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



Happy Holidays!



Emerging Leaders Development Group

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

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ICBND UPCOMING EVENTS

JANUARY 2024

30-31 Universal Banker Certification – Virtual

FEBRUARY 2024

23 CBC Reg Update – Virtual

MARCH 2024

1 Emerging Leaders Winter Session – Grand Forks, ND

APRIL 2024

16-17 CBC Reg Update Spring Session – Bismarck, ND

MAY 2024

1-2 Women in Community Banking Summit – Bismarck, ND

10 CBC Reg Update – Virtual



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ICBND NEWS

Chairman's Remarks

Happy Holidays!



Jason Johnson
First International Bank
& Trust
ICBND Chairman

I hope everyone had an enjoyable Thanksgiving, spending time with family and friends. It's a wonderful time of year to reflect on the blessing in our lives. Personally, I am grateful for many things. First and foremost, my family – I am surrounded by three great females at home, that mean the world to me. They are a great support system, a positive source of energy, and simply wonderful to be around. My extended family is also a great blessing, and while I try to not 'talk shop' over the holidays, sometimes that is a challenge, having a brother and father (retired) in the banking industry. I am also grateful for my work, and industry, colleagues. The team I get the pleasure of working with at First International Bank & Trust is top-notch. Like all North Dakota community banks, putting "community" first is one of our guiding principles. We coin it "Live First", which can mean a little something different to everyone, but the underlying idea is, live an enjoyable, meaningful, and productive life. We are grateful for our community partners, our customer relationships, and the opportunity to serve where and when we can. And lastly, I would be remiss to not mention the gratitude I have for our Association. The work that the ICBND Team does on behalf our community banks is fantastic. From education, to product and service offerings, to industry advocacy; we would not be the strong community bank network we are, without the great work of ICBND.

So we move from Thanksgiving, into the Christmas and New Year's seasons. This is also a joyous time of year. Sure, the gifts, and buzz of kids tearing open those gifts, is always fun; however, the true reason for the season is most important. Like Thanksgiving, take some time with family in these upcoming weeks to reflect on this 'reason'. I always enjoy the Christmas; the music, the drives through neighborhoods looking at lights, and services at our local church – the hymn of Silent Night, with lights down and candles burning, gets me every time.

We'll flip the calendar on 2023, right on the heels of Christmas. Set some goals, both personally and professionally, and make it great start to 2024!

Jason

President's Remarks



Barry Haugen
ICBND President

I hope this message finds you recovering from the Thanksgiving holiday. Typically, it's my favorite holiday involving good food, family, friends, and football. Stacey and I had a quiet one, however, this year as two of our daughters, our sons-in-law, and their kids were with the in-laws. So, we put up Christmas decorations (well...Stacey did), relaxed and dined on a typical Thanksgiving staple - lasagna! We're planning our revenge however by ruining our four grandkids (with another on the way) at Christmas!

As I look back on 2023, I'm thankful to have had the opportunity to represent you all and the interests of community banking in North Dakota and nationally. And I'm proud of our accomplishments this past year at the 68th Assembly of the North Dakota Legislature.

During the Regular Session, your association, which exclusively represents the interests of community banking, fared well. ICBND and especially its member bankers were instrumental in the defeat of the retail lobby's efforts to limit interchange fees. Similarly, we squashed the credit unions' aggressive and expensive campaign to expand their fields of membership. And we were also successful in defeating the most problematic of the anti-ESG bills. At the federal level, the FDIC recently ruled (3-2 vote) that community banks with less than \$5 billion in uninsured deposits will be exempt from its special assessment to replenish the Deposit Insurance Fund due to the failures of SVB and Signature Bank. This will rightfully save community banks nearly \$3 billion over the next two years. Absent the advocacy and credibility of community bankers and their associations, I suspect there would have been a different result.

Moving forward, I'm thankful for the direction that your ICBND and ICB Services Boards of Directors provide us as we advocate for the best interests of community banking. I appreciate the time and effort that these dedicated individuals provide for the betterment of community banking.

Finally, I hope you all have a very Merry Christmas and a Happy New Year.

