

Legislative Assistant: Ty Kennedy  
Ty\_Kennedy@hoeven.senate.gov

### Senator Kevin Cramer

400 Russell Senate Office Building  
Washington DC, 20510  
Phone: 202-224-2043  
Mobile: 202-981-1090

Legislative Assistant: Keegan Zimprich  
keegan\_zimprich@cramer.senate.gov

### Congressman Kelly Armstrong

1004 Longworth House Office Building  
Washington DC, 20515  
Phone: 202-225-2611  
Fax: 202-226-0893

Legislative Assistant: Joe Ballard  
joseph.ballared@mail.house.gov

For information on how to place an ad in the *Community Banker* contact Lindsay at ICBND by calling 701-258-7121, or by emailing [info@icbnd.com](mailto:info@icbnd.com).

# ICBND NEWS

## Chairman's Remarks



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

Community Bankers,

August is here which means harvest is starting across North Dakota, parents are reluctantly starting their back-to-school shopping and the 2023 ICBND bank convention is right around the corner. Every year, I look forward to seeing my banking friends and colleagues in Bismarck the second weekend in August.

For me, it is a time to reflect on the past achievements of our industry us and re-energize myself to build on that success for the upcoming year. As the outgoing Chairman, I would like to thank you all for the opportunity to represent our organization over this past year. Traveling to the Washington DC Summit and attending the ICBA National Convention in Hawaii were extraordinary events that I will always remember. It has been a privilege to serve our organization. Growing up a S.O.B. (son of a banker), I have been in and around this organization nearly my whole life and I know my passion for community banking is stronger now than ever and I look forward to serving ICBND in whatever capacity in years to come. I know that there will inevitably be challenges for our industry, but I am reassured knowing that we have a strong organization that will meet those issues head on. I would also like to thank the ICBND staff. They are an amazing team that do an awesome job for our members. If you're coming to convention, please thank them for the job they do and if you see me there, please say hi.

Brad

## President's Remarks



**Barry Haugen**  
ICBND President

I hope this message finds you doing well and enjoying what has been a very pleasant summer at least up until this recent heatwave. The North Dakota weather extremes certainly provide ample discussion material!

It's hard to believe August is already here. Of course, that means your ICBND Convention Committee and staff are in the home stretch of preparation for our 55th annual convention. We hope you plan to participate in this year's convention entitled "Community Banks: Your Country Needs You" with a patriotic theme. I promise it will be fun and informative. And don't forget to participate in Monday evening's theme party and PAC fundraiser which is sure to be entertaining. I'm looking forward to seeing some interesting outfits including lots of flag-related garb, some Rosie the Riveters, and who knows what shows up on the golf course! I love how our member bankers and associate members let their hair down and have fun with the theme party. By the way, when I first started this job nearly nine years ago, I was somewhat appalled to learn that I was expected to dress up for a convention. I've honestly come to fully embrace it!

As we approach your association's annual meeting during the convention, I want to thank all of you who participated in advocacy efforts at the state and federal level in our continued push to help community banking thrive. In North Dakota, you were instrumental in thwarting efforts by the credit unions to expand their field of membership and defeating the retailers' push to slash interchange fees. At the federal level, you've pushed back on the small business data collection rule and supported the FDIC's proposal to exempt community banks under \$5 billion in assets from its special assessment. We remain vigilant to sway those two issues in our favor.

I also want to thank the ICBND Board of Directors for their active participation in all things ICBND this past year. And last, but certainly not least, I want to thank Brad Streifel for his dedicated service this past year as your ICBND Chairman. Brad has done a tremendous job providing direction and leadership for ICBND! I hope to see you all on the 6th in Bismarck!

Barry



### ICBND Holds Annual School of Agricultural Lending and Graduates 10 Bankers

Twenty-four community bankers from North Dakota and Montana, along with one student scholarship winner from Bismarck State College, recently attended a week long Independent Community Banks of North Dakota (ICBND) School of Agricultural Lending. The event was sponsored by Bell Bank and Moody's Analytics, and the session was held at the National Energy Center of Excellence on the Bismarck State College (BSC) campus in Bismarck, ND. This is a two-year course that was developed by ICBND with assistance from the Ag Departments of BSC and North Dakota State University (NDSU), and ICBND member agricultural bankers. Classroom size is limited to insure in-depth classroom participation when working on case studies. Instructors include professors from BSC, NDSU, ICBND member bank ag officers, and ICBND Associate Members. This year also included a presentation Darrell Oswald and a tour of Menoken Farms. The group also enjoyed an evening at a Bismarck Larks Baseball game.

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



# ICBND NEWS

## School of Agricultural Lending

Of the twenty-four attendees this year, ten were second year students and received their certificate of graduation plaque at the end of the session. Graduates included:

Jordan Lyons – American State Bank & Trust, Williston, ND

Dean Tapson – BankNorth, Lisbon, ND

Austin Svenningsen – Bell Bank, Fargo, ND

Joshua Ulmer – BNC National Bank, Bismarck, ND

Kyle Kuntz – Bravera Bank, Dickinson, ND

James Richter – BSC Student & Scholarship Recipient, Menoken, ND

Jessie Subart – First Security Bank West, Robinson, ND

Roxanne Davis – Heartland State Bank, Edgeley, ND

Sydney Salsbury – Stockman Bank of Montana, Sidney, MT

Andrew Gaskill – Stockman Bank of Montana, Worden, MT



# ICBND NEWS

## Emerging Leaders Development Group

### ICBND EMERGING LEADERS DEVELOPMENT GROUP SUMMER LEADERSHIP CONFERENCE

The ICBND Emerging Leaders Development Program held its Summer Leadership Conference in Fargo, on June 21-22.

The event, sponsored by ICBND Endorsed Member Dakota Carrier Network, kicked off with a presentation and tour of their Fargo site. The group also took in a tour of the Fargo Microsoft Campus, before heading to KingPinz for an evening social and dinner.

Day 2 was held at Suite Shots Golf, where Dr. Jermaine Davis and Dr. Janel Anderson gave the group an in-depth leadership training. Dr. Jermaine Davis worked with the group on creating team buy-in, establishing credibility, dealing with difficult people, increasing leadership likeability, leading across unique differences, and much more. Dr. Janel Anderson's presentation focused on how to handle difficult conversations and taught the group how reaching agreement on difficult topics is critical to their success.

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





# ICBND NEWS

## ICBA's Top Lenders 2023

Interest rates are up, house prices are down, and the uncertain economic environment persists. But through it all, community banks have continued to make smart, strategic lending decisions, all with the aim of helping the individuals and businesses in their communities achieve their dreams. In these pages, we reveal the most successful loan producers according to lending category and asset size, and hear from some of the winners as to how they exemplify the community bank difference.

**Click [here](#)** to continuing reading in the *Independent Banker*.

★ **ICBND Bank Members:** Rolette State Bank, Heartland State Bank, Peoples State Bank of Velva, Grant County State Bank, Dakota Heritage Bank, Koda Bank, United Valley Bank, Dakota Community Bank & Trust, and Bell Bank made the list.

Agriculture: Less than \$300M in assets				
Rank	Bank name	City	State	Ag lender score
1	Lusk State Bank	Lusk	WY	95.5
2	Rolette State Bank	Rolette	ND	93.7
3	Farmers Trust and Savings Bank	Williamsburg	IA	93.7
4	Bath State Bank	Bath	IN	93.6
5	Anchor State Bank	Anchor	IL	93.5
6	Bank of Gibson City	Gibson City	IL	93.5
7	First Security Bank	Mackinaw	IL	93.4
8	First Community Bank	Beemer	NE	93.2
9	Iowa State Bank and Trust Company	Fairfield	IA	92.8
10	Lamont Bank of St. John	Saint John	WA	92.3
11	Heartland State Bank	Redfield	SD	92.2
12	State Bank Northwest	Spokane Valley	WA	92.1
13	Peoples State Bank of Velva	Velva	ND	92.0
14	Grant County State Bank	Carson	ND	91.9
15	State Bank of Jeffers	Jeffers	MN	91.9
16	The First State Bank	Abernathy	TX	91.7
17	Heartland Bank	Gowrie	IA	91.6
18	Farmers National Bank of Griggsville	Griggsville	IL	91.4
19	Iroquois Farmers State Bank	Iroquois	IL	91.1
20	The First National Bank Of Hereford	Hereford	TX	90.9

Agriculture: \$300M to \$1B in assets				
Rank	Bank name	City	State	Ag lender score
1	First United Bank	Park River	ND	94.3
2	Dakota Heritage Bank	Hunter	ND	94.0
3	KodaBank	Drayton	ND	92.3
4	First Southern Bank	Florence	AL	91.1
5	Farmers Trust & Savings Bank	Buffalo Center	IA	90.9
6	BankNorth	Arthur	ND	90.4
7	Iowa State Bank	Orange City	IA	90.2
8	TrustBank	Olney	IL	89.9
9	Dakota Western Bank	Bowman	ND	89.5
10	Farmers Bank and Trust Company	Blytheville	AR	89.5
11	Hoosier Heartland State Bank	Ladoga	IN	89.2
12	Winnsboro State Bank & Trust Company	Winnsboro	LA	88.7
13	United Valley Bank	Cavalier	ND	88.6
14	First State Bank	Webster City	IA	88.6
15	HOMEBANK	Palmyra	MO	88.5
16	Verimore Bank	Brookfield	MD	88.3
17	Texas Heritage National Bank	Dalingerfield	TX	88.2
18	Thumb Bank & Trust	Pigeon	MI	88.1
19	Decorah Bank and Trust Company	Decorah	IA	87.3
20	Profinium, Inc.	Truman	MN	87.3

