

May/June 2023

Official Newsletter of ICBND COMMUNITY BANKER

Annual Convention August 6-8



ICBND is excited to announce registration is now open for the 55th Annual Convention and Exposition to be held at the Bismarck Hotel and Conference Center in Bismarck, ND on August 6-8, 2023.

Registration details can be found at icbnd.com.



Golf Scramble



Join in the fun! Register for golf at the ICBND Annual Golf Scramble on Monday, August 7th at Prairie West Golf Course in Mandan. Lunch will be provided and there will be a shotgun start at 11:30 am (CT). To register, go to icbnd.com

Exhibition & Sponsorship Opportunities

If you are an Associate Member of ICBND, we would love if you showcase your business during the 55th Annual Convention & Exhibition! Without financial support from Associate Members, we not be able to continue this first class event year after year. We kindly ask for your consideration of one of the many sponsorship opportunities we have available to Associate Members of ICBND. To check out available options & sponsorship benefits head on over to icbnd.com.

icbnd.com

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ICBND UPCOMING EVENTS

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

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



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

ICBND NEWS

Chairman's Remarks



Brad Streifel
Liberty State Bank
Powers Lake
ICBND Chairman

Community Bankers,

On my flight home from the Washington Capital Summit, I was thinking about all the work our association has done on both the state and national level this year. A couple thoughts stuck with me. First, I am so proud of our North Dakota bankers. They have done an outstanding job representing our community banks at both the state and national level. This year, we were able to successfully push back on the Credit Union's regional expansion because of the support we got from our bankers across our state. I believe the phone calls and emails from our members made the difference on this bill. On a national level, ICBA has shown its unique value of exclusively representing community banks this year. While the other banking association had to take a neutral position on FDIC special assessments, ICBA was able to be out in the public eye differentiating our banking model from the risky actions of the large, failed banks. Because of this, we were able to justify why we should not have to pay for their mistakes, and we have been heard. Having been to the Washington summit the last two years, it is apparent to me that the ICBA has earned the reputation of a reliable resource for the decision makers in Washington. We are at the table when important issues like FDIC special assessments, burdensome CFPB regulations and central bank digital currency are being discussed. With that I would like to say thank you to all who have been an active advocate for our banking model. Enjoy your summer!

Brad

President's Remarks



Barry Haugen
ICBND President

The 68th Legislative Assembly of the North Dakota Legislature wrapped up in the wee hours of Sunday morning, April 30th which marked the 75th Legislative Day of the session saving five days during the interim if there's a need to reconvene. While we didn't get everything we wanted from this session, independent community banking fared well particularly given our defeat of limitations on interchange fees and squashing the credit unions' aggressive and expensive campaign to expand their fields of membership! I won't belabor this message with details from the session as you're probably just starting to recover from my weekly legislative updates the first four months of the year!

Moving forward, we are beyond pleased to announce ICBND's 55th Annual Convention and Exposition which carries the theme "Community Banks: Your Country Needs You". How appropriate is that given what's happened in the banking world as of late? Your Convention Committee nailed it with this theme. Please mark your calendars for August 6-8 and note the change back to a Sunday evening through Tuesday format.

The ICBND Convention is a tremendous opportunity to get together again with our friends and colleagues to enjoy a fun and informative celebration of community banking in the great state of North Dakota. And don't forget to pack your patriotic attire for the theme party to be held Monday evening. As always, there's sure to be some interesting ensembles!

I hope you all have a great summer and I look forward to seeing you in Bismarck on August 6-8!

Barry



ICBND NEWS

Women's Summit

The 2023 ICBND Women in Community Banking Summit was one for the record books! Attendees were more than excited to spend time together and further their education.

Attendees began the session with a fun evening social with guest instructors from Karmin's Kitchen Table, of Bismarck, who walked through how to create an exciting culinary experience! The following day we had an outstanding lineup of speakers. Dawn Kincaid, started off the session with a banking update that covered the latest issues banks are facing in regard to compliance and fraud. Annie Meehan's presentation showed attendees how to unlock their best self and to be the exception. Former NFL Cheerleader for the Kansas City Chiefs, Candy Whirley, held an interactive session that helped attendees identify personality styles in themselves and others, and how to overcome personality differences that can lead to problems. We finished off the day with an incredibly powerful presentation by South Dakota native and Season 21 star of the CBS hit reality show "Survivor Nicaragua," Holly Hoffman. Holly had the audience hanging off her every word with her larger-than-life personality and ability to connect with everyone in the room.

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

The ICBND Women in Community Banking Summit is an annual event, so if you missed it this year, be sure to watch for the 2024 event next spring!



Pictures left to right:
Karmin's Kitchen, Dawn Kincaid, Holly Hoffman, Annie Meehan, Candy Whirley



ICBND NEWS

ICBA Capital Summit

ICBND was very well represented during the ICBA Capital Summit. Members from across the state took part in ICBA sessions, and meetings with North Dakota's congressional delegation.



North Dakota community bankers appreciate Senator John Hoeven's leadership in Washington, D.C. You'll notice from the picture that we're starting them young at ICBND! ICBND past President Dawn Flaten's grandson, Liam Austin was in attendance for the meeting with Senator Hoeven.



ICBND community bankers thank Representative Kelly Armstrong for cosponsoring the Congressional Review Act to repeal the CFPB's final rule under Section 1071 of Dodd Frank!



Senator Cramer addressing the 2023 ICBA Capital Summit and recognizing the critical function that community banks play in the US economy and especially our individual communities.



Thank you, Senator Kevin Cramer for your leadership on the Senate Banking Committee.

Introducing the top-performing banks of the year

Through creativity, local knowledge and dedication to their customers, community banks continued to demonstrate the value of their relationship-based model in the past year. *Independent Banker's* annual listing of the Best-Performing Banks 2023 illustrates how critical it is for community banks to lean into their strengths while seeking out innovation to better serve Main Street America.

-Tiffany Lukk, managing editor, *Independent Banker*

Click here to continuing reading in the *Independent Banker*.

★ ICBND Bank Members, Western State Bank and Bell Bank made the list of more than \$1Billion.