Until next time,
Barry



ICBND NEWS

2024 Community Banker

2024

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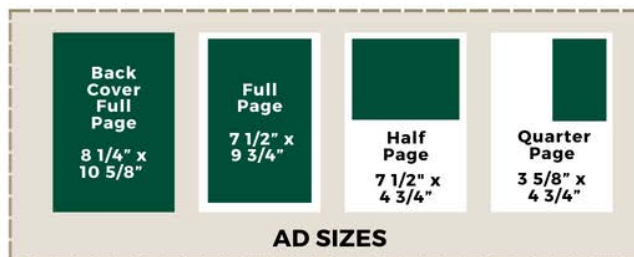
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REBECA ROMERO RAINEY
PRESIDENT AND CEO, ICBA

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

"The community bank model is steeped in the assurance that no matter the issues or opportunities that arise with the customers and communities we serve, we can help."



Community bankers are here for good

The 2024 ICBA LIVE theme is "Here for Good," and I am struck by how much that message resonates in all we do. Community bankers live this idea every day, because doing the right thing simply aligns with who we are.

When we think about what differentiates us from the Silicon Valley Banks of the world, it comes back to the fact that we live by a long-term value proposition and perspective that we're here for customers in both good and challenging times. That commitment requires continual action and engagement to know our customers and anticipate their needs. The community bank model is steeped in the assurance that no matter the issues or opportunities that arise with the customers and communities we serve, we can help.

But we don't do it alone. It takes an ecosystem to ensure our success. For instance:

1. We engage technology partners who share our values and help us find and leverage great scale to be here for good. Programs like ICBA's ThinkTECH Accelerator enable us to evolve and meet the unique needs of the customers and communities we're serving.
2. We meet with regulators to offer first-hand knowledge of our depositors and their needs over time; our engagement and communication with them is about sharing how we do what we do for the right reasons.
3. Our employees work tirelessly to elevate the role of the community bank and become extended family to our teams and our customers, making a difference every day in our communities.

And our neighbors step up to join us for outreach efforts and ask us to serve on committees or boards, because together, we want to ensure the place we all call home continues to flourish for future generations.

In short, it takes a collective responsibility and effort to ensure that we're here for good. And that work is paying off.

I recently received an update on consumer research we're collecting to measure the impact of our national campaign, and hearing what people around the country are saying about community banks was deeply inspiring. They frequently mentioned phrases like "family" and "trust" in describing community banking. These commentaries validate the profound effects that occur when community banks are invested in their communities. They demonstrate first-hand that community banks are here for good.

So, as we close out the year, I want to take the opportunity to thank you for always being here for good and creating an industry that we can all be so proud of and one I'm honored to represent. I hope you make the time to celebrate your successes with family and friends, and from the ICBA team, we wish you a wonderful holiday season!

Twitter

Connect with Rebeca @romerorainey

Where I'll Be This Month

I'll be heading to Sauk Centre for holiday festivities, attending TCM and ICBA Payments Board Meetings, and in the ICBA offices planning for the coming year and thanking our team for consistently being here for good.

FROM THE TOP



DEREK WILLIAMS
CHAIRMAN, ICBA

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

"While the biggest banks look strictly at the financial results and focus on doing well, community banks look at our overall impact and focus on doing good."



Celebrating the community bank ripple effect

As we close out 2023, I've been reflecting on the influence community banks have had as a community this year. In a difficult regulatory environment, it feels like we're fighting an uphill battle, but I look at it like ripples on a pond: When we share our message, the collective voice of this community creates cascading circles of impact.

Think back to where we were in March, when during ICBA LIVE in Honolulu, the failures of Silicon Valley Bank and Signature Bank of New York were announced, causing a media response that suggested a new "banking crisis." ICBA used this opportunity to double down on our message that community banks are distinct from the largest banks. That differentiation was heard by policymakers, with the vast majority of community banks exempted from the Federal Deposit Insurance Corporation's (FDIC) proposed special assessment. In addition, policymakers have responded by targeting new debt and capital proposals to banks over \$100 billion in assets.

Or look at innovation and how we're able to offer both high-tech and high-touch relationships. In my column last month, I talked about how we provide both top technology through fintech partnerships and white-glove service to our customers. And when our customers share their stories, that message ripples far and wide. (Remember the impact of our work on the Paycheck Protection Program?)

But we're not ones to rest on our laurels. We seek education to better meet current and future customer needs. ICBA's education program offers the training required to do our unique jobs, including programs on task-specific leadership and supervisory skills. By increasing our knowledge, we remain on the cusp of emerging industry topics and, through that expertise, reiterate our role as trusted advisors to the communities we serve.

Being a community banker is the greatest job in the world. While the biggest banks look strictly at the financial results and focus on doing well, community banks look at our overall impact and focus on doing good. Every community bank is a "best place to work," because we care about our communities and customers, and the ripples of that truth continue to have positive effects on the environment around us.