Agriculture: More than \$1B in assets				
Rank	Bank name	City	State	Ag lender score
1	First Financial Bank	El Dorado	AR	92.6
2	Fidelity Bank & Trust	Dyersville	IA	90.4
3	BTC Bank	Bethany	MO	89.1
4	American Bank & Trust	Sioux Falls	SD	87.2
5	First Bank of Berne	Berne	IN	86.4
6	Elkhorn Valley Bank & Trust	Norfolk	NE	86.3
7	Opportunity Bank of Montana	Helena	MT	84.5
8	Pinnacle Bank	Fort Worth	TX	83.1
9	The First National Bank In Sioux Falls	Sioux Falls	SD	83.0
10	First State Bank	Mendota	IL	82.3
11	Peoples Bank and Trust Company	McPherson	KS	82.2
12	United Bank of Iowa	Ida Grove	IA	81.9
13	Security State Bank & Trust	Fredericksburg	TX	81.8
14	Dakota Community Bank & Trust, National Association	Hebron	ND	81.8
15	Peoples Bank	Lubbock	TX	81.4
16	Richwood Bank	Richwood	OH	80.9
17	Citizens Alliance Bank	Clara City	MN	80.5
18	Independence Bank	Hawre	MT	80.4
19	BankWest, Incorporated	Pierre	SD	79.9
20	Frandsen Bank & Trust	Lonsdale	MN	79.8

Consumer/mortgage: More than \$1B in assets				
Rank	Bank name	City	State	Consumer lender score
1	Apex Bank	Camden	TN	96.8
2	The Cooperative Bank of Cape Cod	Hyannis	MA	94.1
3	Roscoe State Bank, a division of Cornerstone Capital Bank, SSB	Roscoe	TX	92.7
4	NexBank	Dallas	TX	91.8
5	First Federal Savings and Loan Association of Lakewood	Lakewood	OH	90.8
6	Rosedale Federal Savings and Loan Association	Baltimore	MD	89.9
7	Royal Business Bank	Los Angeles	CA	89.6
8	Community Financial Services Bank	Benton	KY	89.5
9	First Federal Savings Bank of Twin Falls	Twin Falls	ID	88.7
10	Bradescos BAC Florida Bank	Coral Gables	FL	88.5
11	Evergreen Bank Group	Oak Brook	IL	88.2
12	Metro City Bank	Doraville	GA	86.8
13	Primis Bank	Ashland	VA	86.7
14	Plains Commerce Bank	Sioux Falls	SD	86.6
15	BayCoast Bank	Fall River	MA	86.4
16	Main Street Bank	Marlborough	MA	85.8
17	Bell Bank	Fargo	ND	85.7
18	Southern First Bank	Greenville	SC	85.5
19	Cross River Bank	Fort Lee	NJ	84.8
20	Shore United Bank, National Association	Easton	MD	84.7



# ICBND NEWS

Featuring ICBND'S Newest  
Associate Members

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

## OUR NEWEST MEMBER:

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

### Ascensus

Ascensus is the industry's leading administrator of tax-favored plans for healthcare, retirement and college savings plans for over 6 million Americans. Founded in 1975, Ascensus currently provides products and solutions for HSAs, IRAs and Employer Retirement Plans to more than 7,200 financial institutions nationwide. Our nearly 40 years of experience with retirement plans and our expertise with Health Savings Accounts since their inception nearly a decade ago is unparalleled in the industry.

### Ascensus

7651 Universal Rd  
Baxter, MN 56425



Website: [www.ascensus.com](http://www.ascensus.com)  
Contact: Myko Hillesheim  
Email: [Myko.Hillesheim@ascensus.com](mailto:Myko.Hillesheim@ascensus.com)  
Phone: 218-825-5879

Ascensus is the industry's leading administrator of tax-favored plans for healthcare, retirement and college savings plans for over 6 million Americans. Founded in 1975, Ascensus currently provides products and solutions for HSAs, IRAs and Employer Retirement Plans to more than 7,200 financial institutions nationwide. Our nearly 40 years of experience with retirement plans and our expertise with Health Savings Accounts since their inception nearly a decade ago is unparalleled in the industry.

# ICBND NEWS

Featuring ICBND'S Newest  
Associate Members

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

## OUR NEWEST MEMBER:

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

### North Dakota Small Business Development Centers

The ND SBDC network of credentialed business advisors empower North Dakota small businesses and entrepreneurs to thrive. We accelerate business growth in communities across North Dakota by providing customized guidance and resources that help owners and entrepreneurs achieve their goals at every stage of their business life cycle. For over 35 years, our network has supported small business owners and entrepreneurs across the state. When small businesses thrive, communities thrive, North Dakota thrives.

### North Dakota Small Business Development Centers

3125 University Ave, Stop 7308  
Grand Forks, ND 58202

Website: [ndsbd.org](https://ndsbd.org)  
Contact: Tiffany Ford  
Email: [leadcenter@ndsbd.org](mailto:leadcenter@ndsbd.org)  
Phone: 701-777-3700



The North Dakota Small Business Development Centers power the creation, growth, and success of small business in North Dakota. We use our expertise to help make businesses successful. Our professional business advisors have years of experience and know what it takes to start a business and operate it successfully in our state.

Individuals and businesses who use the assistance of their regional ND SBDC advisor come to lenders better prepared with strong business plans and financial projections.

## Congratulations

### 40 Under 40: 2023 Community Bank Leaders

In ICBA fifth annual 40 Under 40 community bank leaders awards, meet the winners who are making a difference in their banks and communities through trailblazing innovations, a philanthropic spirit and a dedication to their industry. Click [here](#) to continue reading.



**Brock DesLauriers, 38**

Minot president  
First International Bank & Trust  
Watford City, N.D.



Brock DesLauriers understands that it's vital to connect with his community. His work to improve Minot and surrounding areas includes his past role as president of a Minot civic organization that has donated more than \$1 million. He also helped a local golf course recover after it was devastated by a 2011 flood.

## SOLUTIONS THAT MAKE A DIFFERENCE

Learn about the HTG way!

We have decades of experience in bank architecture, and we confidently guide our clients through every step of the process.

Whether you're looking at building a new bank, remodeling an existing bank or a tenant improvement, HTG has the experience to ensure your next bank project starts and ends on the right foot.

We combine our financial industry knowledge and expertise gained through completing thousands of projects with your vision and goals to develop a bank that exceeds expectations.

Learn more at [htg-architects.com](http://htg-architects.com)



Contact Us Today!

[htg-architects.com](http://htg-architects.com) | 952.278.8880

Don't wonder,  
"Where on earth  
is my data?"

With DCN, you  
know where your  
cloud data is  
stored: **right here  
in North Dakota.**

Contact us today to learn more about  
DCN's cloud storage solutions or to  
schedule a tour in Bismarck or Fargo.

# DCN

[dakotacarrier.com](http://dakotacarrier.com) | 800-814-3333





Drive-up Video  
Assisted Teller



Lobby Walk-up  
Video Assisted Teller



Self Service Coin



Teller Cash  
Recycler (TCR)



Stand Alone ATM

## Local Sales, Service, and Support of Branch Transformation & Teller Automation.

Products provided by the world's leading manufacturers such as  
Nautilus Hyosung, Cummins Allison, Laurel, Triton, Canon, Digital Check, and others.

Mandan | Fargo | Minot | Billings | [www.datrue.com](http://www.datrue.com) | 800-279-7493

## BradyMartz

**Ryan Bakke, CPA**

Shareholder

[ryan.bakke@bradymartz.com](mailto:ryan.bakke@bradymartz.com)

Brady, Martz & Associates, PC  
24 W Central Ave • PO Box 848  
Minot, ND 58702-0848

Phone: 701.852.0196  
Fax: 701.839.5452  
Direct: 701.420.6856

[www.bradymartz.com](http://www.bradymartz.com)

# Better together



Partnerships make the dream  
of homeownership possible.

**NORTH DAKOTA**  
**housing**  
FINANCE AGENCY

# Our Mission Is to Help You Succeed

## Partner with us for:

- Loan participation purchases and sales\*
- Bank stock financing
- Bank executive and employee financing



Member FDIC | \*We do not reparticipate loans.

## Tom Ishaug

Call me at 701.451.7516

Based in Fargo, N.D.

Serving North Dakota, South Dakota and Minnesota



38760



## BE THERE FOR YOUR CARDHOLDERS

When your cardholders need cash on the go, you want to be there for them. Our end-to-end ATM services maximize performance, provide convenience to your cardholders, and create value for your institution.


- Ongoing monitoring and support
- Cardholder preference settings
- Fast Cash and Cardless Cash™
- Local, high-touch customer service


Scan the QR code to learn more about our ATM services!



The  
**advantage**  
Network

 100 South Phillips Avenue, Sioux Falls

 (605) 335-5112

 [advantage-network.com](http://advantage-network.com)

# FLOURISH



REBECA ROMERO RAINEY  
PRESIDENT AND CEO, ICBA

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

"So much of what we've seen in the last six months is banks doubling down on what they're good at doing: helping their customers and communities in ways that nobody else can."



"As we enter budget season, the adage 'You can't save your way to prosperity' hits home. With regulatory and financial pressures, community banks face tough decisions as they allocate resources for 2024.

I was just speaking with a banker who reiterated that it's been a while since we've been in this interest rate environment, and its impacts on the cost of credit and renewals send us down a path of unknowns. So, when we begin budgeting, we have to find a meaningful way to anticipate what lies ahead.

But with this uncertainty comes an opportunity to look at solutions with a new perspective. The current economic environment has bank management teams laser-focused on how we grow and create new revenue, all while managing expenses. The reality is that interest expenses will be significantly higher moving into the coming year, so we need to be asking, "What are we doing on the other side of the income statement to grow revenues?" Now's the time to think outside the box to ensure we continue to grow.

Whether it's stories of banks continuing to increase deposit balances based on trusted relationships in the community or others who are introducing different types of deposit products or identifying continued loan growth despite economic challenges, so much of what we've seen in the last six months is banks doubling down on what they're good at doing: helping their customers and communities in ways that nobody else can.

Community banks are building on their tried-and-true relationship-based business models, exploring opportunities for new sources of revenue generation, whether of payment products, specialty or niche areas of finance, or seeking other solutions that speak to individual customer bases.

So much of what we do in budget season is "put your head down, plug in the numbers and proceed forward." But pulling out of the weeds allows us to see how we can take advantage of this time and think creatively about how we're innovating for the future of our organizations.