MORE THAN \$1BILLION

Rank	Bank Name	City	State	Pretax ROA 3YW
1	State Bank of Texas	Dallas	TX	4.46
2	Apex Bank	Camden	TN	4.2
3	Gateway First Bank	Jenks	OK	3.82
4	Stearns Bank National Association	Saint Cloud	MN	3.7
5	Wallis Bank	Wallis	TX	3.52
6	CFG Community Bank	Baltimore	MD	3.26
7	Cedar Rapids Bank and Trust Company	Cedar Rapids	IA	3.17
8	Metro City Bank	Doraville	GA	2.99
9	Sutton Bank	Attica	OH	2.79
10	Western State Bank	Devils Lake	ND	2.76
11	Evolve Bank & Trust	Memphis	TN	2.72
12	First IC Bank	Doraville	GA	2.65
13	Citizens Bank	Elizabethton	TN	2.65
14	Cache Valley Bank	Logan	UT	2.56
15	Bell Bank	Fargo	ND	2.46
16	Anderson Brothers Bank	Mullins	SC	2.45
17	BankSouth	Greensboro	GA	2.43
18	The Yellowstone Bank	Laurel	MT	2.35
19	Choice Bank	Fargo	ND	2.34
20	Northpointe Bank	Grand Rapids	MI	2.31
21	United Texas Bank	Dallas	TX	2.29
22	The Bank Of Commerce	Idaho Falls	ID	2.27
23	Summit State Bank	Santa Rosa	CA	2.26
24	Genesee Regional Bank	Rochester	NY	2.25
25	Unity Bank	Clinton	NJ	2.21

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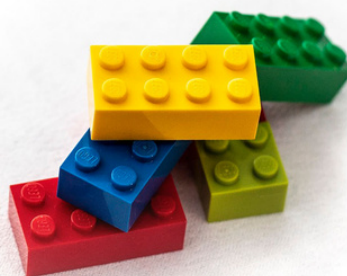
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FLOURISH



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.

"Preparing for the future is not as much about filling a particular job description as it is about creating a conscious path for our banks and communities."



"Our success lies in the things we don't have to do."

Earlier this year, I attended the Independent Bankers Association of Texas (IBAT) EDGE event, and when Hazem Ahmed, the chairman of the IBAT Education Foundation, uttered those words, I sat up and took notice.

That's because as leaders, this sentiment resonates as we consider the future of our banks and our communities. What are we doing outside of our daily operations to support the next generation? How are we bringing our teams along with us? In short, what are we doing that we don't have to do to create continuity and lasting success?

This concept really rears its head when we consider succession planning. As we think about who will fill our shoes, we need to recognize that preparing for the future is not as much about filling a particular job description as it is about creating a conscious path for our banks and communities. To paraphrase immediate past chairman Brad Bolton, we aren't just building bank leaders, we're cultivating community continuators.

That goes beyond running the bank. So, when we look at staff development, our focus cannot be solely on that new role or title. It needs to address how what we're doing today will prepare and grow them for the future. It takes conscious planning and preparation, extending further than development plans to inspire our teams to want to be the next community continuators.

When I speak on this topic, I often ask for a show of hands in the room of how many people have identified their successor. A fair number of hands rise. Then I ask, "Does that individual have any clue what you're thinking?" The chuckles I get from that follow-up are fascinating. All too often, we've decided this person could do the job, but we're not telling them.

We have to have these conversations and let people know that they have great potential, because our careers are journeys, not destinations. While we can't guarantee what the future holds, we can share our vision and provide that individual with a sense of purpose and an inspiration for what their role could become.

So, as you read and reflect on leadership in this month's issue, I encourage you to ask yourself what more you could do to launch the next generation of community continuators. I'm betting you'll come up with a few new ideas, and chances are that these "unrequired" actions are a key to your bank's continued success.

Twitter

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

Where I'll Be This Month

I'll be attending the annual meetings of the Wyoming Bankers Association and the Florida Bankers Association and sharing more about the importance of cultivating community continuators.

FROM THE TOP



DEREK WILLIAMS
CHAIRMAN, ICBA

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

"In an industry overwhelmed with financial performance and earnings, community banks shine by focusing on what matters: the people and communities they serve."



Community banks are the financial center of our communities, and we're invaluable to the success of those we serve. But we can't take our eyes off the ball and let that prominent position elevate our sense of importance. Community banks want and need to be approachable, to ensure our customers and communities feel comfortable and at home with us.

Because a true leader is one who doesn't seek to lead but rather leads by example, by giving back. For community banks, it's not about the position, authority or power, but about what we can do for others. That's how we set ourselves apart in our communities: We focus on giving, not taking; on serving, not being served.

This life lesson of humility and service has been demonstrated for me as far back as I can recall, and it has driven me to where I am today. I grew up in a very small town, and my dad was the premier homebuilder for our community. He was well known, was often asked to take on leadership roles, and as young builders emerged, they looked to him as a mentor. He helped them learn and grow—even though they were competing with him for work. The future of our community was more important to him than any specific job or project, and he believed in helping others to better themselves: the hallmark of a true leader.

That selfless approach of focusing on the greater good was tremendously inspiring to me as a young man. I learned you don't necessarily set out to lead. You lead because you provide an example that someone wants to follow.

That responsibility never ends. It's not a part-time job; it's a way of being that makes all the difference. You're always growing, evolving and working to do better and be better. Every great leader has a mentor to follow, to help them become the next best version of themselves.

It's why I'm so proud to be a community banker today. In an industry overwhelmed with financial performance and earnings, community banks shine by focusing on what matters: the people and communities they serve. We have been through all kinds of economic cycles, both ups and downs. Our banking model responds to the changing environment and adapts to support new demands.

Because that's what leaders do: They stand strong for those they serve. From that perspective, I can confidently say community banks are poised for continued success. Our focus is on people, and that approach will always prevail.

Twitter

Connect with Derek [@DerekBWilliams](https://twitter.com/DerekBWilliams)

Quote of the month

"Someone's sitting in the shade today because someone planted a tree a long time ago." —Warren Buffett, investor

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.

"Since a given bond is worth par on possibly only two days of its life, those being pricing date and maturity date, most everything a community bank buys will be at prices either above or below par."

Education on tap

Virtual bond school scheduled for June
ICBA's Securities' endorsed broker Stifel will
host a virtual portfolio management series June
13-15. Topics include bond basics, investment
product detail, and portfolio building. Up to
four hours of CPE are offered. To register, visit
icbasecurities.com



Returns, in total

A wide range of market prices requires analysis

By Jim Reber, ICBA Securities

If your duties at your community bank include bond portfolio management, you may have noticed that your holdings' market values are all over the table. In another consequence of the last 12 months' volatility, bond-buying in 2023 presents a rare opportunity to buy liquid, predictable government-guaranteed bonds at variety of prices. This includes premiums, discounts and even par (100.00). In some recent periods, (e.g., 2021) there weren't many bonds available at prices below par, and in others (e.g., 2022) none could be found at premiums.

