

March/April 2023

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ICBND UPCOMING EVENTS

APRIL 2023

11-12 CBC Reg Spring Session- Bismarck, ND

MAY 2023

3-4 Women in Community Banking Summit-
Bismarck, ND

11 CBC Reg Update- Virtual

JUNE 2023

12-16 School of Agriculture Lending- Bismarck, ND

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

27-28 Essentials of Credit Analysis School- Fargo,
ND

AUGUST 2023

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



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ICBND NEWS

Chairman's Remarks



Brad Streifel
Liberty State Bank
Powers Lake
ICBND Chairman

Greetings from Powers Lake! Before starting on today's letter, I looked back at the comments I made in the past two newsletters, and I feel like I owe the people of North Dakota an apology. In November, I romanticized the falling snow and actually wished for more to come. Those comments have not aged well. I take it back! Recently, I attended the ICBA Live National Convention in Honolulu with the plan to get some vitamin D, a mild sunburn, and then return to springtime in North Dakota. That is not working out as planned. However, ICBA did not disappoint. The educational sessions I attended were well done, the keynote speakers were inspiring, and the beaches were warm! I particularly enjoyed all the networking I was able to do with fellow North Dakota bankers. The timing of convention happening during the SVB and Signature Bank failures was fortuitous in that it allowed me to see the work ICBA was doing on our behalf. I saw in real time their efforts to make sure our story was told to the public and government agencies to ensure they understand the difference between these large banks and our community banking model. It is reassuring to know that we have a voice in the room in Washington when issues like this arise. On the home front, I want to thank Barry and his team for all of the work they have done during this legislative session. Additionally, thanks to all of you community bankers for your advocacy in Bismarck this legislative session. There have been some troublesome pieces of legislation that we have lent our voices to and have been successful doing so. I hope you all have reached out to your local representatives to provide your perspective on the credit union's regional expansion bill SB2266, just another attempt to reduce their already lenient membership requirements. With that, I wish you all the best this spring season, whenever it gets here.

Brad

President's Remarks



Barry Haugen
ICBND President

Happy April, everyone! It's supposed to be spring but the forecast looks like we may be in the middle of another winter storm about the time this newsletter hits your inbox. Good grief! Enough already!

You're probably tired of hearing from me about the 68th Assembly of the North Dakota Legislature. Not many weeks have gone by when I haven't implored members to reach out to their legislators requesting they vote with us on one issue or another. In my limited tenure with ICBND, this has easily been the busiest as it relates to bills affecting community banking. We've been effective in turning back, or amending to satisfaction, most of the problematic bills. Unfortunately, we're not even close to being done. In fact, we are currently in the throws of possibly the most problematic proposed North Dakota legislation in the past decade as it relates to community banking.

That bill is Senate Bill 2266. It was brought by the credit unions and originally sought to gut the field of membership rules in Century Code by allowing pretty much unfettered expansion. As amended in the Senate, it is still extremely problematic as it seeks to expand the field of membership of any credit union main office to 125 miles from the current 75-mile radius. That's a near tripling of the service area of every state-chartered credit union – there are 19 of them. It passed by one vote in the Senate. We need it to fail in the House and we need your help to do that. The bill was heard in the House Industry, Business and Labor Committee yesterday. It will be the subject of Committee work again the week of April 3rd. It could hit the House floor for vote as early as late that same week or the week of April 10. Please contact your Representatives from the following roster ND House of Representatives and ask them to vote "NO" on SB 2266!

Happy shoveling,

Barry



ICBND NEWS

**Please contact your Representatives and request a
“NO” vote on SB 2266!**



ICBND Bankers Featured in ICBA NewsWatch Today

North Dakota community bank advocates testified against state legislation that would significantly expand the field of membership for the state's tax-exempt credit unions.

Bill Details: The legislation (SB 2266) would allow the state's credit unions to serve groups that reside, work, or attend school within a 125-mile radius—a dramatic expansion from the current 75-mile residency restriction. It is set for a vote by the state House next week.

Hearing: Testifying Wednesday before the state's House Industry, Business and Labor Committee were (left to right):

- Barry Haugen, executive director of the Independent Community Banks of North Dakota.
- ICBA Treasurer Sarah Getzlaff, CEO of Security First Bank of North Dakota in Bismarck.
- Jordan Nelson, CFO of Peoples State Bank of Velva.

Testimony: In their testimony, the community bank advocates said the bill would expand the uneven tax and regulatory playing field for the state's financial institutions and is another example of preferential treatment for tax-exempt credit unions.

State Efforts: The North Dakota hearing follows a series of state-based credit union setbacks, including last year's Virginia State Corporation Commission ruling that state law favors the establishment of a new credit union instead of adding a new group to an existing field of membership. Additionally, a Mississippi law and Nebraska agency ruling issued last year restricted credit union acquisitions of the states' banks.

More: ICBA's Wake Up page offers more information and resources on the risky practices, costly tax subsidies, and irresponsibly lax oversight of the nation's credit unions.

ICBND EMERGING LEADERS DEVELOPMENT GROUP

With the largest number of attendees to date, the ICBND Emerging Leaders Development Group held its first session of the year in Grand Forks, on February 17, 2023.

The education session was held at the Staybridge Suites, where Patrick Dix and Joey Spivey of SHAZAM gave presentations to the group. SHAZAM is one of ICBND's valued associate members and was gracious enough to sponsor the evening event at the UND hockey game. Patrick Dix, Vice President of Client and Association Engagement, gave a faster payments update and discussed the future of banking with the group. Joey Spivey, Learning and Development Consultant, spoke about the value of mentoring, and how to transition from a high performer to a leader.

Following the speakers from SHAZAM, attendees headed to the University of North Dakota, where they toured the newly opened Nistler Hall and the Memorial Union. Nistler Hall opened in the fall of 2022 and is home to the Nistler College of Business and Public Administration. The newly constructed Memorial Union opened its doors in the fall of 2021.

The final event of the evening was the UND vs St. Cloud State hockey game. Prior to the game, the group along with members of the ICBND Board of Directors, ICB Services Board of Directors, and ICBND staff, gathered for food, drinks and networking in the Green Room on the ice level at the Ralph Englestad Arena.



ICBA's Terry Jorde has eyes to the horizon

March 1, 2023

Terry Jorde didn't originally plan on entering the community banking industry. But with a fortuitous move to North Dakota, she worked up from teller and bookkeeper to an industry leader. As Jorde, ICBA chief of staff, prepares to retire, she and her colleagues reflect on her journey.

By Colleen Morrison

Tenacious. Trustworthy. Thoughtful. Genuine. Professional. These descriptors read like a checklist of desired executive attributes, and yet, they offer only a sampling of the words colleagues and friends use to describe Terry Jorde, ICBA senior executive vice president and chief of staff.

[Click here to continue reading in the Independent Banker](#)



Illustration by Randall Nelson

Pictured: left to right, Brad Bolton, Terry Jorde, Rebeca Romero Rainey at 2023 ICBA Live in Hawaii



Pictured: left to right, Terry Jorde, Brenda Foster, Sarah Getzlaff at ICBA Board of Directors Meeting



2023

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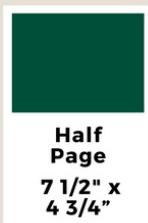
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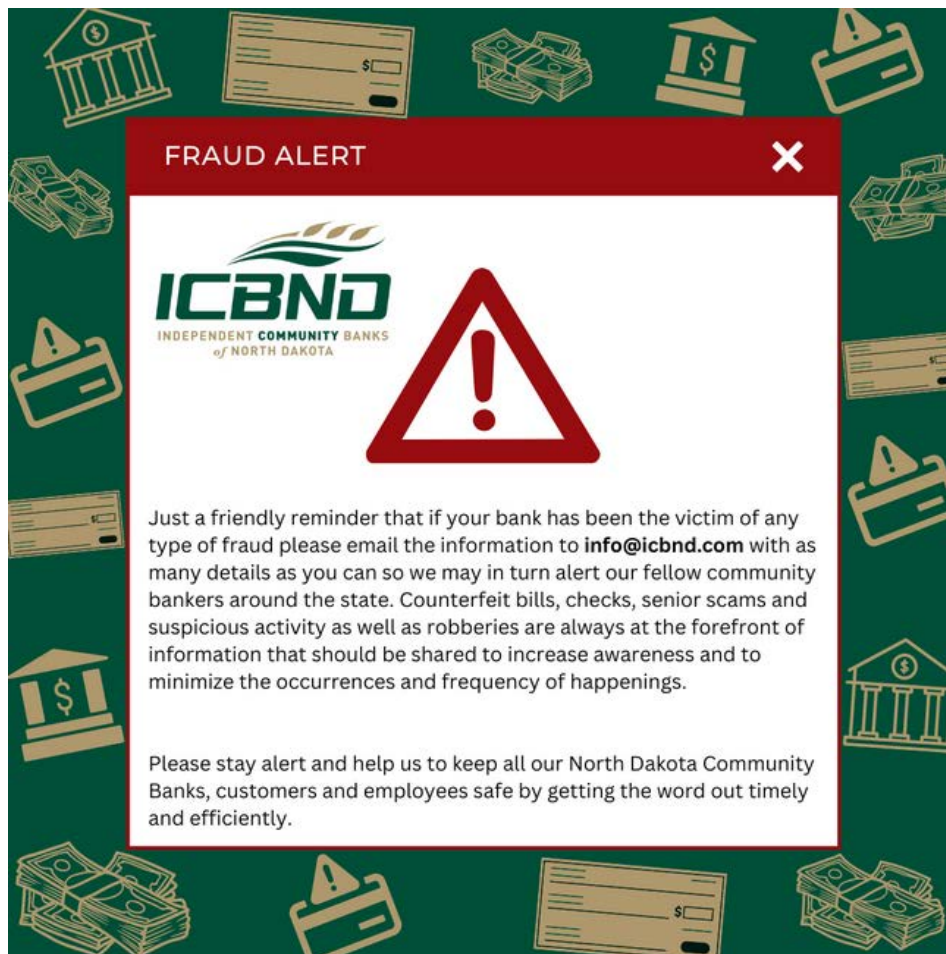
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ICBND Legislative Voice