And we're not in it alone; we have a network of community banks on which we can rely. In fact, ICBA has just launched ICBA Community ([community.icba.org](https://community.icba.org)), a digital platform to help community bankers network and share information. I encourage you to use it to get insights into creative ways your peers are managing this budget cycle.

Because as community bankers, we have the benefit of learning from one another. Let's leverage that connection to identify strategies to prosper, even as we're faced with challenges. We are stronger together than we are individually, and that will serve us well as we prepare for what's next.

## Twitter

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

## Where I'll Be This Month

I'll be speaking at the Bluegrass Community Bankers Association and Indiana Bankers Association conferences, encouraging bankers to continue using their peer network as they think about the future.



# FROM THE TOP



**DEREK WILLIAMS**  
CHAIRMAN, ICBA

**Derek Williams is President and CEO of Century Bank & Trust in Milledgeville, GA.**

A bank that demonstrates it truly understands and cares about individual needs will create a meaningful relationship with that employee and strengthen retention in the process.



When it comes to the community bank relationship banking model, the relationship we describe is as much about our connection with our employees as it is with our customers. Without committed, happy and engaged staff, we have little chance of meeting the needs of our customers, stockholders and communities.

So, as we enter another budget cycle, in a tight economic environment, we still need to place compensation and benefits near the top of our priority list. But it can't be an exercise of placing a lump sum in a salary line and leaving it at that. Just as we structure individualized opportunities for our customers based on their needs, so too do we need to take the time to understand what our employees seek and what will keep them deeply engaged with our banks. It's hard to define, but sometimes it's more about the feeling than the facts.

For example, some employees prioritize knowledge, and offering them more training dollars and time to take courses shows them that you are willing to invest in their growth. Some want to see advancement opportunities early on, so developing and helping them fulfill a career path speaks to their needs. Others seek support from the bank so they can tend to their families—aging parents, young children and more—and providing flexible work schedules makes all the difference. A bank that demonstrates it truly understands and cares about individual needs will create a meaningful relationship with that employee and strengthen retention in the process.

Of course, there is the reality of compensation. Our employees care about making a difference and took jobs with us because they see the impact we have in the community. But if they can't meet their financial needs, they will seek higher-paying options. That reality has to be reflected in our budget. In fact, my bank recently undertook compensation studies to determine where we needed to make market level increases. It's something we all need to do consistently to be sure we are being fair to the key people we want to keep.

Yet, the deciding factor in someone's decision to join or remain a part of our banks comes down to whether they truly feel a part of it. So, continue to extend that relationship banking approach to your employees. Connect with them and make them a part of your bank family. Provide them with the same individualized attention you give to your customers. Those actions speak volumes, and when it comes to compensation, they are worth their weight in gold.

## Twitter

Connect with Derek @DerekBWilliams

## Quote of the month

"Don't tell people how to do things; tell them what to do and let them surprise you with their results."

—George S. Patton, general in the U.S. Army



# 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.**

Don't be too quick to take gains unless  
that fits with the overall earnings  
picture for the bank

#### Education on tap

CFO Forum in Kansas City  
ICBA hosts its annual CFO Forum in Kansas City  
from Aug. 14–15. Attendees will hear from  
subject matter experts on topics of current  
interest to CFOs. Up to 12 hours of CPE are  
offered. To register, visit [icba.org/events](https://icba.org/events)



#### Hit the bid

##### A guide to finding liquidity among your holdings.

By Jim Reber, ICBA Securities

Quick: What are the most saleable assets on your community bank's balance sheet? If you get this wrong, you need to be running a "not-for-profit depository financial institution," if you know what I'm saying.

Bonds, of course. Most people I talk to consider the liquidity feature a close second (to safety) in importance when contemplating a purchase. That has come into play for thousands of community banks in the last year, as liquid assets have evaporated. According to the FDIC, in 2022 investments (including fed funds sold) as a percent of assets dropped from 43% to 39% for the commercial banks nationally. Since loan demand rose only modestly last year, the vast majority of the difference was investments running off as deposits "intermediated."

This situation has continued apace in 2023, as evidenced by the huge jump in wholesale borrowings, including FHLB advances. Although there's plenty of debate regarding the direction of monetary policy, community banks are still looking for more, versus less, sources of liquid assets as we proceed into the second half of the year.

#### Go to the well

Bonds prices have risen modestly in 2023. Bond yields, particularly those with maturities of five years and longer, actually peaked last October. For example, if you had purchased the new five-year Treasury note last November, you would now have a one-point gain (1%) in that bond. The Bloomberg Aggregate Bond Index, which is a hypothetical collection of investment-grade bonds, had a total return of 2.0% through June (after falling 13% in 2022).

That has lessened, but not eliminated, unrealized losses in community banks' bond portfolios. As of June 30, the average portfolio was around 8% underwater. That number was around 12% in October 2022. So while you may have a few bonds with gains, if you're looking to sell, you're going to choosing among those with losses. That may be opportune.

It appears that 2023 industry earnings will still be quite good, so it is entirely possible that a bank may choose to realize some losses on sales of bonds now, and then push that income (and tax liability) into future years. This strategy will make your tax accountant proud.

#### Priced to move

By way of review, there is a basic rule of bond selling to achieve maximum efficiency. This is the concept of the "take-out yield." Take-out yield has several other nicknames, like market yield or give-up yield, and what it quantifies is the yield that a purchaser of <your> bond would get if you were to sell that bond today.

The lower the take-out yield, the more efficiently you have sold your bond. Economically, the seller will have to re-employ the proceeds at a return higher than the take-out yield for the sale/reinvestment to make economic sense. So, a wise portfolio manager will resist the temptation to liquidate, unless the sale item results in a low take-out yield or there's a higher-yielding use of the proceeds.

Your brokers can readily quantify the take-out yield on any security that you're thinking about selling. What makes these selections a bit trickier is the inverted yield curve. Usually, the shorter the bond, the lower the take-out yield. That may not be the case now.

#### Keep these in mind

There are a couple of other variables that could influence if, or what, your community bank might sell. One is that you likely can't sell a bond that is designated Held to Maturity (HTM). Community banks have been putting ever greater amounts in HTM as unrealized losses have persisted. Around 20% of all bonds in bank portfolios are now HTM, which is a four-fold increase since 2021.

Another variable is that the values of call options are very high at the moment. This means that yields on callable agencies and "current coupon" mortgage-backed securities (MBS) are uncommonly high. A seller, then, would be better off by selling bonds that have little or no optionality. Examples are "bullets" and MBS that came to market in 2020 and 2021.

Also, you likely have other liquid assets on your balance sheet besides your investments. There is a robust secondary market for most performing loans beyond conforming residential mortgages. Floating rate SBA 7(a) loans can be efficiently sold, likely at substantial premiums. And sale-leaseback strategies, while more complex than bond or whole loan sales, could potentially produce some gains and liquidity.

So, to recap: Get some advice from your brokers about which bonds should produce the lowest take-out, or market, yields. Don't be too quick to take gains unless that fits with the overall earnings picture for the bank. And look around for other saleable assets, which could well produce gains to offset bond losses.

Bid thee well!

# INNOVATION STATION



**CHARLES POTTS, ICBA  
SENIOR VICE  
PRESIDENT, CHIEF  
INNOVATION OFFICER**

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



## **Budgeting for the future**

By Charles E. Potts

When it comes to budget, it all goes back to strategy. How you align your resources supports your direction as an organization. The opportunities that emerge from action versus reaction can set a course for a bank's vision of the future.

Sometimes, that means taking a leap into the unknown for a solution that has clear potential but may not offer certainty of an immediate turn. Take, for example, instant payments. With FedNow, use cases are still emerging and evolving, but bankers know they need to act so they aren't late to the game and chasing opportunities as an afterthought. Immediate financial returns notwithstanding, bankers realize that they need to invest in instant payments to remain competitive.

And in today's landscape, making that choice may be difficult but necessary. While it may seem counterintuitive to place a greater emphasis on innovation when the threat of revenue declines lingers, choosing to innovate is a strategic investment in the future. The lost opportunity cost of doing nothing can far outweigh today's finances. Chief financial officers worldwide agree. In fact, a March survey from EY pointed to digital technologies as the most critical area of investment and the least likely place for cuts, surpassing R&D/product development as the most important strategic emphasis. That's because digital drives much of today's innovation focus and customer experience expectations. In an app-based, instant gratification society, having the right digital interface can make all of the difference in staying connected—even virtually—with your customers.

Fortunately, digital transformation, like so many other areas of focused innovation, can start with a light-touch, low-lift solution that doesn't take a lot of effort or expense to achieve appreciable results. Consider ICBA ThinkTECH Accelerator companies like Beauceron Security which helps employees better recognize fraudulent communications, or Finosec which supports a broader cybersecurity approach. These simple-to-implement solutions have immediate impacts on the bottom line by creating a stronger risk mitigation program.

Which is precisely why ICBA has focused on bringing these low-barrier-to-implementation partners to the surface through the Accelerator. Many Accelerator companies can be up and running in a matter of weeks, helping to streamline bank operations and cut expenses in the process. They offer opportunities to strengthen innovation in a strategic, cost-effective manner. More information and demos from these companies can be found on [ICBA.org](https://www.icba.org).

There's no doubt that we're in a tricky economic environment, but by focusing further down the line, we can get ahead of industry evolution and prepare for what's next. Just as ICBA is investing in the ThinkTECH Accelerator, bankers need to place resources into those solutions that will support them when the economic conditions swing back around. This future proofing will help to ensure that you have put the right elements in place, so that your strategic direction remains relevant even as the market evolves.

# 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.

## The Swift Swap

Some of you have been asking how to build community in your teams and incorporate fun into the workday without breaking the budget or eating up valuable work time. Believe it or not, as little as 15 minutes every day can make a difference. As we've discussed before, teambuilding exercises are an essential part of any leader's toolbox. Our Community Banker University team recently tested an exercise called the Swift Swap as an opener for a day-long planning meeting. It only took up 10-15 minutes of our day but served as a great icebreaker and educational tool.