Of course, your current security inventory still contains unrealized losses, but at least you have a chance to choose some bonds that are set up to perform well in rising <i>or</i> falling <i>or</i> stable rate environments. This is what happens when the 5-year Treasury note's yield rises and falls over 80 basis points (.80%) in a two-month window, like it did in February and March. If you're able to spend some money here in mid-2023, there are some nuances and tools available that you'll want to consider as you're looking at current bond offerings.

Shopping lists

Many (learned, experienced) community bankers I know tend to review a series of quantitative factors when analyzing potential investments. These include the traditional metrics such as stated maturity, issuer name, coupon, price (premium, par or discount) and, of course, yield. This analysis will also include a future price projection given certain interest rate shocks. Since a given bond is worth par on possibly only two days of its life, those being pricing date and maturity date, most everything a community bank buys will be at prices either above or below par.

The reason that matters when comparing one bond to another is that these premiums and discounts will have an impact on their projected future values, given a certain change in rates. Bond math is clearly not linear, and even more so when an investment is stress-tested with a book price that's nowhere near par. Let's review the benefits of buying bonds at both discounts and premiums.

Discount versus premium

here's some kind of a call option attached, which applies to about 80% of bonds owned by community banks. The opposite occurs when a bond is priced over 100 cents on the dollar. Premium bonds, which requires buyers to accept that the original owners paid less for the same bonds, will do better if rates rise. The above-market coupon rates will help to keep the duration from extending and possibly even cause yields to move higher since premium investments are sometimes referred to as "quasi-floaters."

Valuable tool

The good news is there is a standard measuring stick to augment some of the numerical features mentioned above: Total Rate of Return (TRR). Total return takes into account three variables: yield, change in price and horizon date. It's a much more complete standard than yield, and the primary risk in a bond—price volatility—is embedded in the calculation. (You can calculate TRR on virtually any financial instrument, including equities, as well as commodities.)

For example, if you are offered a security at a price of 93 cents on the dollar, priced to yield 5.25% to maturity, and a year from now its market value has risen to 95 cents, your total return for that period will be 7.25%. The typical set of offering documents that brokers provide will include a price volatility table, which usually includes projections assuming immediate and parallel rate shocks. Feel free to ask for a Total Return Analysis (TRA) screen from your brokers. TRAs are easy to read and can provide valuable data for your decision making.

Finally, most full-service firms, including ICBA Securities' endorsed broker Stifel, produce TRR matrices that are frequently updated and readily available, for some pre-purchase analysis. So make life easier on yourself, and help improve the performance of your bond portfolio: Adopt total return analysis as part of your due diligence as you consider premium versus par versus discount purchase opportunities.

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.**

The importance of curiosity

By Charles Potts, ICBA

Remember when you were a kid, and the best toy was a discarded moving box? Within minutes, you were blasting off toward the moon, scouting for pirate ships or holding secret club meetings. That box wasn't just a box: It was a way to free the imagination and open up worlds of possibility, which is a liberty that can be hard to come by as an adult.

Yet that "inside the box" thinking is precisely how innovation leaders advance today. They find a pathway to open up their inventive mind, unburdening it from the naysayers and limitations of the moment and allowing for total, unequivocal dreaming. Because that's how innovation flourishes.

Don't get me wrong; it's not an easy feat for any business, which is why I'm often asked what makes an innovation leader. Truth be told, there is no one answer. By its very nature, innovation doesn't conform to a particular series of checkboxes, yet all innovation-focused leaders exemplify one critical trait: curiosity.

Innovation is about asking, "why?" and "why not?" at every opportunity. When you think about approaching innovation, embrace that cascading "why" to determine what's next. Why does my customer not want to come into my branch? Why do they prefer their smartphone? Why should we pursue business in a new area? Innovative people and innovative environments, more often than not, are constantly asking why.

It comes down to transforming your thinking to align with that of a technologist or scientist. In fact, there's a *Harvard Business Review* article that directly connects the Lean Startup methodology for innovation (a personal favorite) to the scientific method.

For innovation, I'm going to ask questions about what I see, create a hypothesis, identify a way to evaluate that theory, conduct the test, measure, refine and repeat until I produce a new solution, approach or way of doing business.

That, in a nutshell, is the scientific process and a further testament to the importance of curiosity as an innovation mindset.

Because innovation isn't a project; it's a cultural change. It's a framework or philosophy by which you determine what you're trying to achieve.

Yet, for it to succeed, somebody in the bank has to own innovation as a priority. So, as you read this month's leadership issue, I invite you to think about what it means to be an innovation leader in your bank and who carries that torch. Why do you choose to innovate? Why does bank innovation matter to your community? Why has innovation become a strategic objective?

As you ponder these questions, fall back on your childlike curiosity. That freeform thinking may just deliver the answers you need.



LEADERSHIP AT ALL LEVELS



LINDSAY LANORE,
GROUP EXECUTIVE VICE
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COMMUNITY BANKER
UNIVERSITY

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



How to work the room

For this, the second in our series of tips for new (and seasoned) bankers, we're looking at networking—an activity that most people find daunting, whether they admit it or not!

These days, we do a lot of our networking online via forums like LinkedIn, but they're no match for meeting in person. Even so, we all know from experience that working a room can be challenging, especially a room in which we know nobody. The good news is, having a disciplined approach can work wonders.

Start by planning ahead. What kind of event are you attending? If it's a charity event, school or local economic development group, think about contributing services in advance. Keep this generosity of spirit going throughout the event; lend a hand where appropriate. It'll get you a foot in the door.

Have a clear goal in mind. Why are you going? Do you want to meet five new people, secure an invitation to another event or talk to a specific person? See if you can find out who is attending by asking the host for a guest list.

Do your homework. If you want to speak to a specific person, researching a little about them or their business will give you more confidence when you start a conversation. If you are attending a local community group meeting, look for previous meeting minutes and agendas to review before arriving.

Prepare your introduction. That includes your name, the name of your bank and your role there, but think about sharing something interesting about what you do. Remember to keep it short, though. Nobody enjoys monologues.

Make sure you're dressed appropriately. Check social media for pictures of previous events to see what people wear, or talk to someone who's been before.

Arrive early. It's easier to walk into an empty room than a packed one.

Scan the room. Look for people you already know and people you want to meet. If you know the organizer, ask them to introduce you.

Check body language. Find a group that looks receptive to including another person. Alternatively, approach someone who is standing alone. They'll appreciate the gesture, and it could be the start of a great business relationship.