While evaluating our business successes during this holiday season, I just want to remind you to take the time to focus on personal relationships as well. Show those closest to you how much you care. Give thanks for the blessings in your life and use those blessings to enrich the life of someone who needs them.

From the ICBA family and my family to yours, have the happiest of holiday seasons!

Twitter

Connect with Derek @DerekBWilliams

Quote of the month

"Management is doing things right; leadership is doing the right things." — Peter F. Drucker, consultant, author and educator

PORTFOLIO MANAGEMENT



JIM REBER
PRESIDENT AND CEO OF
ICBA SECURITIES

**Jim Reber, CPA, CFA
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President and CEO of ICBA
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fixed-income broker-dealer for
community banks.**

"Earnings for the first half of 2023 are about in line with the similar period for 2022, even as funding costs have taken off."



Pushing the boundaries

Cost of funds is putting pressure on bond portfolio's net margins.

By Jim Reber, ICBA Securities

Let's get right to the point: Your community bank's net interest margin, which has probably shrunk in the last couple of quarters, has been especially compromised by your bond portfolio's performance. And I'm not talking about the credit quality; this is purely interest rate driven. Historically, when we look at the portfolio's tax-equivalent yield (TEY) compared with cost of funds (COF), the difference is around 200 basis points, or 2% (see table).

This has held true in virtually all rate environments. This includes the 2013–15 period, when we were clawing our way out of the Great Recession and the fed funds rate was anchored at 25 basis points (0.25%). It also includes 2019, when fed funds got up to 2.5% and the yield curve inverted for a few minutes.

The current math isn't so appealing, and the trend actually began with the monetary policy response to the pandemic. So let's see what can be done to maintain your own "boundary," or spread, between the bonds' yields and your cost of carry.

Back in the day

For those with limited recall (like your correspondent), the mid-2010s was a period with weak loan demand, seemingly no pricing power, and therefore little inflation. Core personal consumption expenditures (PCE) never breached the 2% target between 2012 and 2018. In many months, it was closer to 1%. This normally would have caused the net earnings of the bond portfolio to shrink, as margin compression would have taken over. However, that didn't happen, as community banks were able to fund themselves with overall cost of funds well below 1%.

Even when inflation did perk up modestly, as in 2018–19, the 200-basis point net spread was maintained. COF, with its modest beta, stayed put for the most part, while bond portfolio yields rose enough to keep the boundary in place.

It's also worth mentioning portfolio durations stayed within their historical bands during the teens, generally around three years, so it doesn't look like there was "yield reach" in this era. This is especially impressive given the very flat yield curves in 2018–19.

Not all bad news

Just as it appears we're building out a case that earnings are going down the drain, here's some welcome news: Things still look quite good for the community banking industry overall. Earnings for the first half of 2023 are about in line with the similar period for 2022, even as funding costs have taken off. Interest rate risk postures for community banks appear to be very well balanced, according to Stifel, so overall, the higher rates that you're paying for deposits have basically mirrored the improved yields on interest-bearing assets, at least in the last four quarters. Net interest margins improved initially in 2022 after the Fed commenced its rate-hike cycle.

Two other elements of banking fundamentals are working well: credit quality and capital levels. These measures are akin to the offensive line on football team, in that you only hear about them when things aren't going well.

Noncurrent loan rates and net charge-offs in 2023 remain miniscule. The FDIC reports the average community bank leverage ratio (CBLR) for those who elected to use the CBLR reporting methodology was 12.1% as of June 30. Both contributed to net income increasing quarter-over-quarter, even with the funding headwinds.

Here we are

By the looks of things in the table, there are still some challenges ahead. The net take, or spread, of the bond portfolio yields over the COF is barely half of its long-term run rate, and we're probably not finished yet. Portfolio TEYs have improved since the nadir in 2021, although the pace of improvement has been tortuously slow, since depositories have been collectively on buyers' strikes for two years.

If deposit betas hold consistent with past eras in which fed funds has met or exceeded 5%, it's entirely possible that overall COF would approach 3% for the industry. The chance of this improves in the "higher for longer" scenario.

Still, given that community banks are relatively insulated from further rate shocks, it appears that time could be on your side. For the 2023 holiday season, the boundary that portfolio managers should be most concerned with is their own midsections, not their bond portfolios' net interest margins.

Education on tap

Bank management webinar this month

Marty Mosby, director of enterprise and risk management analytics for Stifel, will present his quarterly webcast that will discuss the current operating environment and competitive advantages for community banks. One hour of CPE is offered. The event is Dec. 5 at 1 p.m. Eastern. To register, contact your Stifel sales rep.