Here's how it works:

1. Take a group, ideally 6-20 people.
2. Split your team into two groups and line them up facing each other.
3. Team A gets a quick observation period (30-45 seconds) to memorize as many things about the people in front of them as possible. Then they turn around.
4. Team B has two minutes to change as many things as possible about themselves—anything from rearranging the order of the lineup to swapping shoes with someone or changing a hairstyle.
5. Team A turns around and gets 5-6 minutes to identify what has changed.
6. Do it again, this time in reverse.
7. Have someone write down the observations so you can see which team logged the most.

This game allowed us to get out of our chairs, mingle with each other, be present, use our creativity and communication skills and laugh together. But beyond the smiles, we learned lessons that are useful to our roles.

Here's what we noticed:

- We learn by doing and practicing. Both teams got better at making changes or memorizing changes when they went second.
- Everyone works toward goals differently. The two teams adopted a different memorization strategy. Team A each picked one person on the other team to observe, while Team B initiated more changes and incorporated more difficult swaps, thereby challenging Team A.
- Non-verbal or quiet communication is an important skill to master. Whether you are the communicator or the observer, it can have a big impact on the results of a project or game.
- Being quick on your feet to coordinate the team is critical to success. But so is adhering to the rules!
- Creativity can help a project get across the finish line or uncover a new solution for the team. Changing the line order was easy to spot, but swapping a necklace was harder.

It may seem impossible to find time for something that isn't on your to-do list but incorporating small activities like this into that list can be surprisingly effective. They pull you out of your daily routine, help work out team processes and teach some great lessons. Plus, they're great for bonding. And that's a pretty swift win!





**REGISTER TODAY**

AUGUST 14-15, 2023

## Meeting with BHG Executives - Denver, CO

Join us at **The Oxford Hotel** for a one-day in-depth business meeting. Gain valuable insights on how BHG Financial can help Community Bankers thrive through the current financial environment by leveraging the BHG Loan Purchase Program and our reliable suite of innovative solutions.



**Keith Gruebele**

EVP, Institutional Relationships | 954.263.6399  
kgruebele@bhg-inc.com



**YOUR PEOPLE.  
YOUR PLAN.  
CARRY ON.**

**RETAIN TALENTED EMPLOYEES  
WHEN YOU CARRY BLUE.**

Employees stick around when they feel valued—that's the message you send with BCBSND coverage.



Blue Cross Blue Shield of North Dakota is an independent licensee of the Blue Cross Blue Shield Association

**BCBSND.com**





**BANKERS EQUIPMENT  
SERVICE INC.**

## ATM End-Of Service Trade-In Special!

**GET UP TO \$4,500 IN VALUE**

\*Valid through December 31, 2023

Upgrade To NCR 80s Series By Trading In:

- ✓ **NCR 30s Series**
- ✓ **Diebold Opteva Series**

» **Contact your new Account Executive Rick Tungseth!**



(701) 970-8199



rtungseth@bankersequipment.com



# EARN MORE MONEY

WHILE WE DO THE WORK FOR YOU!

CALL OR EMAIL DAN OR GREG TO LEARN WHY OVER 100+  
PARTNERS RELY ON OUR MORTGAGE EXPERTISE EVERYDAY!



**DAN VAN WINKLE**

MORTGAGE CONSULTANT, NMLS 8495  
DAN@FIRSTCLASSCORP.COM



**GREG DEAN**

MORTGAGE CONSULTANT, NMLS 8499  
GREG@FIRSTCLASSCORP.COM



**First Class  
MORTGAGE**

NMLS 2520 | 701.356.9898

2300 13TH AVE. SOUTH | FARGO, ND

WWW.FIRSTCLASSCORP.COM





## **The ABCs of HSAs: Your Common HSA Questions Answered**

By Debbie Shipman, CIS, CIP, CISP, CHSP

Health savings accounts (HSAs) continue to grow in popularity. And as they become more popular, you should expect an increase in HSA-related questions from clients. This article provides answers to some of the more common HSA questions that your clients may have.

## **Employer-Sponsored Retirement Plan Rollovers: What Are My Client's Options?**

By Mary Hopkins, CISP

When individuals retire or leave their employer, they must decide what to do with the accumulated savings in their retirement plan. Typically, they will roll over the assets to another qualified retirement plan or an IRA in order to keep the assets in a tax-deferred account. If they decide to withdraw the assets, they may end up having to include the distribution amount in their taxable income for the year.

## **Now is the Perfect Time to Review Your Record Retention Procedures**

By Agatha Schmidt, CISP, SDIP, CHSP

Summer is typically a slower part of the year for most financial organizations, so organizations often use this “downtime” to review their operational policies and procedures. During this time of the year, our consultants on the Ascensus 800 Consulting Lines receive frequent calls about IRA record retention—including “How long should our financial organization keep IRA documents?”

## **Demystifying Forfeiture and Suspense Accounts**

By Bill Ellis

Certain events in the life of a retirement plan may lead to some assets being temporarily allocated to special unallocated accounts, rather than being credited to a specific plan participant. This is the case with both forfeiture accounts and suspense accounts, which—perhaps not surprisingly—are sometimes confused with one another.

Additional Ascensus SECURE 2.0 analysis is being released regularly; our full catalog can be accessed at Ascensus SECURE 2.0 News



## THE NATION'S — FIRST — BANKERS' BANK

### Your Full-Service Bankers' Bank

United Bankers' Bank is proud to be the nation's first bankers' bank, serving over 1,000 community banks from the West Coast to the Great Lakes and South Atlantic. We can't wait to share our passion for community banking with you!

To Request Pricing or Additional Information  
Visit [ubbRequest.com](http://ubbRequest.com)

#### Contact your North Dakota Calling Officers:

**Jay Syverson**  
SVP, Regional Sales Manager  
[jays@ubb.com](mailto:jays@ubb.com)

**Todd Schultze**  
VP, Correspondent Banking Officer  
[todd.schultze@ubb.com](mailto:todd.schultze@ubb.com)



**First for Your Success™**  
[ubb.com](http://ubb.com) • Member FDIC

**NEW FOR 2023**

## PLANT SEEDS WITH ICBND & ICBA'S TRAINING PROGRAMS!

**Skill  
Enhancement  
Employee  
Development**

**[WWW.ICBND.COM](http://WWW.ICBND.COM)**



SUPPORT ICBND AND  
USE ASSOCIATION CODE  
**ND-ICBND** AT CHECKOUT!



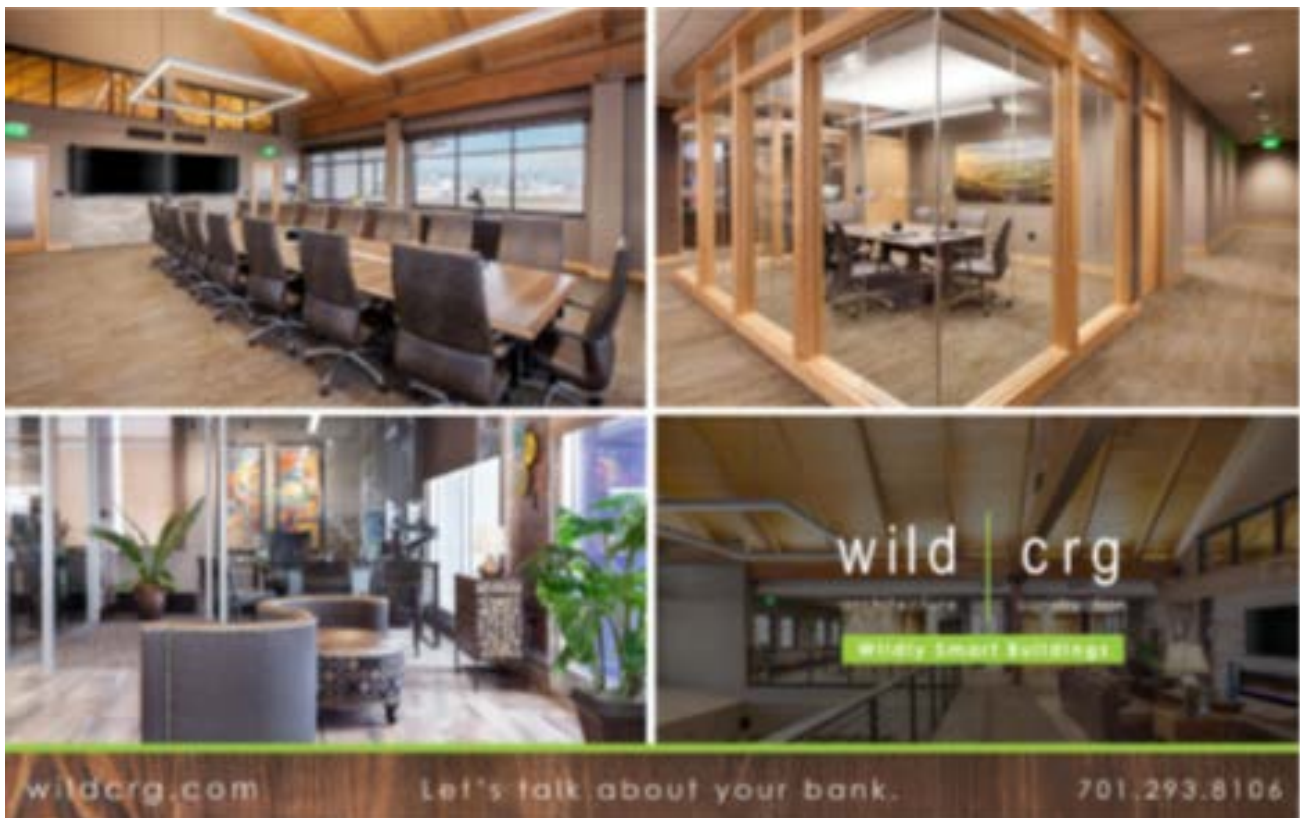




**North Dakota Records  
Information Network -**  
To preserve and protect North  
Dakota land records for future  
generations.