Listen carefully. Focus on the person you're with and make eye contact. Keep the conversation balanced: Reveal information about yourself, ask open-ended questions and focus on what they seem excited about.

Keep moving. It may be tempting to stay where you're comfortable, but you're there to make new connections. Just don't look like you're already planning your next move.

Give and take business cards. Whether you share a paper or digital business card, be mindful of the fact that handing out too many can come across as disingenuous. Make sure to follow up with your new contacts a few days later. Professional platforms like LinkedIn and email come in very handy, but don't ignore the power of a handwritten note!

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WA Income: \$295,613

Avg Loan Size: \$142,017

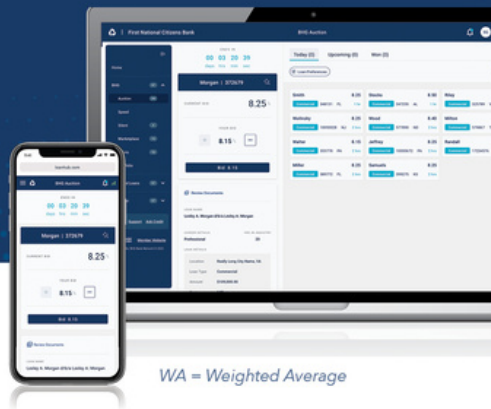
WA Years in Industry: 19

WA DSCR: 2.26



To learn more about BHG, please contact:

Keith Gruebele | EVP, Institutional Relationships
KGruebele@bhg-inc.com | 954-263-6399



WA = Weighted Average



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TRAVELERS

Home Equity Line of Credit (HELOC) scams continue to be a costly and challenging issue for financial institutions. Wire transfer fraud can easily reach millions of dollars, and with advancements in technology, such as online databases for county clerk records, online banking and online title searching, data commonly used by financial institutions to verify customer identity for wire transactions is routinely and easily compromised.

Several financial institutions have fallen victim to losses arising out of wire transfer and check forgery schemes targeting HELOC accounts and have taken action to mitigate the risk of future loss experience. Institutions that place a high value on their customer service and customer confidence in the institution's security against wire transfer fraud have implemented risk mitigation upgrades to their operations to help solidify customer confidence. According to Travelers, the following steps are initiatives that can help to avoid, or at least significantly reduce, losses arising out of HELOC fraud scams:

- Place greater emphasis on getting full account numbers from callers;
 - Phrase verification questions so that the caller is providing the information, rather than simply confirming what the financial institution has on file;
 - Remove items from the list of authentication options (such as mother's maiden name and date of birth) that have become "public information" through social media websites and venues;
 - Train employees who field calls to verify authentication items in a specific order and not skip to other items if the caller cannot verify the requested information;
 - Train personnel with an updated full fraud-awareness module to help employees identify warning signs of fraud;
 - Encourage customers to set up PIN numbers if the automated phone system allows it;
 - Update customer account files with driver's license numbers, if not copies of the entire driver's license (or other government-issued ID if there is no driver's license);
 - Utilize a mandatory callback procedure for all customer-not-present wire transfer requests;
- Use a password to authenticate customers rather than commonly compromised information and only allow in-person modification of passwords and key account information;

- Consider requiring full balance transfers (or transfers up to a certain percentage of the available funds) to be made in person while placing a reasonable monetary limit (or percentage limit) on customer-not-present wire transfer requests;
- Establish a reporting procedure which refers all suspicious wire transfer requests to a higher level of authority for confirmation/processing;
- Require a dual telephone confirmation procedure where the financial institution calls the home phone of the customer as well as an alternate number, such as a mobile phone or work phone;
- Establish an automatic two-day holding pattern anytime a request is made to initiate a wire transfer from a HELOC account to a foreign bank account within which time the financial institution ensures accurate verification and deters fraudsters seeking immediate processing;
- Verify change of address or phone number requests with a call to the customer's phone number on file;
- Customize specific and unique verification questions and procedures with an account holder/customer that can only be modified in-person.
- Consider performing a verification call back when a purported customer calls the bank to set up on-line banking for the first time.

Technology has made it easier than ever for bad actors to obtain data that is commonly used by financial institutions to verify the identity of their customers. That's why financial institutions must utilize robust authentication procedures to protect their customers – and themselves – from wire transfer fraud. This includes greater awareness, updated and vigilant policies, procedures and training, and implementing imaginative and unique verification procedures to help reduce the risk of loss arising out of wire transfer fraud targeting HELOC accounts.

Travelers is committed to managing and mitigating risks and exposures, and does so backed by financial stability and a dedicated team – from underwriters to claim professionals – whose mission is to insure and protect a company's assets. For more information, visit travelers.com.



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Loan Review Best Practices: *Key to Combatting Credit Risk in Stressful Times*

by: David Ruffin, Principal, IntelliCredit

Uncertainty seems to be the only constant on the economic horizon these days.

Despite benign risk metrics across the country's credit portfolios, there is an almost industry-wide sentiment that credit stress looms ahead. According to the Risk Management Association (RMA) Annual Community Bank Survey, 84% of community bankers indicated that credit risk was a top concern.

One thing we do know is that effective and efficient loan reviews can help you understand your portfolio and identify potential risk exposures. And — more importantly — risk that's already emerging. It's this early detection that helps institutions minimize losses. Also encouraging is that automated technology is making it possible to achieve these goals with amazing agility.

Now is the time for community banks to move from a sluggish, decades-old loan review process to an approach that will help you proactively identify potential credit weaknesses, gain deep knowledge about the subsegments of your portfolio, learn where the vulnerabilities exist, and act to mitigate risk at the earliest opportunity.

It's time to consider credit review approaches that facilitate an expansive range of best practices like the ones outlined below.

1. Trust your reviews to professionals with deep credit experience — not just junior CPAs.

Your reviewers should be seasoned experts skilled in the qualitative and quantitative axioms of credit, with hands-on experience in lending and risk management. Because their experience will drive better reviews and deliverables, it's a good idea to ask for bios of people assigned to your institution.

2. Confirm your review includes paralegal professionals to conduct separate documentation reviews.

With growing evidence of degradation in back-shop support, it is essential that your loan reviews include specialists with technical expertise in regulatory/legal compliance, lending policy adherence, policies, collateral conveyances, servicing rules, etc. — working in tandem with seasoned credit professionals.

3. Insist on smart, informed sampling.

Relying solely on random samples and reviewing only the largest credits is insufficient today. To uncover vulnerabilities in specific segments of your portfolio, rely on a selection process that helps you choose very informed samples indicating possible emerging risk.