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.

Moving into 2024: The innovation journey continues

By Charles E. Potts

For me, the close of the year signals a time for reflection, for taking stock of our accomplishments and formulating a plan embrace the opportunities and challenges that lie ahead. And this year, there's been a lot to contemplate as we prepare for 2024 and beyond.

When it comes to blazing ICBA's innovation path for community bankers, we've upped the ante significantly in 2023. From our new issue-focused approach to ThinkTECH Accelerator and the rapid-fire ThinkTECH Solutions forums to enhanced innovation programming and education and nationwide trips evangelizing community bank innovation, we have expanded not only our footprint, but our commitment to your innovation needs—and we aren't stopping there.

As we gear up for the grand opening of our ICBA Center for Innovation in Atlanta next month and the kickoff of our sixth ThinkTECH Accelerator, we're better positioned than ever to help community banks on their innovation journeys.

As we enter 2024, innovation continues to be a priority as viewed through the lens of some of your biggest challenges: the ongoing need for deposits, liquidity demands, risk management, fraud mitigation, compliance considerations and so much more.

Fortunately, what sits on top of these issues is the promise of new technology. Tools like generative AI—which was the top product category at Finovate Fall—can bring forward interesting solutions. While many companies are in the early development stage, this technology can and will help with account acquisition, risk mitigation and fraud prevention.

Case in point: BAC Community Bank in Stockton, Calif., worked with AI-specialist fintech Agent IQ to develop better systems that benefited both staff and customers. The partnership helped the bank grow mobile engagement efforts through personalization, creating deeper and stronger relationships. (Check out episode 19 of the *Independent Banker Podcast* for details.)

While generative AI is bound to continue growing in 2024, as we look to what's next, we don't want to forget the lessons of the past. No matter the environment, community bankers have always shown remarkable strength and resiliency in times of uncertainty. Next year poses a lot of interesting opportunities for new and challenging innovation, but the work you've done, the storms you have weathered and the opportunities you have embraced have set you up for success.

So, as you consider your bank's 2024 innovation journey, be as bold and resolute as always. Know that as you pursue innovation, ICBA remains a trusted partner and advisor on whom you can rely. We are here to serve you in all things innovation.

On behalf of our innovation team, I wish you and yours a very happy holiday season and the start of a prosperous new year.

More from ICBA

For more information on generative AI and how it can help your organization, sign up for ICBA's AI Demystified: Webinar Series Bundle. Topics include:

- AI Demystified: 101
- AI Demystified: How Banks Are Putting AI To Work
- AI Demystified: Regulatory Environment

Visit icba.org for more information.



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.

The gift of clear communication

In this season of giving, what can leaders do for their teams? Give them the gift of clear communication, rules of the road and pathways to success. Being able to communicate transparently is a skill that benefits all leaders, and it has a positive ripple effect across the team, allowing clarity in situations that might otherwise be complex or overwhelming.

It's also a relatively easy skill to learn as there are several simple tricks you can apply to your day-to-day life at the bank. Essentially, setting clear rules of the road means establishing ground rules and boundaries. Try some of the following techniques:

1. Lay your plan out in writing. If you're about to have a discussion or launch a project, make a plan. Be clear and concise. Include timing, rules, objectives and goals, stakeholders and other key details. Triple-check your written words. Give your message a little breathing room and revisit it after 20 to 30 minutes with fresh eyes before sharing with others.

2. Consider the context. Don't deliver your strategic goals for 2024 in a water-cooler setting. Share them in a team meeting and, if possible, in writing. Stay focused on delivering the critical information and avoid veering into unrelated discussions.

3. Repeat what's important to know. It's said that people need to hear information multiple times before it truly hits home. So, go ahead and repeat yourself, but not so much that your team starts to ignore you!

4. Ask people to repeat a plan back to you. There is always room for misinterpretation, so repetition comes into play again. It reinforces learning, confirms that something is understood and removes ambiguity. The phrase "clarify and summarize" can be a helpful tool for the team.

5. "Does that make sense to everyone?" Asking is another great tool. Ask questions but also invite questions in case what you've said is unclear.

6. Watch your tone. The way in which you say things is also part of the process, and make sure your nonverbal communication matches your written or verbal communication. Mixed signals don't work for anyone.

7. Be honest and authentic. For example, if you don't know the answer to a question, promise that you'll look into it, and then communicate the answer to all stakeholders in a clear manner.