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

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

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



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GNDC Announces List of Top Women to Know and Watch in North Dakota Business March 20, 2023



The Greater North Dakota Chamber (GNDC) is excited to announce their inaugural lists of 15 Women You Need to Know and 5 Women to Watch in North Dakota business. These lists call out individuals to celebrate their success as these accomplishments are furthering the progress of their organizations and industries.

This list of 15 Women You Need to Know in ND Business is comprised of agents of action. In building the list, GNDC looked at trailblazers at all levels – in their organizations, among their peers, and in their community. These women have taken on leadership roles – either formally or by default.

“Too often, we see that women do not take the time to celebrate their accomplishments. Shying away from spotlight or acknowledgement of their efforts,” stated Amanda Remyse, GNDC Vice President, Operations and Outreach. “This list is set to nod at those keeping the lights on and making payroll. They hustle each day fulfilling their professional and personal missions. They are the go-to’s, individuals that have the answers or if they don’t – they know someone that does.”

Additionally, GNDC is celebrating 5 Women to Watch. Comprised of aspirants, this list has nominees set to make big impacts – whether it’s in a new position or field. We want to acknowledge that these women have their sights set high towards progress; we support their work.

15 WOMEN YOU NEED TO KNOW IN ND BUSINESS

Paula Anderson, Sterling Carpet One Floor & Home
Jill Beck, North Dakota Association of REALTORS
Jill Berg, Spherion Staffing Services/Insight Consulting
Helen Bullinger, Bullinger Tree Service
Cindy Griffin, Harvestone Low Carbon Partners
Kelby Hovey, Basin Electric Power Cooperative
Christie Huber Obenauer, Union State Bank
Kristi Jean, ComDel Innovation, Inc.
Heather Jones, City Air Mechanical, Inc.
Brekka Kramer, Minot Area Chamber EDC
Marlene Miller, Altru Health System
Ann Pollert, General Equipment Sales & Supplies, Inc.
Nancy Slotten, Border States Paving, Inc.
Danita Tysver, Stark Development Corporation
North Dakota Women’s Business Center Spotlight: Meg Wold, Meg-A-Latte Coffee House

5 WOMEN TO WATCH

Cassie Andress, Cassie’s Cleaning Company/Rural Route Therapies
Beth Feldner, Xcel Energy
Mackenzie Gable, Northern Improvement Company
Anna Nelson, Williston Area Chamber of Commerce
Representative Emily O’Brien, District 42/Bioscience Association of North Dakota

GNDC will be honoring these individuals with weekly spotlights and commence the celebration with a luncheon. With premier sponsor, Xcel Energy, the Women You Need to Know List & Luncheon will be hosted at Sixteen O3 Main Events on Tuesday, May 9, from 11:30 – 1 PM. Tickets and sponsorships are available online or by contacting GNDC.

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.

"Through national advertising, media relations outreach, social media and more, we will differentiate community banks in the hearts and minds of Americans."



To me, the community bank story is personal. Growing up in a small town and seeing first-hand the impact community banks make shaped not only my career path, but also how I define community. I witnessed how a bank's connection to its neighbors brings hope, prosperity and continued purpose for so many, demonstrating the importance of supporting one another so all can thrive.

I daresay that's a collective experience for most community bankers, one so familiar that we almost take it for granted. But too many Americans are in the dark about the community bank difference and the way it changes their community's potential. They don't realize the tremendous value in a community bank's ability to respond in times of need and crisis; they don't understand the resilience and flexibility that's afforded by working with a bank that is a true part of the community. They simply are unaware of the genuine difference a community bank relationship can make.

That's why it's important to tell our stories. If members of our community have not witnessed the community bank difference personally, they don't know what they're missing. When you're exposed to that impact over time, you see economic development in action—how people come together and how local deposits are used to support the greater good.

In today's landscape, there are lots of variables competing for our attention: industry change, regulatory pressures, competitive threats and more. But even with these factors at play, it's more important than ever for us to take a step back, remember why we do what we do and share that with the nation.

This is why ICBA is investing big in the future of our industry with the launch of a national campaign for community banks. The public awareness campaign, which has been two years in the making, officially launched at ICBA LIVE 2023. Through national advertising, media relations outreach, social media and more, we will differentiate community banks in the hearts and minds of Americans.

And we're making it as simple as possible for you and your community bank to plug into the campaign so our reach can be even greater. With an ICBA member-only national campaign toolkit, you'll receive access to research and industry insights, along with turnkey deliverables like ads, press releases, social media posts and more that you can use in your local market.

Because as we continue to prove, we are most effective when we work together. So, I encourage you to join us as we educate the American public and our target audience of community-minded millennials and show them the community banking difference. I truly believe this national campaign is central to ICBA's mission of creating and promoting an environment where community banks flourish.

So come along with us as we shine a light on community banking. Because now more than ever, it's our time to shine.

Twitter

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

Where I'll Be This Month

I'm on the road rallying community bankers to tell their stories! I'll be speaking at the Independent Bankers of Texas Edge event and then joining colleagues at the Louisiana Bankers Association annual convention in Asheville, N.C.

FROM THE TOP



DEREK WILLIAMS
CHAIRMAN, ICBA

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

"For years, megabanks have said they would outperform us, that our business models wouldn't hold. But we are gaining ground instead of losing it, and that all stems from our relationship-first approach."



As I begin my tenure as ICBA chairman, I can't help but reflect on the road that has brought me here. I have always been active at the state and national levels, but I remember attending my first ICBA committee event and being blown away by the people I met; you immediately recognize you're with a group you want to be a part of, one that encourages and motivates you. That deep engagement continues to awe and inspire me every day, not only to be a better banker, but to grow as a leader and member of this community as well.

Yet, as we consider our roles in light of today's environment, we have to acknowledge that 2023 is shaping up to be a year of challenge. An uncertain economic environment, increasing regulatory scrutiny and demands, expanding competition—the list goes on. These elements, intensified by the internal pressures of hiring concerns, technology buildouts and operational developments, combine to deliver a murky picture of what awaits.

But navigating these storms is not new to community banks. We've made it through tough times—from the financial crisis to recessions and inflation and so much more—based on the strength of our business models. We are resilient and strong in our communities, precisely because we put our communities first.

For years, megabanks have said they would outperform us, that our business models wouldn't hold. But we are gaining ground instead of losing it, and that all stems from our relationship-first approach. We live in these communities, and we work, worship and connect with our customers. They know we are more than a bank; we are the heartbeat of the community.

I want this to be the resounding message this year: We are the pillars of our communities and should be proud of what we do. We make huge impacts on our communities and the people who reside in them. We touch a lot of lives, and what we do every day matters.

So, as we embark on Community Banking Month, I invite you to take this time to make a strategic effort to get out into your community and talk about the good things going on in your bank. Share success stories of business and consumer relationships and where community banking has helped. This is a time for us to talk about who we are and why we do what we do. It's our time to shine, simply by being true to who we are as leaders in our communities. I, for one, am ready to celebrate that.

Twitter

Connect with Derek @DerekBWilliams

Quote of the month

"A leader is one who knows the way, goes the way, and shows the way."

- John C. Maxwell, author, speaker and pastor

PORTFOLIO MANAGEMENT



JIM REBER
PRESIDENT AND CEO OF
ICBA SECURITIES

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

In 2023, a number of securities that fall into the non-complex category are also among the higher yielding; specifically, government agency bonds."

Education on tap

Live Community Bank Conference series ICBA Securities and its exclusive broker Stifel are presenting half-day conferences in several locations in upcoming months. We will be in Boston May 2; Kansas City, Mo., May 10; Denver June 21; and Atlanta June 27. There is no cost to attend, and CPE credit is offered. To register, visit icbasecurities.com



Performance? Simple

Some of the least complex bonds now have attractive returns.

By Jim Reber, ICBA Securities

"I have the simplest tastes. I'm always satisfied with the best." —Oscar Wilde

"Simplicity is the sign of true greatness." —Vince Lombardi

I'm guessing this is the only column ever to appear in Independent Banker that contains thoughts from both a 19th-century Irish playwright and a 20th-century football coach. That's, ahem, simple enough. The trick will be to explain how this pertains to bond portfolio management in the next four minutes.