4. Segregate and differentiate exceptions in documentation, credits and policy.

These exception types all have diverse characteristics, and they need to be quantified separately in order to correct the various deviations effectively.

5. Quantify both pre- and cleared exceptions.

In the best of times, many loan reviews show almost no bottom-line degradation in loan quality for the portfolio as a whole. But on close examination, you may find significant numbers of technical and credit exceptions indicating that the quality of your lending process itself may need to be tweaked.

6. Understand your own bank's DNA.

In this complex economic environment, it is imperative for institutions to analyze their own idiosyncratic loan data. Arm your loan review team with the ability to automatically drill down into your portfolio and easily examine trends and borrower types — to inform risk gradings, assess industry and concentration risk, etc. Seasoned reviewers will be incredibly valuable in this area.

continued >

INDUSTRY INSIGHTS

7. Observe pricing based on risk grades, collateral valuations and loan vintages.

Common risk characteristics are shared by loans originating around the same time and credits that tend to migrate as a group. Isolating and analyzing those can answer the important question, "Are you being paid for the risk you're taking?"

8. Pair loan reviews with companion stress testing.

Lately, regulators are encouraging stress tests as a way to learn where risk may be embedded. Companioning the tests with loan reviews is a productive way to gain this knowledge. Start at the portfolio level and do loan-level tests where indicated.

9. Transparently report and clear exceptions in real time.

Benefit from using fintech efficiency to remove huge amounts of time, team meetings and staff intrusions from the traditional approach to reviewing loans. Using an online loan review solution, teams can see exception activities and clearances as they happen.

10. Ensure that reviewers interpret risk grade parameters according to your institution's definitions.

Measures used to qualify credits in the "pass" risk-grade category are specific to your institution. Reviewers should use only this touchstone to interpret pass grade requirements for any credit — without interjecting personal biases.

11. Comply with workout plan requirements prescribed by interagency regulators.

Workout plans are typically designed to rehabilitate a troubled credit or to maximize the repayment collected. Regulators now require institutions to examine these plans independently as a standard loan review procedure that reflects a healthy degree of objectivity.

12. Deliver comprehensive management reports and appropriate high-level board reports with public/peer data.

Management should receive prompt and thorough loan review reports and board members should be provided high-level reports with appropriate, but less detailed, information. Public data or analyses of your institution's performance as compared to peers should accompany reporting.

13. Conduct loan reviews as a highly collaborative and consultative exercise — counter to "just another audit."

An effective loan review is not an internal audit experience. It's an advisory process, and this approach is extremely important to its ultimate success. Substantive dialogue among participants with differences of opinion is key to favorable outcomes for the institution.

14. Take advantage of a technology platform to automate every possible aspect of the loan review process.

Best practices call for the efficiency that comes with automating the loan review process to the maximum extent possible, without sacrificing substance or quality. Today technology drives the race against loan risk, making early detection of vulnerabilities faster, easier and more complete.

In Summary

Loan reviews that adhere to industry best practices are critical to an institution's risk-management strategy and should be regarded as such. It's a one-two punch: (1) deeply qualified reviewers and (2) automated technology that, when combined, deliver a more efficient, less intrusive loan review process that will help combat the looming credit stress ahead.

For more information on IntelliCredit, visit www.intellicredit.com or email info@intellicredit.com.





BND's Collateral Valuation Team is adding TWO new services July 1.

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- Appraisal validation

Learn more on the June 20 Your Direct Line webinar led by BND. If you do not receive these invitations, register at bnd.nd.gov/signup.



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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**
- June 12-16** School of Agriculture Lending, **Bismarck**
- June 21-22** Summer Emerging Leaders Development Group Session, **Fargo**
- June 27-28** Essentials of Credit Analysis School, **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

The Power of Prevention:

How to Safeguard Yourself Against Cybercrime



Presented by:
Ally Armeson,
Military & Veteran Program
Director at Cybercrime Support
Network (CSN). CSN is a
nonprofit organization whose
mission is to serve individuals
and small businesses impacted
by cybercrime by mobilizing
them to do three things:
recognize, report, and recover.

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AARP
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Thursday, June 8, 2023

10:30–11:45 a.m. CDT / 9:30–10:45 a.m. MDT

This free webinar provides education and awareness of the tactics used by scammers and how individuals can improve their online security posture to better safeguard their personal and financial information.

Topics to be addressed:

- What is cybercrime
- Social media scams
- Common tactics used by scammers
- How to protect yourself on social media platforms
- Interactive scenarios to test your knowledge
- Building a foundation of security to protect your personal and financial information
 - What is multi-factor authentication
 - Creating strong passphrases
 - Implementing automatic updates
 - Updating privacy and security settings
 - Identifying phishing attempts

A brochure entitled "A Starter Guide to Staying Safe Online" will be available to registered attendees following the event.

Registration deadline: June 1, 2023

**Go here for more information
or to register:**

<https://www.ndsu.edu/agriculture/extension/events/power-prevention-how-safeguard-yourself-against-cybercrime>



County commissions, North Dakota State University and U.S. Department of Agriculture cooperating. NDSU does not discriminate in its programs and activities on the basis of age, color, gender expression/identity, genetic information, marital status, national origin, participation in lawful off-campus activity, physical or mental disability, pregnancy, public assistance status, race, religion, sex, sexual orientation, spousal relationship to current employee, or veteran status, as applicable. Direct inquiries to Vice Provost for

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

Emerging Leaders Development Program Summer Leadership Conference June 21-22, 2023 Fargo, ND



Day 1 • June 21, 2023 - Dakota Carrier Network (3901 Great Plains Dr. S, Fargo, ND)

12:00 PM
1:00 PM
2:30 PM
5:00 PM

Lunch - Sponsored by DCN
Presentation and Tour of DCN
Tour of Microsoft Campus
Evening Dinner Event - Kingpinz



Please join other ICBND Emerging Leader Development Group members for an exciting evening in the Elite Suite at Kingpinz! (3485 Jacks Way S, Fargo, ND)

Day 2 • June 22, 2023 - Suite Shots Golf (3400 James Way S, Fargo, ND)

8:30 - 9:30 AM

Breakfast

9:30 AM - 12:00 PM

Dr. Jermaine Davis - "Sink or Swim Leadership"



Growing up surrounded by violence and fear on the west side of Chicago, Jermaine changed the direction of his life by studying success, achievement, and leadership. Now he helps individuals, teams, and organizations thrive and succeed by teaching the principles and practices of Positive Interpersonal Interactions. His "Sink or Swim Leadership" session will work with you on creating team buy-in, establishing credibility, dealing with difficult people, increasing leadership likeability, leading across unique differences, and much more. Anyone from new leaders to mid-level leaders to senior-level executives with previous leadership experience will learn tips on how to lead effectively in their blind spot areas. Leaders at all levels will walk away with more tools to assist them in building a work environment where everyone thrives and succeeds.