8. Be open to feedback. We can always do better. This is part of active listening.

One final thing to consider: Communicating clearly sets a great example. It's also a skill worth passing on to others, either directly by sharing your communication methodology or indirectly by fostering a culture of communication. It's a gift that keeps giving, and that's exactly what we all need this holiday season.



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Take the Fear Out of IRA Portability

By Jodie Norquist, CIP, CHSP

Halloween is just around the corner, but what may strike fear into the hearts of your staff may be greater than one night of goblins and ghouls. However, moving IRA assets from one IRA to another, or even to a different type of IRA, doesn't have to be scary.

A Refresher on IRA Rollovers

By Carrie Horn, CISP, CHSP, TGPC, QPA

Unlike the requirements for making annual IRA contributions, an individual is never required to have eligible compensation (i.e., earned income) in order to roll over retirement plan assets to an IRA, including a Roth IRA.

Common Misconceptions About Using Your HSA During Retirement

By Jodie Norquist, CIP, CHSP

Health savings accounts (HSAs) will celebrate 20 years in 2024, and these tax-advantaged accounts are more popular than ever. However, there are some common misconceptions about HSAs that prevail, despite their growing popularity.

Safe Harbor 401(k) Basics

By Anna Noble, QKA, QPA, TGPC, CIP

A safe harbor 401(k) is a specific 401(k) retirement plan design that allows sponsoring employers to avoid certain compliance testing. Many aspects of 401(k) plans are subject to compliance testing to ensure that higher paid employees and owners don't benefit from the plan disproportionately in comparison with the rank-and-file employees. Put another way, the plan's provisions must not unduly discriminate in favor of owners and the highly paid.

Q is for Qualified Coverdell ESA Distributions: Helping Your Clients Pay for Education Expenses

By Jodie Norquist, CIP, CHSP

If it's been a while since you've worked with Coverdell ESAs, here's a refresher on the rules and your responsibilities when processing ESA distributions.



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Ag Lending Summit

December 5, 2023 (9AM-Noon CST)

Who's it for: Community Bank Presidents, Senior Credit Officers, Commercial Portfolio Managers, Loan Administration/Review Managers, Senior Bankers responsible for lending functions, any bankers that deal in the Agribusiness Industry

What will it be like? CECL & Crop Inspections, Crop Insurance in the Farm's Financials, Ag Economic Update, Weather Cycles and Banking, Ag Lending Panel Discussion, Farm Loan Liquidity, Ag Lending Update



Senior Lender Summit

November 29, 2023

(9:00-3:00PM CST- with lunch break)

Who's it for: Community Bank Presidents, Senior Credit Officers, Commercial Portfolio Managers, Loan Administration/review Managers, Senior Bankers responsible for lending functions.

What will it be like? This will be an all-virtual event. Great lectures, roundtable discussions, numerous case studies, and opportunities to network. 5 hours of instruction are scheduled

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ICBND EDUCATIONAL OPPORTUNITIES

Upcoming Webinar Schedule



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
Security Officer Reports to the Board: Timing, Contents & Requirements	Mon 11/13	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
Writing Effective Credit Memos & Loan Narratives	Tue 11/21	10:00 AM CST
IRA Year-End Update: New & Important IRA Issues & Answers	Tue 11/28	10:00 AM CST
A Year in the Life of a Compliance Officer	Wed 11/29	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
Deposit Insurance Coverage & Calculation	Wed 12/06	10:00 AM CST
HELOC How-To In-Depth	Wed 12/06	2:00 PM CST
Commercial Loan Annual Credit Review Best Practices	Thu 12/07	10:00 AM CST
CECL... One Year In	Tue 12/12	10:00 AM CST
Elder Fraud Issues	Wed 12/13	10:00 AM CST
BSA for Officers & Directors	Thu 12/14	10:00 AM CST
Unpacking New Beneficial Ownership Guidance In-Depth	Mon 12/18	10:00 AM CST
Board Secretary: Documenting Minutes, Corrections & Disagreements	Tue 12/19	10:00 AM CST
Telephone Consumer Protection Act Compliance	Wed 12/20	10:00 AM CST
When a Depositor Dies: Next Steps	Thu 12/21	10:00 AM CST