Community bankers tend to favor securities that have less, rather than more, complexity. Some of that is due to internalizing that risk belongs in the loan portfolio. Some is the result of examiners having ideas about the suitability of certain investments for community banks. Some is that a collection of generic securities probably has greater liquidity and can be more easily converted to cash, if necessary.

What's implicit in this conversation is many investors are willing, within reason, to sacrifice yield to achieve other objectives. However, in 2023, a number of securities that fall into the non-complex category are also among the higher yielding; specifically, government agency bonds. So with the ability to achieve two objectives at once, let's take a closer look at this unique opportunity.

Conditions met

When certain investment sectors seem to offer more value than usual, a typical explanation is there is an imbalance of supply and demand. That's partly at play here, but there's more to it. Government agency bonds are one step removed from the benchmark securities for the entire financial universe, those being U.S. treasuries. Agencies are obligations of your favorite government sponsored enterprises (GSEs), primarily Fannie Mae, Freddie Mac and the Federal Home Loan Bank. Their balances do not amortize; their only variability is if they are called early; and around 10% of agencies have no call features at all and are commonly known as "bullets."

Why are their yields now higher than many mortgage-backed securities (MBS), and even municipal bonds? Let's start with the inverted yield curve. At the moment, the two-year treasury has 90 basis points (0.9%) more yield than the 10-year. Many community bank portfolios have average durations in the "belly" of the curve, between, say, three and seven years. So their preferred maturities have a head start over longer ones.

Concerning supply, the Fed still owns a pile of MBS, over 20% of the market, and doesn't yet seem compelled to unload them on the market, which is probably good for community banks. The shorter municipal bonds out there, five years and less, continue to be gobbled up by nondepositories, making the muni curve, as usual, positively sloped.

Finally, with the big run-up in yields last year, the agencies with call features are much more likely to be at some point "in-the-money" to be redeemed early, and investors have demanded compensation in the form of yield, today, so spreads are unusually wide, today.

Add yield, deduct risk

For portfolio managers with money to invest now, you likely can find an array of shorter investments that have nice risk/reward profiles. The trick is to lock down these yields for the period of time that fits the bank's needs. Three-year treasuries have been hovering around 4.25% recently; three-year bullets have about 10 basis points more, and a three-year callable gets almost another full percentage point in yield, which at the moment means around 5.5% to maturity.

Contrast this with a 15-year "current coupon" MBS. These have 15-year stated finals and will have 180 separate monthly P&I payments until they mature. They have around 5% yields, and average lives initially around five years. A quick comparison by the seasoned community banker sees the callable agency having less price risk and more yield. It also is more predictable; the only variable is whether the call option gets exercised or not.

There are, of course, more factors to consider than just yield and term; sector weightings and cash flow are examples. Another legitimate consideration is interest rate risk. This column has presupposed that the banker prefers shorter bonds, when in fact the longer option may be more appropriate. Still, agency bonds may deserve a look as an alternative to more sophisticated products without sacrificing yield.

That leaves us to close with a famous quote from the most pragmatic of investors, Warren Buffett: "Whether we're talking about socks or stocks, I like buying quality merchandise when it is marked down."



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

The customized curriculum was developed to deepen and reinforce the understanding of basic fixed income investment products and portfolio management principles, while also demonstrating how a portfolio can complement the rest of a bank's balance sheet.

In learning the essentials of fixed income investing, bond pricing, valuation, and selection will be covered extensively.

Who Should Attend?

The Bond Academy is ideal for financial professionals interested in deepening their knowledge of fixed income asset classes and basic investment strategies. CEOs, CFOs, investment managers, directors, as well as new directors serving on investment or asset-liability committees will also find this coursework beneficial.

You Will Learn:

Bond basics, including bond pricing, duration, and price volatility

Bond types, including agencies, municipals, mortgage securities, and floating rate instruments

The composition of a high performing portfolio

How to understand the rate market: yield curves, spreads, monetary policy

How economic data affects the bond market

The impact of interest rate risk on portfolio management

Portfolio strategies of laddering, barbells, riding the yield curve

Day-to-day portfolio management techniques

Evaluating investment portfolio performance

To register and for more information click here.

Questions:

(901) 762-5312

fixedincomeevents@stifel.com



INNOVATION STATION



CHARLES POTTS, ICBA
SENIOR VICE
PRESIDENT, CHIEF
INNOVATION OFFICER

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



Four great places to recruit tech talent

By Charles Potts, ICBA

In today's job market, hiring for innovation positions has become increasingly competitive and critical to our growing digital transformation needs. Fortunately, community banks have an opportunity to snatch up tech experts—as long as you know where to look. With that in mind, the following four approaches offer a way to upgrade your innovation recruitment efforts.

1. Explore local university relationships. Local universities can be feeders into bank technology needs. As we discussed in episode 3 of the Independent Banker podcast, \$2 billion-asset Queensborough National Bank and Trust Co. in Louisville, Ga., developed a relationship with the Georgia Fintech Academy, a talent development initiative affiliated with the University System of Georgia. In addition to working directly with students on a predictive analysis project, Queensborough hired a student from Augusta University as an information security analyst.

2. Seek out big tech and fintech talent. As technology companies preempt a potential recession and recalibrate the past few years' overhiring trends, they are laying off highly qualified individuals. Monitor LinkedIn and technology job boards for these high-tech candidates and reach out with opportunities. Entrepreneurs may also offer a gateway to strong candidates. Case in point: Colony Bank, a nearly \$3 billion-asset institution in Fitzgerald, Ga., hired fintech founder Christian Ruppe as chief innovation officer. The bank's thought was that it could enable someone who had built a fintech from the ground up to apply that wisdom in the bank environment.

3. Pick up on merger potential. As mergers and consolidations continue in banking, look for opportunities to onboard team members with targeted expertise. As shared in episode 1 of the Independent Banker podcast, \$2.68 billion-asset Coastal Community Bank in Everett, Wash., with its Banking-as-a-Service (BaaS) efforts, continually pursues top talent with regulatory and compliance expertise. You, too, can leverage M&A shifts to draw in candidates who meet distinct needs at your bank.

4. Canvass your bank. Your team may provide a source of strong potential. By offering training opportunities and wider exposure, you may solve your tech talent problem within the four walls of your bank. Consider courses with ICBA Community Banker University and attendance at the ThinkTECH Accelerator to help cultivate deeper skillsets.

As you grow, evolve and innovate, you also must continue to tell your stories to demonstrate to high school and college students, coding experts, technology leaders and others that a community bank is a great place to work. Emphasize that they will not only have a fulfilling technology-based career; they will also strengthen their community in the process. And be sure to demonstrate the value of a community bank technology role in shaping the future of banking. As we all know, there's so much potential that awaits. You just need the right team to make it happen.

LEADERSHIP AT ALL LEVELS



LINDSAY LANORE,
GROUP EXECUTIVE VICE
PRESIDENT OF
COMMUNITY BANKER
UNIVERSITY

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



Crafting a standout job post

You've just learned that one of your most trusted and talented team members is retiring after decades in their role. At this point, as far as you're concerned, they're irreplaceable. But replace them you must. How do you write a job posting that'll bring you the ideal candidate?

In today's competitive marketplace, it's important to capture the attention of job seekers quickly. Keeping the post short and sweet is key, but there are some other points that you'll want to consider. Here are a few ideas:

- Define the role clearly from the get-go. Start with the job title and briefly describe what the role is.

- Big blocks of text are off-putting. Remember that many candidates will be looking at your post on a mobile device, so it needs to be digestible. Try breaking down your key requirements into bullet points and use engaging subheads to keep the reader reading. This is a job posting, not a job description. You have a few seconds to grab the right candidate's attention. Make them count.

- Avoid jargon. Make sure your language is friendly and clear.

- Stay realistic. As much as you'll want to find a candidate who can fill your colleague's shoes, resist asking for the moon. Keep your wish list brief, asking only for the essential skills and qualifications. If you find the right candidate, you can teach them additional skills.

- Flexibility is key. The pandemic forced a change to work life, and many people are loath to return to the office full-time. While not all positions can be remote or flexible hybrid, consider offering these options if possible.


- Be clear about pay and benefits. If you can offer a salary that's above the industry standard, mention it. If you can't offer a competitive salary but have excellent benefits and perks, make sure to highlight those. If you have all the above, say that loud and clear.

- Keep it snappy. Include some compelling facts about your bank, such as its culture and values. If you value diversity and inclusion, say so. But keep the bank description brief and towards the end of the post. You can add links to supplemental information if needed.

- Use images. If possible, consider adding photos and videos to catch the attention of job searchers. If well chosen, they'll do a lot of the work for you.

- Spread the word. Use social media. Ask your team and peers to share the job posting.

Just like selling a house, if your job post doesn't get any traction at first, make some changes to the ad. Keep changing it until you get the results you need. Before long, you'll have your new team member and wonder how you ever survived without them.