NDRIN welcomes all users, from real estate brokers to attorneys, bankers, oil and gas/coal industry personnel, abstractors and others. As in the previous 100 plus years, the North Dakota Records have been dedicated to the people of North Dakota in preserving, protecting and providing access to the county real estate records. NDRIN hopes to continue to serve the public into the 21st century and beyond. With new methods and techniques, modern technology is moving Records forward as progressive players in the world of e-commerce.

Visit us on our website: <https://ndrin.com>





# Help your customers be confident with their student loan decisions.

When your customers have questions about student loans, use our calculator to help them estimate the maximum amount of student loan debt that is recommended based on their career choice.

**[bnd.nd.gov/confident](https://bnd.nd.gov/confident)**

**Darion Bitz**  
Bismarck, North Dakota

**BND**  
Bank of North Dakota

# ICBND EDUCATIONAL OPPORTUNITIES

## Upcoming

## Webinar Schedule



August 2023	DATE	TIME
Financial Industry Essentials Module 1: The Financial System, How Money Moves & Mobile Banking	Tue 08/01	2:00 AM CDT
Financial Industry Essentials Module 2: Consumer Accounts: Deposits, Loans & Account Ownership	Tue 08/01	2:00 AM CDT
Financial Industry Essentials Module 3: Business Accounts: Deposits, Loans & Account Ownership	Tue 08/01	2:00 AM CDT
Financial Industry Essentials Module 4: Regulatory Agencies, Examinations & Deposit Insurance Safeguards	Tue 08/01	2:00 AM CDT
Financial Industry Essentials Module 5: Security & Privacy	Tue 08/01	2:00 AM CDT
Financial Industry Essentials Module 6: Internal Controls: Overrides, Bank Bribery Act & Ethics	Tue 08/01	2:00 AM CDT
Financial Industry Essentials Module 7: Intro to BSA: Laying the Foundation	Tue 08/01	2:00 AM CDT
Financial Industry Essentials Module 8: Identity Theft, Red Flags & Fraud	Tue 08/01	2:00 AM CDT
Financial Industry Essentials Module 9: Fair Lending, Including UDAAP Basics	Tue 08/01	2:00 AM CDT
Old-School Check Fraud; New RDC Tricks	Tue 08/01	10:00 AM CDT
IT Audit Options: How to Choose the Right One for Your Institution	Wed 08/02	2:00 PM CDT
Marijuana Policy & Best Practices: Handling Employee Medical & Recreational Use	Thu 08/03	2:00 PM CDT
What Reg E & the Nacha Rules Mean to You, Including Dealing with Discordant Rules	Tue 08/08	10:00 AM CDT
Auto Loan Delinquencies: Reducing Defaults & Maximizing Recoveries	Tue 08/08	2:00 PM CDT
Force-Placed Auto & Mortgage Insurance: Placement, Management, Guidance	Wed 08/09	10:00 AM CDT
Working with Troubled Loans: Extensions, Deferments, Re-Aging, Refinancing & Incentives	Tue 08/15	10:00 AM CDT
Measuring the ROI of Your Digital Marketing Strategy	Thu 08/17	10:00 AM CDT
Job-Specific Compliance Training for Deposit Operations	Thu 08/17	2:00 PM CDT
Workout & Liquidation of an SBA Loan	Tue 08/22	10:00 AM CDT
SARs & Cyber Crimes	Wed 08/23	10:00 AM CDT
Debit Card Payment Fundamentals	Thu 08/24	10:00 AM CDT
The Green Book & Government Payments Explained	Tue 08/29	10:00 AM CDT
Five Steps for E-SIGN Compliance	Wed 08/30	10:00 AM CDT
Record Retention & Destruction Policy & Timeframes	Thu 08/31	10:00 AM CDT
September 2023	DATE	TIME
ACH & P2P Payments: Perils & Protections	Tue 09/05	10:00 AM CDT
Regulation CC for Tellers	Wed 09/06	10:00 AM CDT
ECOA & Fair Lending: Examiner Hot Buttons	Thu 09/07	10:00 AM CDT
ACH Return Reason Codes: Commonly Used & Misused Codes	Tue 09/12	10:00 AM CDT
HMDA Part 1: Application Basics	Wed 09/13	10:00 AM CDT
Countdown to New Beneficial Ownership Rules: Effective January 1, 2024	Wed 09/13	2:00 PM CDT
Your Consumer Borrower Filed Bankruptcy, Now What? Chapters 7 & 13	Thu 09/14	10:00 AM CDT

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



# ICBND EDUCATIONAL OPPORTUNITIES

## Upcoming Webinar Schedule



September 2023 (CONTINUED)	DATE	TIME
New Policy Statement on CRE Accommodations & Workouts	Mon 09/18	10:00 AM CDT
New Third-Party Vendor Risk Management Guidance	Mon 09/18	2:00 PM CDT
Traditional & Roth IRAs Part A: Eligibility, Contributions, Rollovers & Transfers	Tue 09/19	10:00 AM CDT
Business Accounts: Setup, Management & Authority	Wed 09/20	10:00 AM CDT
BSA for Operations Personnel	Thu 09/21	10:00 AM CDT
Top ACH Audit Findings & Tips to Avoid Them	Mon 09/25	10:00 AM CDT
FedNow Is Here Now!	Tue 09/26	10:00 AM CDT
Understanding CAMELS Components & Risk	Tue 09/26	2:00 PM CDT
Community Reinvestment Act: Fundamentals, Documentation & Proposed Rule Changes	Wed 09/27	10:00 AM CDT
Lending to Nonprofit Organizations	Thu 09/28	10:00 AM CDT
October 2023	DATE	TIME
Fighting Fraud: Recognizing Red Flags & Assisting Accountholders	Tue 10/03	10:00 AM CDT
Traditional & Roth IRAs Part B: Distributions, Taxation, Withholding & Penalties	Wed 10/04	10:00 AM CDT
TRID Breakdown Part 1: Loan Estimate for Fixed-Purchase, Variable-Refinance & Construction-Perm	Thu 10/05	10:00 AM CDT
20 Common Mistakes in Consumer Collection	Tue 10/10	10:00 AM CDT
HMDA Part 2: Demographic Collection	Wed 10/11	10:00 AM CDT
Stress Testing Your Loan Portfolio	Thu 10/12	10:00 AM CDT
Junk Fees: Identifying, Eliminating & Compliance Action Plan	Mon 10/16	10:00 AM CDT
Annual MLO Requirements & SAFE Act Compliance	Wed 10/18	10:00 AM CDT
When a Borrower Dies: Next Steps	Thu 10/19	10:00 AM CDT
Commercial Lending Basics: Risks, Scrutiny, Safeguards, Collateral & More	Tue 10/24	10:00 AM CDT
Accurately Completing the W-9, W-8BEN, 1099-INT & 1042-S	Wed 10/25	10:00 AM CDT
HMDA Part 3: Commercial Loans	Thu 10/26	10:00 AM CDT
Banking Legal Marijuana Businesses	Mon 10/30	2:00 PM CDT
November 2023	DATE	TIME
UDAAP & Debt Collection	Wed 11/01	2:00 PM CDT
Robbery: Prevention, Safety & Current Threats	Thu 11/02	2:00 PM CDT
Form 1099 Reporting: Third-Party Vendors, Foreclosures, Debt Forgiveness & More	Wed 11/08	10:00 AM CST
TRID Breakdown Part 2: Closing Disclosure for Fixed-Purchase, Variable-Refinance & Construction-Perm	Thu 11/09	10:00 AM CST
Overdraft Risks & Five Best Practices	Tue 11/14	10:00 AM CST
Opening NRA Accounts	Wed 11/15	10:00 AM CST
Notary Essentials, Virtual Notarizations & Legalities	Thu 11/16	10:00 AM CST

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

# ICBND EDUCATIONAL OPPORTUNITIES

## Upcoming Webinar Schedule



### November 2023 (CONTINUED)

IRA Year-End Update: New & Important IRA Issues & Answers

DATE	TIME
Tue 11/28	10:00 AM CST

BSA for Lenders

Thu 11/30	10:00 AM CST
-----------	--------------

### December 2023

Proper Repossession, Notice & Sale of Non-Real Estate Collateral

DATE	TIME
Tue 12/05	10:00 AM CST

HELOC How-To In-Depth

Wed 12/06	2:00 PM CST
-----------	-------------

Commercial Loan Annual Credit Review Best Practices

Thu 12/07	10:00 AM CST
-----------	--------------

CECL... One Year In

Tue 12/12	10:00 AM CST
-----------	--------------

Elder Fraud Issues

Wed 12/13	10:00 AM CST
-----------	--------------

BSA for Officers & Directors

Thu 12/14	10:00 AM CST
-----------	--------------

Board Secretary: Documenting Minutes, Corrections & Disagreements

Tue 12/19	10:00 AM CST
-----------	--------------

When a Depositor Dies: Next Steps

Thu 12/21	10:00 AM CST
-----------	--------------

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



## SAVE THE DATES!

<b>Feb. 17</b> <b>Feb. 23</b> <b>April 11-12</b> <b>May 3-4</b> <b>May 11</b> <b>June 12-16</b> <b>June 21-22</b> <b>June 27-28</b> <b>Aug. 6-8</b> <b>Sept. 7</b> <b>Sept. 13</b> <b>Sept. 27</b> <b>Oct. 17-18</b> <b>Oct. 25-26</b> <b>Nov. 9</b> <b>Ongoing</b>	Winter Emerging Leaders Devel. Group Session, <b>Grand Forks</b> Comm. Bankers for Compliance - Regulatory Update, <b>Virtual</b> Comm. Bankers for Compliance - Spring Session, <b>Bismarck</b> Women in Community Banking Summit, <b>Bismarck</b> Comm. Bankers for Compliance - Regulatory Update, <b>Virtual</b> School of Agriculture Lending, <b>Bismarck</b> Summer Emerging Leaders Development Group Session, <b>Fargo</b> Essentials of Credit Analysis School, <b>Fargo</b> ICBND 55th Annual Convention, <b>Bismarck</b> Comm. Bankers for Compliance - Regulatory Update, <b>Virtual</b> Fall Emerging Leaders Devel. Group Session, <b>Beulah</b> Management & HR Summit, <b>Bismarck</b> Comm. Bankers for Compliance - Fall Session, <b>Bismarck</b> Real Estate Construction Lending Workshop, <b>Bismarck</b> Comm. Bankers for Compliance Regulatory Update, <b>Virtual</b> Educational Webinars Powered by FinEd, <b>Virtual</b>
--	---



## 2023

## Education Opportunities

\*Schedule subject to change\*



# LIVE WELL. WORK WELL.

MONTHLY HEALTH & WELLNESS NEWSLETTER

JULY 2023 EDITION



## SUMMER PICNIC SAFETY TIPS

At some point throughout the summer, you may spend time outside with family and friends at a picnic or backyard barbecue. If you aren't careful about handling foods and beverages during these cookouts, you're putting yourself and others at risk for potential food-related illnesses.