January 2024	DATE	TIME
The Top 10 Credit Risks in Agricultural Lending	Wed 01/03	10:00 AM CST
Consumer Lending Collateral Considerations & Documentation	Thu 01/04	10:00 AM CST
Call Report Update 2024	Tue 01/09	10:00 AM CST
Updating Business Account Procedures: CIP & Beneficial Ownership	Wed 01/10	10:00 AM CST
Critical Timing Requirements in the Mortgage Loan Origination Process	Thu 01/11	10:00 AM CST
Advanced SAR Training: Reporting Beyond the Basics	Tue 01/16	10:00 AM CST
IRA/HSA Update: Including New 2024 Penalty-Free IRA Distribution Options	Wed 01/17	10:00 AM CST
BSA Risks in 2024: What's New & in the News?	Thu 01/18	10:00 AM CST

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

ICBND EDUCATIONAL OPPORTUNITIES

Upcoming Webinar Schedule



January 2024 (CONTINUED)	DATE	TIME
2024 Compliance Outlook: What's on the Horizon?	Tue 01/23	10:00 AM CST
Regulations Affecting Instant Payments	Wed 01/24	10:00 AM CST
2023 HMDA Submission Due March 1, 2024: Updates, Top Issues & Real-Life Examples	Thu 01/25	10:00 AM CST
The Beginning Security Officer	Tue 01/30	10:00 AM CST
Updating BSA Policy & Procedures, Including Beneficial Ownership Rules	Wed 01/31	10:00 AM CST
February 2024	DATE	TIME
ACH WSUD vs. Stop Payment: Which Is It?	Thu 02/01	10:00 AM CST
Consumer Loan Documentation	Tue 02/06	10:00 AM CST
Are You Liable? Forgeries, Remotely Created/Deposited Items, Fraudulent ACH, Unauthorized Electronic Withdrawals & More	Wed 02/07	10:00 AM CST
Regulatory Update for the Credit Analyst	Thu 02/08	10:00 AM CST
Job-Specific BSA Training for Lenders & Mortgage Loan Officers	Tue 02/13	10:00 AM CST
Writing Teller Training	Wed 02/14	10:00 AM CST
ACH Tax Refund Exceptions, Posting & Liabilities	Thu 02/15	10:00 AM CST
Exercising the Right of Setoff Against Deposit Accounts	Tue 02/20	10:00 AM CST
Advanced Collection Concepts	Wed 02/21	10:00 AM CST
Cracking the Personal Tax Return Code Part 1: Form 1040, Schedules B & C	Thu 02/22	10:00 AM CST
How to Handle & Respond to Subpoenas, Summonses, Garnishments & Levies	Tue 02/27	10:00 AM CST
Breaking Down OFAC for Staff: Sanctions, Penalties, Risks	Wed 02/28	10:00 AM CST
Diving Deep into Force-Placed Flood Insurance	Thu 02/29	10:00 AM CST
March 2024	DATE	TIME
IRA Beneficiary Designations & Distributions Part A: Proper Handling, Responsibilities & Compliance	Tue 03/05	10:00 AM CST
Provisional Credit Under Reg E: Rules, Best Practices & FAQs	Wed 03/06	10:00 AM CST
Cracking the Personal Tax Return Code Part 2: Form 1040, Schedules D, E & F	Thu 03/07	10:00 AM CST
Why Is That Revolving Line of Credit Not Revolving?	Tue 03/12	10:00 AM CDT
SAR Decision-Making	Wed 03/13	10:00 AM CDT
Advanced Commercial Loan Documentation	Thu 03/14	10:00 AM CDT
Job-Specific BSA Training for Operations	Tue 03/19	10:00 AM CDT
Handling Reg E Disputes Confidently & Compliantly	Thu 03/21	10:00 AM CDT
2024 ACH Rules Update & Initiatives	Tue 03/26	10:00 AM CDT
Flood Disaster Protection Act: Avoiding Violations	Wed 03/27	10:00 AM CDT
IRA Beneficiary Designations & Distributions Part B: Beneficiary Distribution Options & Considerations	Thu 03/28	10:00 AM CDT

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

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LIVE WELL. WORK WELL.

MONTHLY HEALTH & WELLNESS NEWSLETTER

NOVEMBER 2023 EDITION



NOVEMBER IS AMERICAN DIABETES MONTH

The Centers for Disease Control and Prevention (CDC) reports that over 37 million American adults have diabetes, and 1 in 5 don't know they have it.