12:00 - 1:00 PM

Lunch - Sponsored by DCN

1:00 - 2:30 PM

Dr. Janel Anderson - "Take Difficult Conversations Head On"



From university classrooms where she was an award winning professor, to her intrapreneurial years leading a rogue tech team in a large corporation, Dr. Janel Anderson has not only studied, but also lived and breathed the process of creating transparent communication while building strong organizational culture and leadership. This rich blend of research and action comes together as she delivers keynotes, trainings and classes that invigorate, empower and transform participants. Part futurist, part professor, part coach, she brings fresh insight and practical strategies that can be implemented immediately, all while making you see the world differently. In her "Head On" session, you'll learn how reaching agreement on difficult topics is critical to your cusses and work, and at home. With Dr. Janel Anderson as your guide, you'll unlock the secrets of effectively starting, navigating and closing conversations on difficult topics. She will even explain how to reach agreement when it seems elusive and impossible to attain.

2:30 - 4:30 PM

Suite Shots Golf - Optional

At this time, attendees are welcome to stay and golf at Suite Shots Golf, or start their travels back home.

Hotel Accommodations

A block of rooms is available at the following hotels until June 9, 2023. Use code "ICBND" when booking.

- **Four Points by Sheraton**
5064 23rd Ave S, Fargo, ND: 701-364-000
- **Hampton Inn & Suites**
4776 Agassiz Crossing S, Fargo, ND: 701-356-8070

The Emerging Leaders Program is designed for career-aspiring community bankers who are committed to preserving and enhancing community banking and its philosophies. We encourage all bankers to attend!

Registration

ICBND Emerging Leader Annual Member	FREE
ICBND Emerging Leader Alumni	\$400
ICBND Member - Non Emerging Leader Member	\$450
Non-ICBND Member	\$500*

Cost includes session and all meals.

*Eligible non-member banks may apply the difference of the non-member registration fee minus the ICBND member registration fee towards their current year membership dues.

REGISTER HERE



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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



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
Interest Rate Risk Management Today	Wed 07/05	2:00 AM CDT
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
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
New Rules Impacting 7a Lending & SBA Update	Wed 07/26	2:00 PM CDT
OFAC & Reg E Compliance with FedNow & RTP Payments	Thu 07/27	10:00 AM CDT
Opening Nonprofit Accounts Compliantly	Mon 07/31	10:00 AM CDT

August 2023	DATE	TIME
Old-School Check Fraud; New RDC Tricks	Tue 08/01	10:00 AM CDT
Financial Industry Essentials Module 1: The Financial System, How Money Moves & Mobile Banking	Tue 08/01	2:00 PM CDT

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ICBND EDUCATIONAL OPPORTUNITIES

Upcoming Webinar Schedule



August 2023 (CONTINUED)	DATE	TIME
Financial Industry Essentials Module 9: Fair Lending, Including UDAAP Basics	Tue 08/01	2:00 PM CDT
Financial Industry Essentials Module 8: Identity Theft, Red Flags & Fraud	Tue 08/01	2:00 PM CDT
Financial Industry Essentials Module 7: Intro to BSA: Laying the Foundation	Tue 08/01	2:00 PM CDT
Financial Industry Essentials Module 6: Internal Controls: Overrides, Bank Bribery Act & Ethics	Tue 08/01	2:00 PM CDT
Financial Industry Essentials Module 5: Security & Privacy	Tue 08/01	2:00 PM CDT
Financial Industry Essentials Module 4: Regulatory Agencies, Examinations & Deposit Insurance Safeguards	Tue 08/01	2:00 PM CDT
Financial Industry Essentials Module 3: Business Accounts: Deposits, Loans & Account Ownership	Tue 08/01	2:00 PM CDT
Financial Industry Essentials Module 2: Consumer Accounts: Deposits, Loans & Account Ownership	Tue 08/01	2:00 PM 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

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ICBND EDUCATIONAL OPPORTUNITIES

Upcoming Webinar Schedule



September 2023 (CONTINUED)	DATE	TIME	
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
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 Account Holders	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
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, W-8BENE, 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
IRA Year-End Update: New & Important IRA Issues & Answers	Tue 11/28	10:00 AM	CST
BSA for Lenders	Thu 11/30	10:00 AM	CST
December 2023	DATE	TIME	
Proper Repossession, Notice & Sale of Non-Real Estate Collateral	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

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

AgViews Live

Lynn Paulson,
Bell Bank director of
agribusiness development

Dr. David Kohl,
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LIVE WELL. WORK WELL.

MONTHLY HEALTH & WELLNESS NEWSLETTER

JUNE 2023 EDITION



SAFETY TIPS FOR EXERCISING OUTDOORS

As we move into summer, many will want to exercise outdoors to stay active and get some fresh air. That's great news, as health experts recommend at least 150 minutes of moderate aerobic activity each week. Also, moving your workout outdoors can boost your mood and improve your concentration.

The U.S. Bureau of Labor Statistics reports that walking is the most popular type of exercise.

Trails, exercise parks, sports fields and stairs provide endless opportunities to switch up your workout. However, working out in hot and humid weather can put extra stress on your body, so consider the following tips to safely exercise outdoors:

- **Avoid the hottest part of the day.** If possible, plan your workout before 10 a.m. or after 3 p.m. to dodge strong sun rays.
- **Wear light-colored clothing.** Dark colors absorb the heat, while light colors reflect the sun. Lightweight, loose-fitting clothing will help air circulate and keep you cool.
- **Apply sunscreen.** Choose a broad-spectrum sunscreen that's at least 30 SPF. Reapply every two hours, even if the label says it's sweatproof. Wearing a wide-brimmed hat can also protect your face from the sun.
- **Stay hydrated with water.** Drink water before you head out and try to take sips every 15 minutes during your workout—whether you're thirsty or not.
- **Replenish your electrolytes.** Instead of reaching for a sports drink after a workout, consider replacing your electrolytes with foods like chia seeds, kale, coconut, or fruits and vegetables.
- **Listen to your body.** If you're feeling dizzy, faint or nauseous, stop exercising immediately. Sit in the shade and drink water until you're feeling better.