The U.S. Centers for Disease Control and Prevention estimates that 48 million people get sick from a foodborne illness each year.

Bacteria multiply especially fast in the summer heat, making outdoor cookouts prime breeding grounds for *E. coli* and salmonella. Symptoms of foodborne illnesses may include nausea, vomiting, diarrhea and abdominal cramping.

Prevent food poisoning at picnics and barbecues with these simple tips:

- **Clean.** Wash cooking equipment, dishes and utensils between uses. Be sure to clean the grill's surface after each use and wash cutting boards after preparing raw meat. Germs can survive in many places, so washing your hands and surfaces is critical.
- **Separate.** Use one cooler for drinks and one for food. It's also important to separate raw foods (e.g., poultry, seafood and eggs) from those ready to eat. Lastly, never eat anything left out of a refrigerator or cooler for more than two hours—or one hour if the temperature is above 90 degrees Fahrenheit.
- **Cook.** Food is safely cooked when the internal temperature gets high enough to kill germs that can make you sick. The best way to know if food is cooked properly is by using a meat thermometer. For example, burgers and hot dogs should be cooked to 160 degrees Fahrenheit and chicken to 165 degrees Fahrenheit.
- **Chill.** Refrigerate food promptly since bacteria can rapidly multiply if left at room temperature. The "danger zone" for bacteria growth is 40-140 degrees Fahrenheit.

Remember that as summer temperatures rise, so does your risk for food-related illness. If you have a mild case, it's important to stay hydrated. More serious food poisoning cases, which often include a fever, severe abdominal pain and dehydration symptoms, require medical attention.

Zyware, 2023.

This newsletter is for informational purposes only and should not be construed a medical purposes. © 2023 Zyware, Inc. All rights reserved.



## SKIN CANCER AND YOU

At least 1 in 5 Americans will develop skin cancer by the age of 70, making skin cancer the most common cancer in the United States. Fortunately, skin cancer is highly preventable by avoiding excessive sun exposure. Here are a few tips to protect your skin from the sun:

- Stay in the shade under an umbrella, tree or other shelter. Avoid the sun between 10 a.m. and 4 p.m., when the rays are the strongest.
- Wear dark-colored clothes made of tightly woven fabrics and a hat that shields your face, neck and ears.
- Wear sunglasses to protect your eyes and the skin around them.
- Apply sunscreen all over your body and lips and reapply at least every two hours—and after swimming or sweating. Learn more about picking the right sunscreen in the infographic below.

Most skin cancer cases are curable if diagnosed and treated early enough. Inspecting your skin for any spots or changes in color or appearance is important, as new spots or changes may indicate cancer. If you have any concerns, see your doctor.

## CHOOSING THE RIGHT SUNSCREEN

With so many sunscreen options on the shelves, it can be difficult to know which offers the best sun protection. Opt for a sunscreen labeled with these factors:

- Mineral formula (e.g., titanium dioxide and zinc oxide)
- Broad spectrum
- SPF 30 or higher
- Water-resistant for up to 40 or 80 minutes



# LIVE WELL. WORK WELL.

MONTHLY HEALTH & WELLNESS NEWSLETTER

JULY 2023 EDITION



## AVOIDING ARTIFICIAL SWEETENERS FOR WEIGHT LOSS

The World Health Organization (WHO) released new guidance to avoid using zero-calorie nonsugar sweeteners (NSS)—such as aspartame and stevia—for weight loss. The WHO advised that artificial and natural sweeteners have not been shown to help with long-term weight loss in children or adults. In fact, their use may come with side effects, including an increased risk of cardiovascular diseases and Type 2 diabetes. The agency's only exception to the recommendation is for individuals with preexisting diabetes.

This new guidance doesn't address consumption safety; it only comments on using NSS for long-term weight loss. However, eliminating sweeteners is the healthiest option. Talk to your doctor if you have diet or disease risk questions. Your doctor can provide additional tips for well-being management.



Zywave, 2023.

This newsletter is for informational purposes only and should not be construed a medical purposes. © 2023 Zywave, Inc. All rights reserved.

## MONTHLY RECIPE

### WHOLE GRAIN STRAWBERRY PANCAKES

Makes: 7 servings

#### INGREDIENTS

1 ½ cups whole wheat flour	6 oz. low-fat vanilla yogurt
3 Tbsp. sugar	¾ cup water
1 tsp. baking powder	3 Tbsp. canola oil
½ tsp. baking soda	1 ¾ cups sliced fresh strawberries
½ tsp. salt	6 oz. low-fat strawberry yogurt
3 eggs	

#### PREPARATIONS

1. Heat a griddle to 375 F or a greased skillet over medium heat.
2. In a large bowl, mix the flour, sugar, baking powder, baking soda and salt. Set aside.
3. In a medium bowl, whisk the eggs, vanilla yogurt, water and oil until well blended.
4. Pour the egg mixture into the flour one; stir until moistened.
5. For each pancake, pour slightly less than ¼ cup of batter onto the hot griddle or skillet. Cook pancakes for 1-2 minutes or until bubbly on top. Turn; cook the other sides for 1-2 minutes until golden brown.
6. Top each serving (2 pancakes) with ¼ cup sliced strawberries and 1-2 Tbsp. strawberry yogurt.

#### NUTRITIONAL INFORMATION

(per serving)  
Total calories: 260  
Total fat: 9 g  
Protein: 9 g  
Sodium: 390 mg  
Carbohydrate: 36 g  
Dietary fiber: 4 g  
Saturated fat: 2 g  
Total sugars: 16 g

Source: MyPlate





July 2023

# LEARN TO LIVE BULLETIN

## Your guide in wellness & mental health

### July is Social Wellness Month

#### The Importance of Social Connections

Social wellness is an important part of overall well-being. It means having positive and healthy connections with the people around you like your family, friends, co-workers, and others in your community. Building positive social connections can help you live a happier and healthier life.

Here are a few tips to embrace Social Wellness Month:

- » **Spend time with people:** Make plans to be with your family, friends, and people in your community. The time spent together fosters a connection with those individuals, while contributing to your own sense of belonging – which is important for your well-being.
- » **Be a good listener:** When you talk to someone, really pay attention to what they are saying. Try to understand their point of view without judging them. This will help you communicate better and make your relationships stronger.
- » **Volunteer your time:** Help others by volunteering during your free time. This is a great way to meet people who have the same interests as you do and feel good while helping.
- » **Take care of yourself:** Do things that make you feel happy and relaxed. This will help you have better relationships with others and make you feel better overall.



By following these tips, you can have a better life with good friends and family around you.

#### We can help.

If you feel lonely or anxious being around new people, try Learn to Live's **Social Anxiety** program. It can help! This program helps us identify and reduce the barriers that keep us from living the life we want to live. This program is available to you and your family members (13 and older) free of charge, all year long.

Get started today at [learntolive.com/partners](https://learntolive.com/partners) and enter access code **BLUEND** to get started. If you're already a member, simply sign in with your username and password. Learn to Live is available to you and your family members, ages 13 and older, all at no cost.



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



## ICBND MEMBERS IN THE NEWS

---

Bravera

### **USDA Rural Development in North Dakota Recognizes Bravera as Top Lending Partner to Support Rural Homeownership**

DICKINSON, N.D. – Throughout the month of June and in celebration of Homeownership Month, U.S. Department of Agriculture (USDA) Rural Development State Director for North Dakota Erin Oban recognized Bravera as one of the top three North Dakota lending partners working with USDA Rural Development to support rural homeownership thus far in fiscal year 2022. Bravera has helped rural individuals and families buy homes through USDA Rural Development’s Single Family Housing Guaranteed Loan Program.

The agency presented the award to Bravera Bank and their mortgage team. “Affordability and accessibility of housing is an enormous challenge in many North Dakota communities, but in partnership with USDA Rural Development, these lenders are leading their industry in assisting our state’s most rural residents to find places they can call home,” said Oban. “We are grateful for lenders like Bravera Bank that commit to utilizing federal resources available that reduce barriers, like eliminating the need for a down payment, to own a home. USDA Rural Development is strengthening communities, providing stability for families, and building generational wealth by helping North Dakotans become homeowners.”





# ICBND MEMBERS IN THE NEWS

## Dakota Carrier Network

DCN receives \$19.7 million grant to reduce cost of network expansion

North Dakota, one of the best-connected states in the country, is about to get even more connected to reliable, affordable broadband.

The DCN Statewide Middle Mile Backbone Upgrade is a \$43.8 million project. It is comprised of two elements: adding middle mile fiber route miles and upgrading electronics to support the increased network demand to terabit speed. To accomplish the network upgrade, four of DCN's Owner companies are also participating in this grant: BEK Communications, based in Steele, N.D.; Dakota Central, based in Carrington, N.D.; MLGC, based in Enderlin, N.D.; and RTC Networks, based in Parshall, N.D.

To help fund the upgrade, DCN has been awarded a \$19.7 million grant from the National Telecommunications and Information Administration (NTIA), with the remaining \$24 million coming from DCN and the participating subrecipients. Over the past decade, DCN's 13 Owner companies and DCN have invested more than \$1 billion in North Dakota's broadband infrastructure.