Diabetes is a chronic disease that affects how your body turns food into energy. Your food is broken down into sugar (glucose) and released into your bloodstream. As your blood sugar goes up, your pancreas releases insulin. This allows the blood sugar to enter your body's cells for use as energy. A person with diabetes doesn't make enough insulin or can't properly use insulin. There are two main types of diabetes:

- **TYPE 1** diabetes occurs when the pancreas doesn't produce enough insulin. This type of diabetes is usually diagnosed in children, teens and young adults, but it can develop at any age.
- **TYPE 2** diabetes occurs when the cells don't respond adequately to insulin, known as insulin resistance. Of the millions of Americans with diabetes, about 90%-95% of them have Type 2.

It's also important to note that gestational diabetes can develop in pregnant women who have never had diabetes before. Gestational diabetes usually goes away after the baby is born; however, babies born to a mother with gestational diabetes could be at a higher risk for health problems.

In the last 20 years, the number of adults diagnosed with diabetes has more than doubled, according to the CDC.

Reducing Your Risk for Diabetes

While Type 1 diabetes can't be prevented, you can take the following steps to reduce your risk of developing Type 2 diabetes:

- **Eat a balanced diet.** Consume plenty of fiber and whole grains, and understand how your foods affect your blood sugar levels. Limit your alcohol intake as well.
- **Stay active.** Aim for at least 30 minutes of exercise daily. Incorporate both aerobic and resistance training.
- **Maintain a healthy weight.** If you're overweight, weight control can be an essential part of diabetes prevention.

Take control of your health now during American Diabetes Month, and have your blood sugar levels tested by your doctor.



UNDERSTANDING DIETARY SUPPLEMENTS

The Council for Responsible Nutrition reports that 75% of Americans take dietary supplements. They come in various forms, including gummies, tablets, powders, drinks and energy bars. Supplements can contain vitamins, minerals, herbs, amino acids, enzymes and other ingredients. Some products can be taken to supplement essential nutrients that could be missing if you lack a variety of nutritious foods in your diet. Others may be consumed to enhance athletic performance, strengthen the immune system, manage pain or improve mental health. While there's evidence that supplements may be beneficial in some circumstances, there are also concerns, such as:

- Dietary supplements may be harmful when taken in certain combinations or with prescription drugs. There is a lack of federal oversight on dietary supplements.
- High doses of vitamins (e.g., vitamin C) can be problematic. Dietary supplements aren't approved to treat or cure a disease.

It's important to consult a doctor or pharmacist before taking any supplements. They can determine if supplements are right for you.

Popular Dietary Supplements

• Fish oil • Multivitamins • Vitamin D • Vitamin B complex

Zywave, 2023.

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LIVE WELL. WORK WELL.

MONTHLY HEALTH & WELLNESS NEWSLETTER

NOVEMBER 2023 EDITION



ADJUSTING TO DAYLIGHT SAVINGS TIME

Most of the United States shifts between standard and daylight savings time (DST) each year in an effort to “save” natural light. Clocks will get set one hour back on Sunday, Nov. 5, when the DST period ends. Although you may be excited about gaining another hour in your day, the disruption of DST can wreak havoc on your physical and cognitive health for several days, weeks or even months.

Your internal clock regulates critical processes, including liver function and the immune system. Interruptions to the circadian rhythm, your body's 24-hour biological cycle that regulates wake and sleep, can also impair your focus and judgment. If your state follows DST, consider these tips for helping your body adjust to the time change:

Exercise in the morning. Prioritize daylight exposure. Keep a regular sleep routine. Remove sleep disturbances.



MONTHLY RECIPE

PERFECT PUMPKIN PANCAKES

Makes: 12 servings

INGREDIENTS

2 cups flour
6 tsp. brown sugar
1 Tbsp. baking powder
1 ¼ tsp. pumpkin pie spice
1 tsp. salt
1 egg
½ cup canned pumpkin
1 ¾ cups low-fat milk
2 Tbsp. vegetable oil

PREPARATIONS

1. Combine the flour, brown sugar, baking powder, pumpkin pie spice and salt in a large bowl.
2. Combine the egg, canned pumpkin, milk and vegetable oil in a medium bowl. Mix well.
3. Add the wet ingredients to the flour mixture, stirring until moist. The batter may be lumpy.
4. Lightly coat a griddle or skillet with cooking spray and heat it on medium.
5. For each pancake, pour about ¼ cup of batter onto the hot griddle. Cook until bubbles burst, flip the pancakes and cook until golden brown. Repeat with the remaining batter.

NUTRITIONAL INFORMATION

(per serving)
Total calories: 130
Total fat: 3 g
Protein: 4 g
Sodium: 354 mg
Carbohydrate: 21 g
Dietary fiber: 1 g
Saturated fat: 1 g
Total sugars: 5 g

Source: MyPlate

Zywave, 2023.