Madden Skunberg
Jamestown, North Dakota

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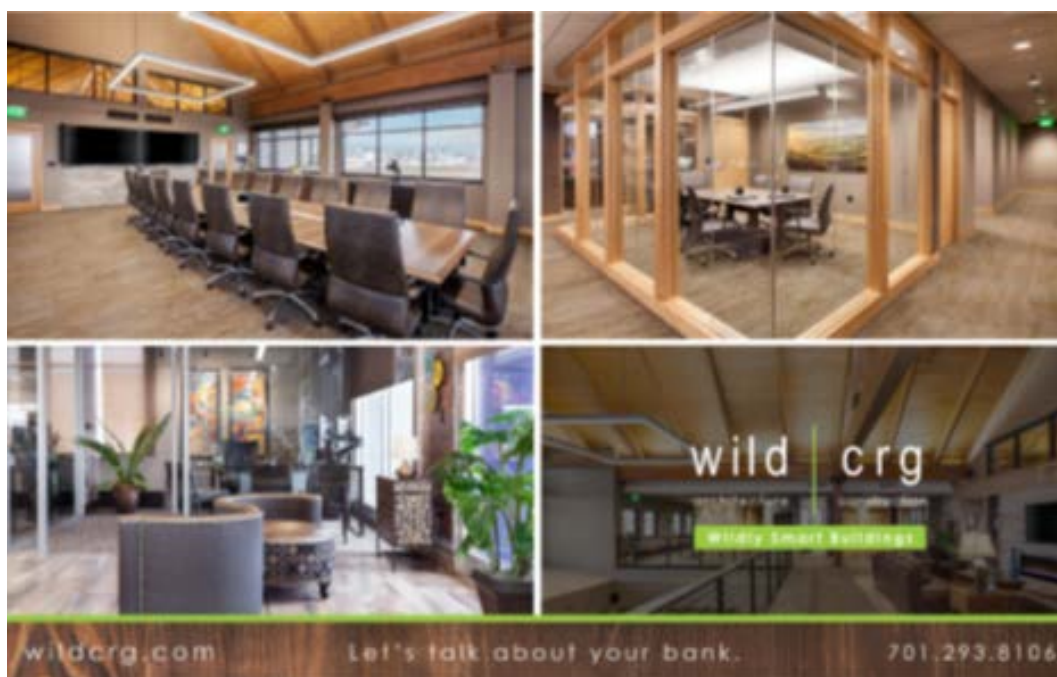
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SAVE THE DATES!

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



2023
Education Opportunities

Schedule subject to change

ICBND EDUCATIONAL OPPORTUNITIES

Community Bankers for Compliance Program

CBC In Person

Seminars Dates:

Q1 & Q2

April 11 - 12, 2023

Q3 & Q4

October 17 - 18, 2023

Location:

ICBND

1136 West Divide Ave
Bismarck, ND 58501

Hotel:

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

Ask for the ICBND room block rate

Quarterly Regulatory Update Webinars:

February 23, 2023

May 11, 2023

September 7, 2023

November 9, 2023



*The challenge of
keeping pace with
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APRIL 12-13, 2023

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Topics include:

- "The Language of Banking" – terms and ratios bankers use in managing the financial performance of the bank.
- Peer group financial analysis utilizing the UBPR. Ratios discussed include the Efficiency Ratio, Return on Assets, Return on Equity, and Net Interest Margin.
- Improving profitability through competitive advantage strategies, differentiation, and technology.
- Best practices across the industry in improving profitability.

Audience:

- Branch and department managers
- Recently hired outside directors
- Emerging leaders within the bank

Instructors



Charles Potts

SVP and Chief Innovation
Officer of ICBA



Byron Earnheart

Programming Director at
the Barret School
of Banking

Cost: \$295

Register: <https://barretbanking.org/landings/understanding-bank-profitability-2/>

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ICBND EDUCATIONAL OPPORTUNITIES



Women in Community Banking Summit

MAY 3-4, 2023

LADY J'S CLUB & CATERING
930 N GRIFFIN ST
BISMARCK, ND

Register Here!

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ICBND EDUCATIONAL OPPORTUNITIES



Women in Community Banking Summit AGENDA

All events will take place at Lady J's Club & Catering (930 N Griffin Street, Bismarck, ND)

Day 1 • Wednesday, May 3

6:30 - 9:30 pm Evening Social Activity

Come in early for the Summit and enjoy an evening of wine, food, fun and laughter. Fill your plate with delicious hors d'oeuvres and grab the beverage of your choice, then sit down and foster your inner chef! Instructors from Karmin's Kitchen Table, of Bismarck, will walk you through creating an exciting culinary experience that you are sure to enjoy!

Day 2 • Thursday, May 4

8:00 - 9:00 am Registration & Breakfast

9:00 - 10:15 am Dawn Kincaid "Banking Update"



Dawn has nearly two decades of experience in client service, operations, information technology, administrative and board relations, marketing and compliance. Most recently, Dawn served as the Sr. VP of Bank Operations for a central-Ohio based community bank, where she created and refined the bank's policies and procedures, conducted self-audits and risk assessments, and organized implementation of new products and services.

10:15 - 10:30 am Break

10:30 am - 12:00 pm Annie Meehan "Be the Exception"



Annie Meehan is a professional keynote speaker that inspires, educates, and activates her audiences with her clear message that spurs listeners to break counterproductive patterns and be the exception! As a widely embraced international speaker, she has helped legions transform themselves from a life of 'muddling along' to one of sustained focus that showcases success after success. As an expert on living an exceptional life, Annie is the catalyst to motivate you to obliterate any and all roadblocks that stand in your way. Her countless testimonials reveal the "wow" factor that she creates at every presentation, which in turn catapults participants to adopt the practical tools she champions for more impactful lives both personally and professionally.

12:00 - 1:00 pm Lunch

1:00 - 2:30 pm Candy Whirley "It Takes 4 to Tango"



International Speaker, Author, and former NFL Cheerleader, Candy Whirley is well known for leading and cheering audiences around the world to live and work better together and to stop driving each other CRAZY! You may recognize Candy, as she is a former Kansas City Chiefs Chiefette, and has performed at halftime twice as an alumni cheerleader! From the U.S. to Seoul Korea to Africa, Candy is famous for her high energy enthusiasm, innovative and interactive keynotes. She is a dynamic speaker dedicated to sharing over 30 years of her expertise to help professionals improve their job performance and achieve their personal goals.

2:30 - 2:45 pm Break

2:45 - 4:00 pm Holly Hoffman "The Survivor Way"



Holly Hoffman was the last remaining member of the Espada Tribe and the last woman standing on Season 21 of CBS' hit reality show "Survivor Nicaragua." Through that experience, and others throughout her life, Holly was inspired to share her message of survival. A native of South Dakota, Holly's writing and speaking not only offer encouragement and optimism but a roadmap for self-discovery and spiritual enlightenment. Audience members walk away inspired to light the fire of successful living within themselves.

4:00 pm Prize Drawings!

ICBND EDUCATIONAL OPPORTUNITIES



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Education

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

Convenience

One-week resident session means employees spend less time away from the job and family.

Experience

More than 50 years in existence.

Attendees come to Barret from 40+ states.



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Barret Graduate School Curriculum in Brief

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

Year One

Financial Institutions & Markets
Boosting Bank Profitability* **
Financial Statements* **
Human Behavior* **
Developing a Sales Culture
Mktg & Business Dvp.***
Compliance Management
Operations Management
Technology, Payments, & Cybersecurity

Total Hours: 43

Exam at week's end:
* Home Study Problem **Case Study

Year Two

Asset/Liability Management
Bank Performance Mgmt***
Banking Industry Update
Commercial Lending***
Economic Environ. of Banking* **
Investment Portfolio Management
Emotional Intelligence***
Strategic Planning

Total Hours: 43

Exam at week's end:
* Home Study Problem
**Case Study

Year Three

Balance Sheet Management
Loan Portfolio Management
Risk Management
Bank Simulation**
Leadership Development
Digital Marketing**
Executive Learning Lab
Bank Management

Total Hours: 44

**Case Study

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

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

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ICBND EDUCATIONAL OPPORTUNITIES



School of Agricultural Lending

June 12-16, 2023

National Energy Center of Excellence, at BSC
Bismarck, ND

Sponsored in part by:



The Independent Community Banks of North Dakota (ICBND) is excited to partner with Bismarck State College (BSC) and North Dakota State University (NDSU) to offer our members a two-year School of Agricultural Lending. This year's session will be held June 12-16, 2023 at the National Energy Center of Excellence, on the BSC campus.

The ICBND School of Agricultural Lending will provide:

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

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

ICBND EDUCATIONAL OPPORTUNITIES

Credit Analysis Seminar



PROVIDED BY



June 27-28, 2023 | Courtyard by Marriott, Fargo Moorhead, MN

Credit Analysis Seminar provides bankers with foundational principles for effective commercial and real estate lending, commercial credit analysis, underwriting, and loan review. This course will prepare bankers to successfully analyze credits and make wise, evidence-based loan recommendations in today's banking environment, where they must have the skills and flexibility to respond to a wide range of loan requests.

This course follows PSI's "tell-show-do" facilitation approach to maximize participant interaction and the learning experience. Participants learn to apply lending, underwriting, and credit analysis principles through real life case studies, examples, and practice problems. Worksheets for calculating Debt-to-Income, Debt Service Coverage, and Global Debt Service Coverage are included.