Zywave, 2023.

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HOW NUTRITION IMPACTS THE BRAIN

Nutrition plays a critical role in brain function, as the brain is one of the most metabolically active organs in the body. The brain requires a constant supply of nutrients to maintain its structural and functional integrity, and a deficiency in any of these nutrients can significantly impact brain health. Certain nutrients have been shown to have a positive impact on brain function. For example, omega-3 fatty acids found in fatty fish (e.g., salmon and tuna), nuts and seeds have been shown to improve cognitive function, memory and mood. The B vitamins in leafy greens, legumes and whole grains are important for producing neurotransmitters that regulate mood and behavior. Antioxidants, which are found in colorful fruits and vegetables, protect the brain from oxidative stress and inflammation. Overall, a well-balanced diet rich in nutrients and low in processed foods and sugar is essential for optimal brain health and function.

Talk to your doctor if you have questions about brain health.

BRAIN FOODS THAT HELP YOU CONCENTRATE

Fatty fish • Green, leafy vegetables • Berries • Nuts • Green Tea



ND BANKS
BENEFIT TRUST

LIVE WELL. WORK WELL.

MONTHLY HEALTH & WELLNESS NEWSLETTER

JUNE 2023 EDITION



HEALTH BENEFITS OF GARDENING

As we enter the growing season, gardening is a great way to spend time outdoors—and get some exercise. The Centers for Disease Control and Prevention counts activities like raking and cutting grass as light to moderate exercise—while shoveling, digging and chopping wood are considered vigorous exercises. In addition to physical activity, consider these health benefits of gardening:

- Increased vitamin D levels essential for body functions
- Boosted self-esteem
- Improved mood
- Reduced stress and anxiety



Zywave, 2023.

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MONTHLY RECIPE

OVERNIGHT OATMEAL WITH BERRIES

Makes: 1 serving

INGREDIENTS

- ½ cup low-fat milk
- ¼ cup fat-free Greek yogurt
- 2 tsp. honey
- ¼ tsp. cinnamon
- ¼ tsp. vanilla extract
- ½ cup uncooked rolled oats
- ¼ cup frozen raspberries, blueberries or strawberries

PREPARATIONS

1. Combine the milk, Greek yogurt, sugar, cinnamon and vanilla extract in a container or jar with a lid.
2. Add the oats and mix well.
3. Gently fold in the berries.
4. Cover and refrigerate for 8 hours or overnight.
5. Enjoy cold or heat as desired.

NUTRITIONAL INFORMATION

(per serving)

Total calories: 311
Total fat: 4 g
Protein: 17 g
Sodium: 86 mg
Carbohydrate: 53 g
Dietary fiber: 9 g
Saturated fat: 1 g
Total sugars: 21 g

Source: MyPlate



ND BANKS
BENEFIT TRUST



**Working to Keep
You Informed!**

**Learn To Live
Mental Health Program**

Boost Your Emotional Health by Joining These June Webinars:

1. Staying Refreshed and Preventing Burnout: Do you ever feel like you are struggling to thrive? Recent studies show that 40% of us are feeling burnt out, but there is hope. Join us to learn the powerful impact of discovering and living by your values and receive practical insights about how to get past barriers that can leave us feeling unfulfilled and drained.

[Thursday, June 15th: 12-12:30pm CST/1-1:30pm EST](#)

2. Finding Hope and Healing in the Face of Trauma: Hard things happen in life and sometimes, when we get knocked down, it's harder to get back on our feet than we would like. We'll explain the commonly used terms 'trauma' and 'PTSD' and how they impact our lives. The Preparation and Growth Model will be introduced, and we'll share important steps for healing in the face of trauma and strategies to build resilience should challenges come your way.

[Tuesday, June 27th: 11-11:30pm CST/12-12:30pm EST](#)

When registering, please click on the above live links and enter access code **BLUEND**. After registering, you will receive a confirmation email from Zoom containing information about joining the webinar.

If you were unable to participate in any of the May 2023 Learn to Live webinars - you can access them anytime!!

Here's how:

Webinars are available in each member's Learn to Live account under "Resources" and then "More from Learn to Live" – "access recorded webinars" at the bottom of the page.

ICBND MEMBERS IN THE NEWS

American State Bank & Trust Company



Adam Coughlin

American State Bank & Trust Company President/CEO Dave Hanson recently announced the addition of **Adam Coughlin** to the Bank's Trust Department as Mineral Services Officer. Coughlin will work specifically with clients needing Mineral Management Services.

Adam has more than 18 years' experience as a Landman and has also taught at the high school level. He holds a bachelor's degree from Dickinson State University and is currently working on his master's degree from Andrews University.

Vice President and Trust Department Manager Jeramy Hansen said, "We are so fortunate to have Adam join our staff. He brings a wealth of knowledge and excellent customer service skills to our Trust Department team."

A Williston native, Adam enjoys spending time with his wife and three daughters. He also enjoys running, comedy, motorsports and expanding his knowledge of history.

Dakota Business Lending



Matt Marshall

FARGO, N.D. – Dakota Business Lending is pleased to welcome **Matt Marshall** to their Board of Directors. Marshall has worked in the economic and community development industry for over ten years, and currently serves as the Economic Development Administrator for Minnkota Power. He brings with him a wealth of knowledge and expertise in the community development sector, as well as valuable experience from several boards he has served on throughout the state, including the Economic Development Association of North Dakota, Mid America Economic Development Council, Riverside Christian School Board, and the North Dakota Workforce Development Council. His years of helping businesses find financing and stacking capital resources to make projects possible, along with his passion for building strong communities, makes him a valuable asset to the Board of Directors.

ICBND MEMBERS IN THE NEWS

First International Bank & Trust



Trent Sorbe

First International Bank & Trust (FIBT) announces the addition of **Trent Sorbe** to the organization's Executive Team. Sorbe will serve as Chief Payments Officer, where he will lead the growth and expansion of the nearly \$5 billion bank's local and national digital payments initiatives.

Sorbe will direct the bank's Kotapay division, a top-40 ACH originator forecasted to settle over \$100 billion of electronic payments through Nacha in 2023, as well as its Card Services division. Trent will also spearhead the organization's expansion into new forms of digital payments to be offered both locally and nationwide.

Michael Toy, Chief Strategy and Operations Officer shares, "We are thrilled to welcome Trent to the leadership team and plan to take full advantage of his 30+ years of financial technology experience, entrepreneurship, and passion for payments innovation. Under Trent's leadership, FIBT customers will enjoy access to the latest payments capabilities, and we can leverage our Kotapay division to deliver new payments applications on a nationwide scale."