"The demand for broadband capacity continues to grow, and this grant provides critical funding that allows DCN and our Owners to continue providing customers reliable, high-speed connectivity at an affordable price," explained Seth Arndorfer, DCN CEO. "This middle mile infrastructure provides the crucial connection from the greater internet to the end user. It's not something we think about every day, but without a reliable middle mile, commerce grinds to a halt."

"Middle mile" refers to the segment of a broadband network that connects the user's core network to the local network, connecting the global internet to the end user. The middle mile typically serves as the backbone for a region and does not directly connect end-user locations.

DCN will add five new network segments across the state: Bismarck to Carrington, Jamestown to Carrington, Devils Lake to Carrington, Fargo to Carrington, and Alexander to Max. These segments will add 612.99 leased fiber route miles to DCN's middle mile backbone infrastructure. BEK will add 28.4 miles to their middle mile backbone infrastructure, and Dakota Central will add 233.2 miles to their middle mile backbone infrastructure. Altogether, the project will add 874.59 fiber route miles across the state.

These additional fiber miles will create a fully meshed topology within North Dakota, meaning that if there is any kind of problem at one point in the state, it can seamlessly reroute and not affect the entire network, adding redundancy, resiliency, and survivability to this critical infrastructure.

The second element, upgrading to terabit-capable electronics, will support the increased network demand and ensure the network has the capacity to fulfill the needs of anchor institutions such as schools, hospitals, and public safety entities as they provide critical services to the citizens of North Dakota.

"This program is unique because DCN's middle mile backbone infrastructure connects all of North Dakota through our 13 Owner companies and our combined fiber infrastructure," added Arndorfer. "By expanding DCN's fiber optic backbone and network capacity, all North Dakotans benefit. This network upgrade will enable DCN to provide massive capacity to enterprises, hyperscalers, and our Owner companies with terabit speeds, furthering North Dakota's position to support emerging technologies like artificial intelligence, machine learning, precision ag, and autonomy."

It is estimated that the entire project will be complete by year end 2025.

North Dakota's anchor institutions recognized the need for DCN's grant application. DCN received 25 letters of support from officials and entities ranging from Governor Doug Burgum and multiple state agencies to regional healthcare systems, land grant universities, and public safety entities. The letters of support demonstrate that public and private entities across the state understand the need for this infrastructure that is crucial to the vitality of North Dakota.

# ICBND MEMBERS IN THE NEWS

## Dakota Carrier Network



**Lisa Fisher**

**Lisa Fisher**, sales support representative at DCN, earned certification as a Project Management Professional® (PMP®) from the Project Management Institute.

The certification recognizes project managers who have proven to have the skills to successfully manage projects. To earn the PMP® certification, certain eligibility requirements must be met and pass a 180-question exam. PMP® certification validates that an individual has the skills to effectively lead and motivate a project team throughout a project, can determine the best approach for working on each project, and is able to highlight the success of a project and its impact on overall strategic organizational goals. PMI is the world's leading professional organization for project management.

Fisher, based in the Fargo office, has been with DCN since 2017 and primarily works with customers and projects in the wholesale/wireless area.



**Branden Rasmussen**

**Branden Rasmussen**, cloud services specialist at Dakota Carrier Network (DCN), recently earned the designation Veeam Certified Engineer (VMCE), furthering his expertise in data management, protection, and recovery solutions provided by DCN.

The VMCE certification involves a rigorous training and examination process that requires demonstration of comprehensive knowledge and expertise in deploying, configuring, managing, and supporting Veeam solutions. The certification enables him to provide advanced guidance and support in optimizing data protection strategies, backup and recovery operations, and ensuring data availability for DCN customers.

Rasmussen holds numerous other industry certifications including Microsoft Certified: Identity and Access Administrator Associate, Microsoft Certified: Windows Server Hybrid Administrator Associate, and Palo Alto Networks Certified Network Security Administrator.

# ICBND MEMBERS IN THE NEWS

## The Bank of Tioga

The Bank of Tioga has partnered with the Tioga Area Economic Development Corporation to host REV, a small business pitch competition where \$15,000 will be distributed to one or more entrepreneurs. Applications are due August 31, 2023.

From the pool of applicants, up to five businesses will be selected to pitch and be judged on all aspects of their business in front of a judges panel on Tuesday, October 17, 2023, at the Tioga Movie Theatre located at 15 First St NE, Tioga, ND 58852.

Last year's winners included JTH Portables at \$6,000, Solid Ice Embroidery at \$5,000, The Plant Place at \$4,000. Judges include Savanna Hendrickson, President of The Bank of Tioga and Wendy Lenzen, Vice President of Business & Consumer Banking with The Bank of Tioga, along with KayCee Lindsey with Divide County Economic Development and Dennis Lindahl with Tioga Economic Development.

To apply, visit <https://www.thebankoftioga.com/rev> and download the REV application. The application deadline is August 31, 2023. If you have any questions, please reach out to Savanna Hendrickson at The Bank of Tioga at 701-664-3388.

**We're as invested in  
your town as you are.**

**Grow local. Choose  
a community bank.**

**BankLocally.org**

**Why are banks  
moving to a .BANK  
domain name?**

"We want our customers to know that  
we care about them being protected.

**.BANK tells that story for us."**

- Haley Pitcher, Assistant Vice President and  
Special Projects Officer, TrailWest Bank

.BANK is trusted and verified.  
Secure your bank's domain name today.  
VISIT: [www.register.bank](http://www.register.bank)



# ICBND MEMBERS IN THE NEWS

## The Bank of Tioga



### The Bank of Tioga supports local drone and aviation pilot programs

**Tioga, ND, June 8, 2023** – The Bank of Tioga was a proud supporter of Tioga's aviation and unmanned aircraft systems (UAS) pilot program with a gift of \$7,500 toward this groundbreaking initiative. The program achieved remarkable success due to a \$100,000 matching grant from area businesses as well as the North Dakota Technical Skills Grant Program and generous support from Enel Group. Participants received both their general aviation pilot's license and UAS certification upon completion and prepared to enter the workforce as UAS pilots. In the program of fourteen students, eight completed solo flights and three completed their check rides as part of the final step in the training process.

A recognition banquet was held on Friday, May 5, 2023, to celebrate the program's success, sponsors, partners and pilot graduates. Wendy Lenzen, VP of Business & Consumer Banking with The Bank of Tioga expressed at the event, "We are so grateful for this program and how it has elevated our community and its members while providing a new economic vitality and workforce to the area. We look forward to continuing our partnership to make a positive impact on the community for years to come." At the celebration banquet, several students accounted how this free program has, 'changed their lives.'

Local sponsorships from The Bank of Tioga, Tioga Aero Center, Aeroport Hobby Shop, NCC, and others help provide youth activities and STEM certified opportunities, including Tioga's Drone Camp for Kids and Tech Camp for Kids, which will be held in Tioga on August 12th & 13th, 2023. For more information, contact **Tioga Area Economic Development Corporation** at (701) 664-8233.



# ICBND MEMBERS IN THE NEWS

## The Bank of Tioga



### The Bank of Tioga initiates annual livestock matching donation program

**Crosby, ND, July 28, 2023** – The Bank of Tioga is proud to have marked another year of the 4-H/FFA matching livestock donation program, which the bank initiated in 2017. For every dollar 4-H/FFA youth donate to the livestock fund the bank matches it up to \$2,500. Since the program's inception, over \$10,000 has been raised for fairground facility improvements.

Funds have helped improve the livestock facilities, repair and replace panels and pens for increased safety for participants along with their animals. In recent years a large percent of 4-H/FFA youth have voluntarily participated. The program is one way to inspire giving and help continue the legacy of the fair and the ag community.

“This program has been a huge success in past years allowing for some really great updates to the facilities. We understand the hard work participants put into getting their livestock ready for sale day and think this is a great way to help out our kids in the future years,” said The Bank of Tioga Vice President of Ag Banking, Lee Rindel. “It is encouraging to see first-hand the importance of giving back to the community and how it impacts the same. In addition, it is exciting to see the improvements, but more importantly the kids working with their animals and learning important life lessons and all the responsibilities they will carry with them forever.”

The goal of the program is to help teach local youth the importance of giving back to their community by raising funds to improve and further develop the facilities utilized during 4-H/FFA activities at the Divide County Fairgrounds. Donations are welcome from parents, grandparents and other fair participants to help build up the program.

Most recently, time and effort has upgraded the small animal barn. Anyone is encouraged to stop by to see first-hand the improvements been made by the community's generosity. To learn more about this program, please contact Lee Rindel at [Lee.Rindel@thebankoftioga.com](mailto:Lee.Rindel@thebankoftioga.com).

# ICBND MEMBERS IN THE NEWS

Widmer Roel



**Leilei Bao**

Widmer Roel hires **Leilei Bao** as a Tax Associate

Leilei Bao has joined Widmer Roel, a local public accounting and business advisory firm, assisting the tax department. As a Tax Associate at Widmer Roel, Leilei provides tax and accounting services to a wide range of clients.

Prior to joining Widmer Roel Bao had the honor of being the 2022 Legacy Scholarship recipient from the American Institute of Certified Public Accountants.

Leilei is a graduate from North Dakota State University where she earned a Master of Accountancy and Fort Hays State University at Kansas where she earned a Master of Business Administration.

## Financial Industry Essentials

### 20-40 minute Training Modules

1. The Financial System, How Money Moves & Mobile Banking
2. Consumer Accounts: Deposits, Loans & Account Ownership
3. Business Accounts: Deposits, Loans & Account Ownership
4. Regulatory Agencies, Examinations & Deposit Insurance Safeguards
5. Security & Privacy
6. Internal Controls: Overrides, Bank Bribery Act & Ethics
7. Intro to BSA: Laying the Foundation
8. Identity Theft, Red Flags & Fraud
9. Fair Lending, Including UDAP Basics



## Independent Banker



Your host, ICBA Chief Innovation Officer Charles Potts, speaks candidly with community banking leaders to glean actionable insights and inspiration on everything from managing talent and advocacy to the demands of the ever-shifting financial technology landscape.