Facilitator

Christie Drexler is Senior Consultant and Facilitator for PSI. She has over 26 years of experience in the financial industry, serving community and regional banks. Her experience has been expansive to include successfully navigating retail, operations, treasury services, and commercial banking careers. She has served as Chief Retail Officer, Chief Credit Officer, and Market/Division President. Christie has a B.S. in Finance from Berry College and an MBA from Georgia College and State University. She is a passionate facilitator and coach with a focus on developing competent, caring, and impactful leaders in all roles of banking.

Audience

This series is targeted to Commercial Lenders, Commercial Real Estate Lenders, Commercial and Industrial Lenders, Small Business Lenders, Credit Analysts, Commercial Loan Underwriters, Loan Review Officers, and Management Trainees.

Investment

\$695 - Bank Member (BankIn MN or ICBND)

Contacts & Registration



Contact patti@minnesota.bank
Registration at minnesota.bank



Contact jessiep@icbnd.com
Registration at icbnd.com

ICBND EDUCATIONAL OPPORTUNITIES

Upcoming Webinar Schedule



March 2023	DATE	TIME
Commercial Loans: Workouts, Restructuring & Reducing Loan Losses	Wed 03/01	10:00 AM CST
IRA Beneficiary Designations & Distributions Part A: Proper Handling, Responsibilities & Compliance	Thu 03/02	10:00 AM CST
RTP & FedNow FAQs	Mon 03/06	10:00 AM CST
Agricultural Lending Basics	Tue 03/07	10:00 AM CST
Escrow Excellence: From Loan Estimate to Annual Analysis	Tue 03/07	2:00 PM CST
BSA Officer Part 2: BSA Reporting to the Board	Thu 03/09	10:00 AM CST
Visa Debit Card Chargebacks: Rules, Rights & Challenges	Tue 03/14	2:00 PM CDT
Handling Difficult People: Warning Signs & Effective Tactics	Wed 03/15	2:00 PM CDT
ACH Risk Assessments for RDFIs & ODFIs	Mon 03/20	10:00 AM CDT
Standard Flood Hazard Determination Form Line-by-Line	Tue 03/21	2:00 PM CDT
Supervisory Priorities 2023	Thu 03/23	2:00 PM CDT
2023 ACH Rules Update, Initiatives & Instant Payments	Mon 03/27	10:00 AM CDT
C&I Lending for CRE Lenders	Tue 03/28	10:00 AM CDT
Provisional Credit Under Reg E: Rules, Best Practices & FAQs	Wed 03/29	10:00 AM CDT
IRA Beneficiary Designations & Distributions Part B: Successor Beneficiaries & Deaths After January 1, 2020	Thu 03/30	10:00 AM CDT
April 2023	DATE	TIME
The Sleepers: Risks of Safe Deposit Boxes, Mobile Banking, Prepaid Cards & RDC	Tue 04/04	10:00 AM CDT
Real Estate Construction Loans Start to Finish: Consumer & Commercial; Unique Issues & Landmines	Wed 04/05	10:00 AM CDT
Opening Accounts Online: CIP, CDD, Documentation & Beneficial Ownership	Thu 04/06	10:00 AM CDT
Check Returns: Past the Point of Redemption	Tue 04/11	10:00 AM CDT
Cryptocurrency Regulatory Expectations & Guidance	Wed 04/12	2:00 PM CDT
Introduction to Call Report Preparation	Thu 04/13	2:00 PM CDT
Cannabis Banking: Hemp, MRBs & CBD Business Update	Tue 04/18	10:00 AM CDT
A to Z on Endorsements	Wed 04/19	10:00 AM CDT
Lessons Learned from the FDCPA Collection Rule Changes	Thu 04/20	10:00 AM CDT
Effective Management of Credit Report Disputes	Mon 04/24	2:00 PM CDT
RDFI Returns: 2 Banking Days vs. 60 Calendar Days - Understanding the Difference	Tue 04/25	2:00 PM CDT
Collateral Analysis: Evaluation, Weaknesses & Monitoring Value	Thu 04/27	10:00 AM CDT
May 2023	DATE	TIME
Minor Accounts Options & Transactions	Tue 05/02	10:00 AM CDT
BSA Officer Part 3: BSA/AML Deep Dive for the New BSA Officer	Wed 05/03	10:00 AM CDT
Safe Deposit Issues: Drilling, Unpaid Rent, Death & Unclaimed Property	Thu 05/04	10:00 AM CDT

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ICBND EDUCATIONAL OPPORTUNITIES

Upcoming Webinar Schedule



May 2023 (CONTINUED)	DATE	TIME
Liability with ACH Death Notification Entries (DNEs) & Reclamations	Tue 05/09	10:00 AM CDT
High-Risk Accountholders & Services	Wed 05/10	10:00 AM CDT
Consumer Real Estate Loans: Step-by-Step	Thu 05/11	10:00 AM CDT
Credit Card Compliance: Issuance, Changes, Statements, Errors & More	Tue 05/16	10:00 AM CDT
Managing Faster Payments Risk & Fraud	Thu 05/18	10:00 AM CDT
Business Writing Boot Camp, Including Critique of Your Own Writing Sample	Thu 05/18	2:00 PM CDT
Section 1071 Final Rule Highlights & Effective Dates	Mon 05/22	10:00 AM CDT
CECL: What Auditors & Regulators Will Expect	Tue 05/23	2:00 PM CDT
Designing Right-Size Risk Assessments	Wed 05/24	2:00 PM CDT
The Digital Dozen: 12 Digital Strategies You Should Be Using Today	Tue 05/30	2:00 PM CDT
ACH Basics for Operations Staff	Wed 05/31	10:00 AM CDT
June 2023	DATE	TIME
Compliance Management Systems	Tue 06/06	10:00 AM CDT
Branch Managers & Head Tellers: Managing the Critical Aspects	Wed 06/07	2:00 PM CDT
Creating a Seamless Accountholder Experience: Culture, Service, Retention	Thu 06/08	2:00 PM CDT
Section 1071: Developing a Data Collection Process Under the Final Rules	Mon 06/12	10:00 AM CDT
Top 10 Hot Spots on Compliance Exams	Tue 06/13	2:00 PM CDT
Advertising Compliance: Web, Text, Print, TV & Radio	Thu 06/15	10:00 AM CDT
Intermediate Collector: Refining Collections Skills	Tue 06/20	10:00 AM CDT
FFIEC Cybersecurity Assessments: Recent Findings & Recommendations	Wed 06/21	2:00 PM CDT
Nonperforming Employees: Managing & Documenting	Thu 06/22	2:00 PM CDT
Recent Overdraft Cases Before the CFPB	Mon 06/26	10:00 AM CDT
Consumer Real Estate Appraisal Reviews	Tue 06/27	10:00 AM CDT
Reg CC Update, Review, RDC & Reg D	Wed 06/28	10:00 AM CDT
Handling Consumer Complaints & Disputes Fairly & Accurately	Thu 06/29	10:00 AM CDT
July 2023	DATE	TIME
Powers of Attorney & Deposit Accounts: Variations, Permissions, Red Flags, Multiple Signers	Thu 07/06	10:00 AM CDT
Accounting Foundations for Lenders	Thu 07/06	2:00 PM CDT
Strategic Planning for Community Banks	Tue 07/11	2:00 PM CDT
Handling Trusts & Other Fiduciary Accounts	Wed 07/12	10:00 AM CDT
Website Compliance: Best Practices & Common Issues	Thu 07/13	10:00 AM CDT
Successful Skip Tracing Techniques for Locating Borrowers & Recovering Collateral	Thu 07/13	2:00 PM CDT
Call Report Preparation: Avoiding Common Errors	Tue 07/18	10:00 AM CDT

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ICBND EDUCATIONAL OPPORTUNITIES

Upcoming Webinar Schedule



July 2023 (CONTINUED)	DATE	TIME	
Unpacking Adverse Action Requirements	Tue 07/18	2:00 PM	CDT
BSA Overview for Non-Transactional & Support Staff	Thu 07/20	10:00 AM	CDT
Treasury Management: A Powerful Tool to Increase Deposits & Fee Income	Thu 07/20	2:00 PM	CDT
Proven Steps to Successful Business Development: Prospects, Scripts, Overcoming Objections & Measuring Performance	Tue 07/25	2:00 PM	CDT

August 2023	DATE	TIME	
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	2:00 PM	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
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
Understanding CAMELS Components & Risk	Tue 09/26	2:00 PM	CDT

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LIVE WELL. WORK WELL.

MONTHLY HEALTH & WELLNESS NEWSLETTER

MARCH 2023 EDITION



MARCH IS NATIONAL NUTRITION MONTH

March is Nutrition Month. Every year, this national campaign focuses on educating Americans on making informed food choices and developing healthy eating habits.

Tips for Eating a Well-Balanced Diet

A balanced diet gives your body the nutrients it needs to work effectively. Without a healthy diet, you're more likely to get sick, feel fatigued and experience lower performance levels.