The Bank of Tioga



Jenny Gaaskjolen

April 21, 2023, Tioga, ND - The Bank of Tioga is pleased to announce **Jenny Gaaskjolen** as the newest Assistant Vice President of Ag and Business Banking based out of the Tioga location.

Jenny is a native of Spearfish, South Dakota, and now resides in Stanley, North Dakota. She graduated from Black Hills State University with a B.S. in Business Administration Management and Marketing. She has 15 years of banking experience with 10 of those years in lending. Jenny most recently served as the Branch Manager of BNC National Bank in Stanley for over 10 years.

Jenny is very community minded and over the years has served on a range of boards particular to community and economic development. She serves on the board of the Western Region Economic Development, Stanley Economic Development Fund, Van Hook Association, Vision West Foundation, as well as the chair of Stanley Area Community Foundation and secretary of the Stanley Visitors Fund.

ICBND MEMBERS IN THE NEWS

Starion

Bismarck, ND 5/2023 --- Lucit is proud to announce that Starion, a family-owned supercommunity bank, has begun using Lucit to enhance its digital billboard campaigns on Newman and iDigital screens.

Lucit is a cutting-edge tool that enables businesses to easily create and manage their digital billboard creatives. By leveraging Lucit, Starion Bank will be able to create more targeted and personalized ad campaigns for their screens. They'll be able to create billboard campaigns as easily and effectively as their social media ones.

"Partnering with Lucit has given us more freedom than we've ever had in our billboards. Eric and Gina are visionaries, and Lucit is a solution that allows companies like Starion Bank to take our billboard marketing from traditional to cutting edge," says Donnell Dennis, Marketing Communications Manager VP at Starion Bank.

Lucit's advanced analytics and reporting features will also enable Starion Bank to gain deeper insights into the performance of its ad campaigns, allowing the bank to optimize its marketing efforts and achieve even better results in the future.

Lucit's CEO, Gina Gordon says: "Donnell has a keen ability to know "what's next" in marketing and embraces new technology so this is very exciting for Lucit and for Starion bank moving forward."



ICBND MEMBERS IN THE NEWS

Starion

Landis again named one of America's top mortgage bankers.

Starion Bank Mortgage Banking Supervisor **Kassy Landis** has been named as a top mortgage banker in two of the nation's most reputable mortgage publications. The Scotsman Guide named Landis in their Top Originators in 2022, and Mortgage Executive Magazine named her as one of the Top 1% of Mortgage Originators in 2022.

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



Kassy Landis

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

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

Landis was also recognized by Mortgage Executive Magazine as one of the Top 1% of Mortgage Originators for 2015, 2016, 2019, 2020 and 2021. Scotsman Guide, a popular news and research resource, previously recognized Landis in their lists of Top Women Originators and Top Originators in 2020 and 2021.

ICBND MEMBERS IN THE NEWS

United Bankers' Bank



Karen Von Guten

BLOOMINGTON, MN – Dwight Larsen, President and CEO of United Bankers' Bank (UBB), is pleased to announce the promotion of **Karen Von Guten** to Vice President, USource Manager effective May 2.

In her role, Von Guten will lead the USource team while continuing to provide human resources consulting to USource customers.

Von Guten has served UBB's USource team since 2012. Prior to joining UBB, Karen worked in various industries, accumulating over 30 years of Human Resource generalist and management experiences. She holds a Bachelor of Arts degree (Magna Cum Laude - Phi Kappa Phi honors recipient) in Business Administration with a concentrations in Human Resources Management and Marketing from Minnesota State University, Mankato and is a certified SHRM-SCP (Society of Human Resources Management – Senior Certified Professional).

"Karen has cultivated lasting relationships with our USource customers by providing the best service possible. We know she will continue to be an asset to UBB in her new role," commented John Peterson, EVP, and Chief Marketing Officer.

BLOOMINGTON, MN – Jae Evans, Chairperson of United Bankers' Bancorporation, Inc., is pleased to announce the election of **Rich Jones** to the United Bankers' Bancorporation, Inc. (UBBI) and United Bankers' Bank (UBB) Boards of Directors.

Rich Jones has been the President and CEO of the Randall State Bank since August 2013. He has more than 17 years of experience in the banking industry, including senior bank management. He has served as the Randall Area Business Group president and sits on the board of directors for the Brainerd Amateur Hockey Foundation.

"We are honored to welcome Rich to the UBBI board and UBB family. His experience and community involvement make him a great fit with the culture and core values of UBB," commented Dwight Larsen, President, and CEO of United Bankers' Bank.

ICBND MEMBERS IN THE NEWS

Widmer Roel



Alec Tolson

Widmer Roel hires **Alec Tolson** as an Audit Associate.

Alec Tolson has joined Widmer Roel, a local public accounting and business advisory firm, assisting the audit department. As an Audit Associate at Widmer Roel, Alec provides audit and assurance services to a wide range of clients, with a focus on government entities.

Alec previously worked for a regional accounting firm and has two years of experience.

Tolson is a graduate from Minnesota State University Moorhead where he earned a Bachelor's in Accounting and a Masters in Accounting and Finance.

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.

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AN **ICBA** PODCAST

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- Fargo

Summary of Work

In this role, you will:

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.
3. Managing an existing book of business and business banking customers
4. Business development activities

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 minimum of 2-3 years lending or credit analyst experience.
- A bachelor's degree in business, finance, economics or a related field.
- Proficiency with Microsoft Excel.

Apply online at www.starionbank.com/careers.

Digital Marketing Specialist

Summary of Work

You should have:

- A degree in marketing, communications or a related discipline, or equivalent industry-recognized certifications.
- Three to five years of website management and/or digital marketing experience.
- Experience with modern web design techniques and platforms.
- Experience with digital marketing technologies and tools such as email marketing and automation platforms, A/B testing tools and CMS.
- Understanding of and experience delivering results using search engine optimization (SEO) and search engine marketing (SEM), social media, email marketing and paid digital media.
- Proficiency in platforms such as Google, Facebook and SEMRush for research, advertising and analytics.
- Strong knowledge of Microsoft Office applications and baseline knowledge of Adobe Creative Cloud.
- Excellent verbal and written skills.
- Flexible schedule and hybrid environment available.
- Comfortable working alone, but also thrives in a collaborative environment.

Apply online at www.starionbank.com/careers.

ICBND 55TH ANNUAL CONVENTION



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AUGUST 6-8, 2023

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