LISTEN IN



[icba.org/podcast](https://icba.org/podcast)

AN **ICBA** PODCAST

# ICBND CLASSIFIEDS

## First Western Bank & Trust

### Cash Management Specialist

#### Summary of Work

- Establish solid customer relationships through identifying needs, providing creative and best solutions for customers, and using cross-sell and referral opportunities
- Provide support to customers and bank staff regarding electronic products and services
- Establish online customer accounts including entering data, assigning access permissions and performing account verification
- Ensure timely response and resolution of customer questions and issues in a timely, professional manner via telephone, email or in-person
- Perform maintenance to existing online accounts, re-setting passwords and making account changes as requested
- Meet with business customers to provide information on Cash Management services
- Assist in developing merchant services program
- Add, monitor and support Cash Management and Remote Deposit Capture customers
- Determine exposure limits and assign risk ratings for Cash Management ACH customers
- Assist with RSA token activation, lost tokens and customer contact regarding tokens
- Ensure customer compliance with online policies and procedures

Apply at

- Go to **[www.firstwestern.bank/careers/](http://www.firstwestern.bank/careers/)**
- Once there, click the SEE JOB POSTINGS button. The open positions will be listed.
- Select the position and, once it opens, there is an APPLY button at the bottom.

### Loan Administrator I, II, III

#### Summary of Work

Obtain information related to the commercial and ag loan origination process including: ordering appraisals, environmental reports, credit reports, customer identification verifications, Uniform Commercial Code (UCC) searches, business entities searches, insurance information, flood certificates and various other items

- Prepare, type and process materials required for loan closing, statements, checks, escrow letters, journals, etc.
- Order preliminary title policies, attorney preliminary title opinions and update abstracts for loan commitments and review with loan officer
- Prepare commercial and agricultural loan documents including but not limited to notes, security agreements and guarantees according to processing guidelines
- Complete UCC filings, continuations and terminations
- Obtain customer signatures on appropriate loan documents
- Assist with preparation of Regulation Z, settlement statements and loan statistic sheets
- Issue checks for loan payouts and process lien waivers
- Process advances and loan payments
- Provide customers loan and repayment schedules as requested

Apply at

- Go to **[www.firstwestern.bank/careers/](http://www.firstwestern.bank/careers/)**
- Once there, click the SEE JOB POSTINGS button. The open positions will be listed.
- Select the position and, once it opens, there is an APPLY button at the bottom

# ICBND CLASSIFIEDS

Starion

## Administrative Assistant

### Summary of Work

Located in Bismarck, this position is part-time working 15-20 hours per week. Responsibilities include:

- Administrative support to ensure efficient operation of office.
- Typing, filing, scanning, maintaining files, and data entry
- General administrative and clerical duties.
- Preparation of reports.
- Maintain digital and physical filing systems.
- Update and maintain policies and procedures.
- Submit and reconcile expense reports.
- Organize, schedule and coordinate appointments and meetings.
- Make reservations and travel arrangements.

Qualifications:

- One to three years of experience with office management systems

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



## Ag Banking Officer in Mandan

### 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 & national ag news as well as government policies and programs on farming & ranching

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.

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



# ICBND CLASSIFIEDS

Starion

## **Business Banking Officer in Bismarck or Mandan**

### **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.

## **Business Banking Officer in 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.

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

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

# ICBND CLASSIFIEDS

Starion

## Business Intelligence Lead

### Summary of Work

We are seeking a Business Intelligence Lead in Mandan or Fargo, North Dakota; or Madison, Wisconsin.

In this role, you will be responsible for:

- Supervision and coaching of the team
- Operational processes within delivery systems
- Strategic activities in product research
- Service value enhancement
- Marketing campaign implementation
- Providing excellent customer service to internal and external customers
- Departmental workflow of system administration and implementation.

You should have:

- Eight to ten years similar experience and the equivalent of a bachelor's degree
- Experience in banking and loan operations
- Ability to analyze and interpret financial and statistical data
- Ability to review legal opinions and recommend appropriate action
- Strong mathematical, problem-solving, multitasking and decision-making skills
- Outlook, Word, and Excel experience
- Exceptional customer service skills

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

## Bank Secrecy Act (BSA Specialist)

### Summary of Work

The Bank Secrecy Act (BSA) Specialist will:

- Regularly verify OFAC and 314(a) checks, researching all matches.
- Regularly monitor suspicious activity.
- Ensure BSA regulatory requirements are being followed.
- Review and complete Currency Transaction Reports for compliance.
- Review new accounts opened to ensure BSA compliance with policies and procedures.
- Conduct customer due diligence reviews through BSA reporting software.
- Research and clear daily alerts generated through the BSA/AML monitoring software.

### You should have

- Minimum one to three years of banking and/or BSA experience
- Bachelor's degree in accounting, finance, economics, or related field preferred
- A general understanding of BSA requirements
- Ability to work independently, multitask, and work cooperatively with others
- Strong verbal and written communication skills
- Proficiency with Excel, Word, PowerPoint and Outlook.

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

# ICBND CLASSIFIEDS

Starion

## Cash Management Support Specialist

### Summary of Work

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
- Prefer 1-3 years of commercial credit card 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).

## Compliance Auditor/CRA Specialist

### Summary of Work

The Compliance Auditor/CRA Specialist will:

#### Compliance Auditor

- Perform individual compliance audits, reporting audit results
- Follow up on outstanding audit issues
- Research and staying informed of new or enhanced regulations
- Respond to compliance inquiries
- Complete risk assessments
- Assist with external audits/examinations and the annual compliance audit plan
- Periodically report to the Audit Committee

#### CRA Specialist

- Coordinate, document and review lending, investment and service activity
- Serve as the bank's liaison with examiners
- Ensure compliance with CRA data collection, reporting, and disclosure requirements
- Maintain relevant CRA reports, policies and files, including CRA public files
- Provide CRA training
- Facilitate the Bank's quarterly CRA committee meetings
- Identify opportunities for CRA Investments, donations and community development loans

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



# ICBND CLASSIFIEDS

Starion

## Credit Review Analyst

### Summary of Work

The Credit Review Analyst will

- Provide accurate and timely reviews of commercial & ag credit relationships per policy
- Ensure loan documentation, credit files, and underwriting are accurate
- Confirms credits comply with approved terms and conditions
- Ensure relationship risk rating remains accurate
- Provides sound and adequate technical advice
- Be a resource for the bank for loan documentation, underwriting, and review

You should have:

- Minimum of three to five years of similar or related experience
- Bachelor's degree in accounting, finance, economics, or related field
- Excellent written and oral communication skills
- Strong time management and organizational skills
- Proven reading comprehension skills
- Working knowledge of bank regulations and documentation requirements
- Strong analytical, problem solving, and decision-making skills
- Facilitates development of plans, policies, and procedures

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

## Customer Service Call Center Representative-Mandan

### Summary of Work

Must be available to work in our Mandan location. Hours for this position could vary daily between 7 AM and 6 PM Monday – Friday and will be included in a Saturday rotation.

Title and salary dependent on experience.

The Customer Service Call Center Representative will

- Process and manage online accounts and consumer loans
- Deliver advanced digital and online offerings (online, mobile, social, phone, email chat at more)
- Enhance the customer experience while providing solutions to customers
- Provide customers with convenient ways to manage their accounts and provide solutions that meet their financial needs
- Serve all Starion Bank locations throughout North Dakota and Wisconsin

Customer Service Call Center Representatives are responsible for responding to routine and complex customer inquiries regarding consumer products and services as well as

- Quickly answer customer inquiries in a friendly and courteous manner
- Deliver exceptional service
- Provide first call resolution while following procedures that meet compliance guidelines
- Identify and offer customers the products and services they need and want to succeed financially
- Complete weekly tasks as assigned
- Assist customers with navigating and troubleshooting various online products

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

# ICBND CLASSIFIEDS

Starion

## Deposit Operations Specialist

### Summary of Work

Responsibilities include:

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

You should have:

- The equivalent of an associates 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).

## Insurance Sales Assistant in Mandan

### Summary of Work

Salary dependent on Experience.

In this role, you will be responsible for providing high quality customer service and actively promoting insurance products. You will also

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

### You should be

- Customer-focused—happy to help others, genuinely curious about an array of industries, and hungry to learn new sales best practices at any stage of your career
- Detail Oriented – give tasks undivided attention and catch mistakes, errors or changes
- In the know—always keeping up with policies, procedures and regulations
- Self-aware—including highly intentional about your decision-making processes, and skilled in communicating them to diverse colleagues and customers

### You should have:

- Excellent customer service skills
- Organizational and Time Management skills
- Proven interpersonal communication skills
- Insurance license in property, casualty, life and health (or willing to obtain them)

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

# ICBND CLASSIFIEDS

UMACHA

## Associate Director of Compliance Services

### Summary of Work

Qualifications - Experience & Education

- Accredited ACH Professional (AAP) accreditation and expertise required
- Three or more years of banking operations or compliance/audit experience required
- Remote Deposit Capture and Wire Transfer knowledge preferred
- Accredited Payments Risk Professional (APRP) or National Check Professional (NCP) optional

Responsibilities

- Perform ACH Audits and Risk Assessments for participants in the ACH Network
- Perform Remote Deposit Capture, Wire Transfer compliance services
- Conduct and assist with the development and delivery of compliance education
- Customer Service both in-person, via the telephone and through video calls

### Benefits

- Medical, Dental, Vision, Life Insurance, STD, LTD
- Generous paid time off
- Annual bonus potential
- Fun team environment, with a focus on family

To view the job description visit our website at:  
**[https://umacha.org/assoc\\_director\\_of\\_compliance.php](https://umacha.org/assoc_director_of_compliance.php)**

Please send your resume and salary requirements to Jennifer Miller at **[jenniferm@umacha.org](mailto:jenniferm@umacha.org)**





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



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

**AUGUST 6-8, 2023**

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