Here are some tips for maintaining a well-balanced diet:

- Emphasize fruits, vegetables, whole grains and fat-free or low-fat milk products.
- Avoid foods that are high in sugar, sodium, trans fats and cholesterol.
- Eat a variety of protein (e.g., seafood, soy products, nuts and seeds).
- Stay away from highly processed foods, refined grains, red and processed meat, alcohol and trans fats.

Consult a physician before making any significant dietary changes.

PRACTICING POSITIVE SLEEP HABITS

Sleep Awareness Week runs March 12-18. This campaign aims to draw attention to the crucial role sleep plays in your overall health.

Chronic lack of sleep can lead to physical and mental problems, loss of productivity, injuries and even death. Consider these practices for improving the quality and duration of your sleep:

- Get at least 7 to 9 hours of sleep every night.
- Keep a consistent sleep schedule and bedtime routine.
- Don't hit the snooze button when your alarm goes off.
- Avoid exercising or eating spicy foods close to bedtime.

Zywave, 2023.

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ND BANKS
BENEFIT TRUST

LIVE WELL. WORK WELL.

MONTHLY HEALTH & WELLNESS NEWSLETTER

MARCH 2023 EDITION



WHAT IS ANXIETY SCREENING

Over 40 million adults in the U.S. have an anxiety disorder, according to the National Alliance on Mental Illness. Anxiety affects 40.4% of women and 26.4% of men, but it often goes undetected. For this reason, the U.S. Preventive Services Task Force now recommends anxiety screening for all adults under the age of 65.

Anxiety screening can help doctors identify early symptoms of anxiety and connect you to care. This recommendation comes as part of the country's increased efforts to focus on mental health in recent years.

Common Red Flags of Anxiety

Here are some of the warning signs of anxiety, according to the National Health Institute of Mental Health:

- Excessive worry about everyday things
- Sleep disturbances
- Physical symptoms (e.g., stomachaches, headaches and muscle aches)
- Restlessness, irritability or feeling wound up

If you show signs or symptoms of anxiety, contact your doctor to be assessed. Anxiety screening tools, such as questionnaires and scales, are available in primary care.

Preparing for Your Appointment

Before your anxiety screening appointment, document the following:

- What causes you stress
- Your anxiety symptoms
- Any other health problems you have
- All the medications you're taking
- Any family history of mental health problems
- Questions for your doctor

Consult your primary care physician for further guidance.

Zywave, 2023.

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ANXIETY TREATMENTS

If you're diagnosed with an anxiety disorder, your primary care physician may recommend a combination of the following treatments:

- Attending psychotherapy
- Trying anti-anxiety medication
- Avoiding alcohol and recreational drugs
- Increasing physical exercise
- Prioritizing sleep and healthy eating
- Using stress management techniques



ND BANKS
BENEFIT TRUST

LEARN TO LIVE BULLETIN

Your guide in wellness & mental health

March is Sleep Awareness Month

Sleep challenges can have negative effects on any of us, at any or even *many* points in our lives. Fortunately, Cognitive Behavioral Therapy for Insomnia (CBT-I) can help us avoid the harm of sleeplessness.



Did you know that Cognitive Behavioral Therapy for Insomnia (CBT-I) is recommended as a first line treatment for adults experiencing sleeplessness? Whether we are suffering from severe insomnia or a series of bad nights, CBT-I works by helping us address the underlying psychological and behavioral factors that contribute to sleep challenges. This makes CBT-I a more holistic approach that can have a longer-lasting impact than using medications.

Finding experienced providers of CBT-I services can be difficult but Learn to Live's online Insomnia program makes access easy from any device¹. In our self-guided program, you'll find tools and strategies to help you manage any stressors that might be keeping you awake, and you'll learn how to harness your fatigue to help you sleep better.

Consider applying these evidence-based tips to improve your sleep today:

- **Limit or refrain from the use of alcohol and screens before bed.** Both can interfere with the body's sleep process.
- **Calm your mind.** Practice guided imagery by focusing your imagination and doing breathing exercises.
- **Write it down.** Jot down your to-do's, brilliant ideas, and worries in a journal. Close it and give yourself permission to rest.
- **Don't lie in bed awake.** It may sound surprising but lying in bed awake when we're not asleep can make our sleep issues worse.

For more extensive guidance and support for healthier sleep, we encourage you to consider enrolling in our Insomnia program at [learntolive.com/partners](https://www.learntolive.com/partners) or download our app (use the code **BLUEND** to get started). If you're already a member, log into your account to continue or start a new program. This program is offered to all employees and family members (ages 13+) at no cost.

¹ <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5070478/>



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



ICBND MEMBERS IN THE NEWS

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

AN ICBA PODCAST

American State Bank & Trust Company



Brittany Lyons

American State Bank & Trust Company of Williston recently welcomed two new staff members. **Brittany Lyons** joined the staff of the Trust Department as a Trust Officer and **Gretta Ensrud** is the Bank's new Human Resources Officer.

Lyons is a Williston native, graduate of Williston High School and holds a Bachelor of Science degree from the University of North Dakota. Prior to coming to ASB&T, she had 10 years of experience in public accounting. As a Trust Officer, Lyons works with clients in a variety of areas including mineral management and retirement planning.



Gretta Ensrud

Ensrud is an Alexander native, graduate of Alexander High School, and holds a Bachelor of Science degree in Human Resources Management from Denver University. She joined ASB&T in January as the Human Resources Officer.

Ensrud has worked in Human Resources Management since 2002. Prior to joining the team at ASB&T, she was the Human Resources Director for the past 12 years at Bethel Lutheran Nursing and Rehabilitation Center.

ICBND MEMBERS IN THE NEWS

Bank of North Dakota



Angela Duchsherer

BND New Hires

Angela Duchsherer joined BND as a business banking associate III. Duchsherer previously worked as an office manager for Gateway Pharmacy and Security First Bank of ND. She has a bachelor's degree from North Dakota State University.



Mike Morey

Mike Morey accepted the lending project specialist position at BND. Morey previously worked as a business analyst II and has been with BND since January 2022.



Christy Meza

Christy Meza joined BND as a business banking associate III. Meza previously worked for Bank Forward as a mortgage loan servicing specialist. She has a bachelor's degree in business administration from University of Jamestown.



Jennifer Huntley

Jennifer Huntley was promoted to staff accountant III. Huntley has worked in accounting since she joined BND in March 2016.



Stacy High

Stacy High joined BND as an administrative assistant III. High came to BND from the Department of Corrections and Rehabilitation where she was an administrative assistant. She has a bachelor's degree in mass communications from North Dakota State University.



Dylan Hardin

BND Transfers

Dylan Hardin accepted the loan operations specialist II position at BND. Hardin previously worked as an investment associate and has been with BND since February 2021.



Terri McArthur

BND Promotions

Terri McArthur was promoted to student loan representative II. Terri previously worked as a student loan representative I and has been with BND since April 2020.



Audrey Hermanson

Audrey Hermanson accepted the credit underwriter III position at BND. Hermanson previously worked as a collateral valuation analyst IV and has been with BND since September 2021.

ICBND MEMBERS IN THE NEWS

Bravera



Morgan Lies

NEW ROCKFORD AND DEVILS LAKE, N.D. – Morgan Lies has joined Bravera Insurance in New Rockford and Devils Lake in the role of insurance advisor. A lifelong resident of North Dakota and originally from New Rockford, he has worked in the insurance industry since 1995.

In his role, Lies creates custom personal, farm and commercial insurance plans. With nearly three decades of experience in the industry, he can advise his clients not only about coverage issues for their personal insurance needs, but also regarding which companies writing insurance in North Dakota are the best fit for their particular insurance portfolio.

He earned a bachelor's degree in business administration from North Dakota State University. Lies also served with the North Dakota National Guard and U.S. Army Reserve for 15 years. He retired early as a Captain in the Military Police Corps to focus on his family.

Lies is licensed in Property & Casualty Insurance and Life & Health Insurance.

Dakota Carrier Network



Kristin Syverson

Dakota Carrier Network (DCN) has hired **Kristin Syverson** as its new chief financial officer (CFO).

Syverson's diverse background includes finance, marketing, and operations in the manufacturing, engineering, and non-profit sectors. These combined with a decade of CFO experience have made her into a leader with strong analytical, change management, and strategic planning skills that will help DCN thrive.

The CFO is an integral part of the DCN executive team, accountable for a comprehensive set of financial responsibilities. The CFO establishes and maintains the company's financial policies and procedures, providing operational and administrative direction for accounting, budgeting, purchasing, billing, collections, and cash management. As CFO, Syverson is also responsible for ensuring soundness of the company's financial structure and managing DCN's relationships with financial institutions and governmental agencies. She will be based out of corporate headquarters in Fargo.

ICBND MEMBERS IN THE NEWS

Dakota Carrier Network



Nathan Briggs

Dakota Carrier Network (DCN) has hired two new employees **Nathan Briggs** and **Andrew Geigle**, and team member **Tara Taylor** has assumed a new role.

Briggs, Geigle, and Taylor are all serving as Ethernet/IP technician I. As such, they are part of the Network Operations Center team, supporting DCN's state-of-the-art carrier Ethernet and IP networks. Responsibilities include network monitoring and provisioning, trouble analysis, receiving and resolving trouble reports, and administration of equipment. Briggs and Taylor are based out of DCN's Network Operations Center in Bismarck and Geigle will work from Fargo following training in Bismarck. All will serve customers throughout the state.

Briggs has worked as an information systems specialist in the mining industry since 2016. He has worked in a variety of areas including server and network administration, network design, system security, and technical support. Briggs earned an associate degree in computer information systems from Bismarck State College and a bachelor's degree in management information systems from the University of Mary in Bismarck.



Andrew Geigle

Geigle has been an information systems maintainer for the U.S. Army/North Dakota National Guard since 2017. Duties have included work with information systems and equipment, managing networks, operating diagnostic equipment, and ensuring continuity of power to equipment. With the NDNG, Geigle completed Advanced Individual Training in network management. He is currently working toward a bachelor's degree in cyber security systems through Southern New Hampshire University.

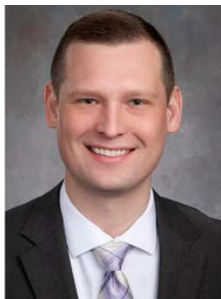


Tara Taylor

Taylor joined DCN in 2015 as an application administrator and late in 2021 shifted to application analyst. Her previous roles at DCN included responsibilities for administering software applications to create reports based on statistical information, configuring and maintaining network monitoring, and creating and maintaining custom dashboards for external and internal users. Prior to joining DCN, she served as a technical support trainer and application analyst. Taylor earned an associate degree in computer support from Bismarck State College and is a certified MEF Carrier Ethernet Certified Professional (CECP).

ICBND MEMBERS IN THE NEWS

Dacotah Bank



Chad Jager

Dacotah Bank — (Mobridge, S.D) — As a result of company growth, Dacotah Bank is proud to announce **Chad Jager** as the new regional president of the Western Region. As the regional president, Chad will oversee banks in Mobridge, Dickinson, Minot, Lemmon, and Hettinger.

Chad began his career with Dacotah Bank in 2012 as a personal banker in Clark, SD. He has held many lending positions in the Watertown, Clark and Mobridge markets. He was promoted to Market President of the Mobridge market in 2020.

Chad is a graduate of the University of South Dakota receiving a bachelor's degree in business administration. In 2022, Chad completed Graduate School of Banking through Madison, WI and most recently was part of the third class of The Academy, an executive leadership program through Dacotah Bank. Chad is actively involved within the community as a resource, leader and volunteer serving on various committees and boards, such as Agricultural Credit Committee of the South Dakota Bankers Association and is a board member of the Mobridge Economic Development Corporation, Mobridge Rodeo Association, and the Mobridge Youth Organization.



Kevin Wientjes

As Chad transitions out of the Market President role, Dacotah Bank is excited to announce **Kevin Wientjes** has joined our team as the Market President in Mobridge. Kevin's first seven years of banking were spent as an agriculture/commercial loan officer for Campbell County Bank in Herreid, SD. In January of 2022, Kevin was promoted to the role of Chief Credit Officer and held this position until joining Dacotah Bank.

Kevin is a graduate of South Dakota State University where he received a bachelor's degree in business economics. Kevin is actively involved within the community as a resource, leader and volunteer serving on various committees and boards, such as committee member of SDBA Agriculture Committee, President of Herreid Community Foundation, President of Herreid Economic Development Corporation, and Secretary/Treasurer for the Herreid Parks & Recreation board.



ICBND MEMBERS IN THE NEWS

First International Bank & Trust

First International Bank & Trust Announces Ninth Annual Live First Community Giving Campaign

FARGO, ND - First International Bank & Trust (FIBT) is proud to announce its Ninth Annual Live First Community Giving Campaign. Charitable and community organizations are encouraged to apply for awards totaling up to \$43,000.

Who can apply?

Any organization benefiting the communities served by First International Bank & Trust. This includes non-profit organizations, community groups, classroom initiatives, etc. If you can demonstrate value to the community, you can apply for a Live First Community Grant!

What's at stake?

- Grand Prize: One grant of \$15,000
- Rising Star: Up to five grant winners will be selected from across our footprint to receive up to \$5,000 each. This grant is designed for supporting a new non-profit organization or new initiatives from an existing non-profit that need a little kick-start.
- Social Media Star: Three grants of \$1,000 each will be awarded based on the most likes on each organization's original photo on the FIBT Facebook page.

How and when can I enter?

An online entry form will be available beginning Monday, April 3rd through Monday, April 17th. Watch our FIBT social media channels for links, details, and more information on how you can support your chosen organization.

Additional details and Official Rules can be found on the First International Bank and Trust website (FIBT.com) and by visiting the First International Bank & Trust Facebook page.



ICBND MEMBERS IN THE NEWS

First Western Bank & Trust



Makensy Arlien

Makensy Arlien has been promoted to Consumer Lender I. Makensy joined the First Western team in July 2021 as a Consumer Loan Processor and Loan Documentation Specialist. She grew up in Minot and graduated from Minot High School and Minot State University. You can find Makensy at our Dakota Square branch for all of your Consumer lending needs.

Kevin Bohl has been promoted to SVP Commercial Lender & Consumer Banking Manager in the Minot Region. Kevin has been a member of the First Western family for over 25 years, starting in 1997 as a Collection Officer. He graduated from Minot State University in 1991 with a Bachelor's degree in Business Education. Kevin has served the Minot community with First Western as a Consumer Lender and Commercial Lender. In 2019 he graduated from the Colorado School of Banking with honors.



Kevin Bohl

Dean Zaderaka has been promoted to VP Senior Trust Officer and Oil & Gas Manager. Dean has been an important part of our Trust department since joining the First Western team in October 2019. He earned his Bachelor's from North Dakota State University in 1987 and has over 30 years of banking experience.



Dean Zaderaka



Marcela Samson

Marcela Samson has been promoted to VP Marketing Manager. Marcela has been a part of the First Western team for over 13 years. She is a graduate of St. Mary's High School in Bismarck, ND, and earned her Bachelor's degree in Marketing Management at the University of St. Thomas. She is located in our Minot region and is a tremendous leader in our Marketing department.



Audra Wyman

Audra Wyman has been promoted to AVP Commercial Lender. Audra grew up in Westhope, ND, and is a graduate of Minot State University, earning her degree in Finance in 2008. She joined First Western in September 2019 as a Business Banking Officer. She has 16 years of banking experience. Come see Audra for your Commercial Lending needs at the Main Bank on Broadway in Minot.



Lynda Langseth

Lynda Langseth has been promoted to Individual Retirement Account Officer. Joining the First Western team in August 2021 as a Trust Administrative Assistant, Lynda has always called Minot home. She graduated from Minot High School and earned her degree at the University of North Dakota. Lynda is a valued member of the Trust department and you'll find her at our Dakota Square branch in Minot.

ICBND MEMBERS IN THE NEWS

North Dakota Housing Finance Agency

Housing Finance Agency is one of Best Mortgage Companies to Work for 2023

BISMARCK, ND – North Dakota Housing Finance Agency (NDHFA) has been ranked as one of the Best Mortgage Companies to Work for by National Mortgage News for 2023.

"North Dakota Housing Finance Agency is honored to again be recognized as one of the Best Mortgage Companies to Work for," said Dave Flohr, the agency's executive director. "Our team does a fantastic job of serving and supporting our borrowers, helping to ensure that their homeownership journey is successful." NDHFA was also ranked one of the Best Mortgage Companies to Work for in 2022.

Through its FirstHome™ program, NDHFA assists primarily first-time homebuyers in achieving homeownership by providing low-cost mortgages, and down payment and closing cost assistance. Single parents, veterans, and families with disabled or elderly household members can qualify for similar help through HomeAccess. The agency's North Dakota Roots program assists households who require assistance to buy again or whose income exceeds the limits of the agency's FirstHome program.

"I am proud of our team. They held the line during a challenging year. Inflationary increases and rising interest rates stressed household budgets and made it difficult for lower-income households to buy. None the less they persevered, the acquisition team helping 1,890 individuals and families to successfully purchase a home and our servicing team supporting more than 11,500 borrowers," said Brandon Dettlaff, NDHFA Homeownership Division Director.

"I am proud of our team. They held the line during a challenging year. Inflationary increases and rising interest rates stressed household budgets and made it difficult for lower-income households to buy. None the less they persevered, the acquisition team helping 1,890 individuals and families to successfully purchase a home and our servicing team supporting more than 11,500 borrowers," said Brandon Dettlaff, NDHFA Homeownership Division Director.

Parties interested in the agency's programs will find information online, www.ndhfa.org, including contact information for the Participating Lenders who originate mortgage loans on NDHFA's behalf and for FirstHome Certified Agents, real estate agents who have exhibited a commitment to assisting homebuyers who may benefit from the agency's programs. National Mortgage News and Best Companies Group's annual survey and awards program identifies, recognizes, and honors the best employers in the U.S. mortgage industry. This year's list included 50 companies who were identified as the winners with the final rankings revealed in a special report published in National Mortgage News on March 9, 2023.

"It's been a tough time for everyone in the housing finance ecosystem, but these top ranked companies have proven that it's possible to be strategically agile while remaining supportive to your employees," said Heidi Patalano, editor-in-chief of National Mortgage News at Arizent. "In the face of industry consolidation and broader economic uncertainties, these lenders were particularly admirable in showing how much they value their greatest assets — the people that work for them."

Companies from across the United States entered a two-part survey process to determine the National Mortgage News' Best Mortgage Companies to Work for. The first part consisted of evaluating each nominated company's workplace policies, practices, philosophy, systems, and demographics. The second part consisted of an employee survey to measure the employee experience. The combined scores determined the top companies and the final ranking.

NDHFA's mission is to make housing affordable for all North Dakotans. Over the past 40 years, more than 50,000 individuals and families have benefited from the affordable home financing provided by the state agency.

The North Dakota Industrial Commission, consisting of Governor Doug Burgum as chairman, Agriculture Commissioner Doug Goehring and Attorney General Drew H. Wrigley, oversees the agency.

ICBND MEMBERS IN THE NEWS

Starion



Fred Fridley

Fridley joins Starion Bank Board of Directors.

Fred Fridley, Vice President of Operations for the Bismarck region of Sanford Health, has joined the Starion Bank Board of Directors.

Fridley grew up in Watford City, North Dakota. He attended North Dakota State University, where he earned his undergraduate and master's degree in education. His master's degree in hand, Fridley spent 14 years teaching physical education and health at NDSU, Concordia College and the University of Mary.

When Medcenter One joined Sanford Health, Fridley shifted career paths and entered public affairs at the newly integrated organization. Over the years, he added to his responsibilities by doing clinical outreach to critical access hospitals — ensuring the provision of clinical services at small hospitals created as part of a federal program to serve remote rural areas; managing all the orthopedics and sports medicine contracts for the region; serving as executive director of the Sanford Health Foundation; and finally, Vice President of Operations for the Bismarck region.

"I'm honored and excited to have the opportunity to serve on the Board of Directors at Starion Bank," says Fridley. "Through my various professional roles, I look forward in carrying out Starion's mission and strategic plan by contributing in many ways in accomplishing the bank and customer's goals."

"Fred brings to Starion his deep community connections, knowledge of larger organizations, and a background in marketing," says Craig Larson, Chairman of the Starion Bank Board of Directors. "We look forward to Fred's contributions to our already high-functioning board of directors."

Fridley is married with two daughters. He loves to golf and get out on the family's boat with them when he can.

ICBND MEMBERS IN THE NEWS

Starion



Mike Wickham

Starion Bank has promoted **Mike Wickham** to Fargo Market President.

Wickham came to Starion Bank in 2008 as an AVP/Branch Manager. After holding the retail branch manager position for more than six years, he moved to the Fargo Business Banking team. Wickham was first promoted to Business Banker/VP in 2018, and then to Business Banker/SVP in 2019.

"Serving the Fargo community for the last 15 years has been so rewarding. I'm excited to continue providing outstanding service to all our banking, loan, and insurance customers. Starion Bank is a true example of a community bank and a community that support each other and help each other succeed" says Wickham.

As the Market President for Fargo, Wickham will assume oversight of the retail, lending and operations personnel, as well as driving strategic initiatives and building new relationships within the community.

United Bankers' Bank



Traci Kaske

BLOOMINGTON, MN – Dwight Larsen, President and CEO of United Bankers' Bank (UBB), is pleased to announce the appointment of **Traci Kaske** as Senior Human Resources Consultant to the USource Human Resources Consulting Services Team. Traci joins UBB with over 30 years of experience in the community banking industry, 20 of which specifically in human resources. She holds a Bachelor of Science degree from Minnesota State University – Mankato. She is certified as a Senior Professional in Human Resources (SPHR) and from the Society for Human Resource Management as a Senior Certified Professional (SHRM-SCP). Traci has also been a peer advisor with the Minnesota Bankers Association Training and Compensation Committee and sat on the board of directors for the Human Resources Professionals of Minnesota which has since merged with Twin Cities Society for Human Resource Management (TCHRM).



ICBND MEMBERS IN THE NEWS

The Bank of Tioga

Community bank launches Junior Achievement in 36 local elementary classrooms

Tioga, ND, March 30, 2023 - The Bank of Tioga launched its sixth year facilitating Junior Achievement (JA) at three local elementary schools with over 36 classrooms in grades K-6. Schools involved include Central Elementary in Tioga, Divide County Elementary, and Powers Lake Elementary.

This year, The Bank of Tioga has ten employees and several community members who volunteer their time to teach five lessons in their assigned classroom. The program began in January and will run through April.

Junior Achievement is the world's largest organization dedicated to educating students in grades K-12 about entrepreneurship, work readiness and financial literacy through experiential, hands-on programs. The program teaches financial literacy concepts and equip them with the knowledge and skills to make better life choices. All programs align with national and local curriculum standards; therefore, educators fully enjoy the opportunity to involve their students.

"Junior Achievement inspires and prepares young people to succeed in a global economy and learn about their community, jobs and entrepreneurship. The lessons are interactive for the students, and the teachers like that the curriculum touches on the core principles for each grade. I am so honored to be a part of this impact in our local communities," said Joy Sparks, The Bank of Tioga financial literacy coordinator.

Students are encouraged to think practically about starting a business with entrepreneurial thinking to meet the requirements of a demanding and ever-changing workforce. The students learn new vocabulary words, engage in hands on activities and games and discuss local businesses and entrepreneurs.

The program allows community members to be involved in financial literacy instruction and gives teachers an opportunity to take advantage of third-party resources to offer different perspectives to their students.

To learn more about Junior Achievement, contact Joy Sparks, financial literacy coordinator at The Bank of Tioga at joy.sparks@thebankoftioga.com or **701-664-3388**.

Photo caption: The Bank of Tioga employees Haley Eriksmoen and Amy Larson pose for a photo with students.



The Bank of
TIOGA
MEMBER FDIC

ICBND MEMBERS IN THE NEWS

United Bankers' Bank

Every day around the country, community banks are doing amazing things to build, support, and promote the communities they serve, ensuring their local economies are vibrant and growing. This support doesn't go unnoticed, and United Bankers' Bank wants to help spotlight the wonderful things community banks do in their communities. To do so, we are encouraging community banks, community banking industry allies, and centers of influence, like your organization, to utilize the hashtag **#communitybanklove** in social media posts that highlight their bank or organization's support of its community.

We call it the **#communitybanklove** movement, and there are two ways to participate.

Social Media

Whenever banks create a post showing their community support, we encourage them to add the hashtag **#communitybanklove** to the post.

Promote

Banks can request a supply of the I Love Community Banking decals for their team to display and promote the movement by visiting www.communitybanklove.com.

The decals can be displayed on reusable water bottles, laptop covers, cell phone cases, notebook covers, bank lobby entrances, teller and drive-thru windows, and more.

We want to celebrate being a community banker all year and would appreciate it if you helped spread the word and show community banks the love.

Additional information about the movement be viewed by visiting <https://www.ubb.com/about-us/communitybanklove>.



ICBND CLASSIFIEDS

First Western Bank & Trust

Internal Auditor

Summary of Work

Perform internal audits ensuring First Western Bank & Trust's departmental policies and procedures are operating according to safety and soundness guidelines and internal control standards.

- Conduct audits of Bank, Insurance, Trust and Leasing operational areas to ensure proper policies and procedures are being followed
- Examine departmental records and interview workers to ensure transactions are in compliance with state laws and federal regulations
- Perform audits according to the audit schedule and prepare findings reports
- Provide objective and practical recommendations for management action based on findings
- Conduct follow-up reviews of any operational or regulatory deficiencies
- Assist with providing data and information to external examiners
- Work with departments to ensure audit and exam corrections are implemented
- Conduct investigations of suspected fraudulent or suspicious activity as requested
- Stay informed of developments in federal and state agency examination requirements
- Assist Chief Risk Officer/Internal Audit and Compliance Manager with policy development as necessary
- Ensure compliance with banking laws, regulations and the Bank's policies and procedures, including Bank Secrecy Act

Apply at

- Go to **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.

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.

ICBND CLASSIFIEDS

Starion

Business Banking Officer- Oakes

Summary of Work

Start new banking relationships and grow existing ones through:

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

You should be:

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

Analytical—with top-notch financial and credit analysis skills

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

Customer-focused—happy to help others, genuinely curious about an array of industries, and hungry to learn new sales best practices at any stage of your career

You should have:

- A bachelor's degree in business, finance, economics or a related field.
- Knowledge of credit, compliance and regulatory standards preferred.
- Proficiency with Microsoft Excel.

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

Apply online at www.starionbank.com/careers.

Customer Service Call Center Representative

Summary of Work

The Customer Service Call Center Representative will

- Process online accounts and consumer loans
- Deliver advanced digital and online offerings
- Process and manage online deposit accounts and consumer loans
- Enhance the customer experience while providing solutions to customers
- Serve consumers through digital (online, mobile and social) and call center (phone, email and chat)
- 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
- Process online consumer account and loan applications
- Complete weekly tasks as assigned
- Assist customers with navigating and troubleshooting various online products

Apply online at www.starionbank.com/careers.

ICBND 55TH ANNUAL CONVENTION



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

AUGUST 6-8, 2023

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