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ICBND MEMBERS IN THE NEWS

Bank of North Dakota

Industrial Commission of North Dakota



Doug Burgum
Governor

Drew H. Wrigley
Attorney General

Doug Goehring
Agriculture Commissioner

For Immediate Release

October 4, 2023

Bank of North Dakota President Announces Retirement

BISMARCK, N.D. – Todd Steinwand, President and Chief Executive Officer of Bank of North Dakota (BND), has announced his intention to retire in the second quarter of 2024. An exact date has not been established but he pledged to continue to work with the Industrial Commission (Commission) during the transition. An executive search committee was approved at today's Industrial Commission meeting.

By the time he retires, Steinwand will have spent 42 years in the banking industry, the last eight of which were at Bank of North Dakota. He was appointed BND president by the Commission in 2021 with the retirement of Eric Hardmeyer.

"Todd Steinwand has led with vision during his eight years of service at Bank of North Dakota," said members of the Commission in a joint statement. The Commission, consisting of Gov. Doug Burgum as chairman, Attorney General Drew Wrigley, and Agriculture Commissioner Doug Goehring, oversees BND. "Under Todd's leadership, BND reached new records for assets, loans and net income, launched numerous innovations to better serve financial institution partners, and strengthened the Bank's commitment to farmers, ranchers, students and businesses in the state."

Steinwand's list of accomplishments is long for his short tenure. He navigated BND's employees into a hybrid workforce, allowing flexibility to work off-site, on-site or a combination, which is customized by employee preference and business need.

Creating efficiency for employees, financial institutions, state agencies and customers was a priority for Steinwand. He spearheaded the implementation of a loan application program, custom-designed for BND using Microsoft Office Suite products with 138 cloud flows and 126 processes. It streamlines the loan application process for the Bank's financial institution partners. The project was completed on-time, on-budget and involved 52 employees.

Steinwand identified the duplication of services for North Dakota residents who accessed home loans through the state. He led the effort to consolidate residential loan originations, servicing and collections services when the Bank portfolio transferred to the North Dakota Housing Finance Agency.

Under his leadership, a one-stop online application was created to allow political subdivisions to apply for infrastructure funding from the Department of Transportation, Department of Water Resources, Department of Environmental Quality and Bank of North Dakota.

Steinwand has improved service to state agencies by initiating a program to assess potential process improvements to enhance the customer experience for state agencies utilizing BND products.

"It has been my privilege to serve the citizens of North Dakota as part of the Bank of North Dakota team," Steinwand said. "I want to thank the Industrial Commission, legislators, financial institutions across the state and the tremendous team I work with every day for working together to accomplish great things for our state."

The Bank's mission "to support agriculture, commerce and industry" has not changed since its earliest days in 1919. The Bank of North Dakota is the only state-owned bank in the nation.

For more information: Janel Schmitz Communications & Marketing Manager 328.5880

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Karen Tyler, Interim Executive Director
Reice Haase, Deputy Executive Director

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ICBND MEMBERS IN THE NEWS

Bell Bank

Carlson Wins Bell Bank Hole-in-One Golf Cart Giveaway

Bell Bank congratulates Michael Carlson, a partner in the financial institutions practice at Wipfli LLP in Roseville, Minn., who was the winner of the 2023 Bell Bank golf cart giveaway.

Carlson played in the BankIn (formerly known as ICBM) golf tourney, held at Roseville's Midland Hills Golf Club during BankIn Minnesota's annual convention in July.

This year's winner was randomly selected from among the entrants who were closest to the pin in qualifying association events in 2023. Carlson received a 2023 E-Z-GO RXV Elite golf cart, valued at \$13,500.

Entrants were from 9 states – Arizona, South Dakota, Nebraska, Minnesota, Wyoming, Iowa, Minnesota, North Dakota and Wisconsin – served by Bell Bank's correspondent banking team, which offers expanded lending capacity through loan participations, as well as bank stock and ownership loans and a range of other financial services, to community banks.

"This is the fifth year we've held our golf cart challenge," said Jeff Restad, Bell's SVP/correspondent banking business development manager. "In celebration, we decided someone would win the cart, despite no hole-in-one over the five-year span. Thanks to all who participated in this year's challenge, which has been a fun way to connect with our colleagues and customers!"

Photo: Michael Carlson (left) of Roseville, Minn., is pictured with the golf cart he won, presented to him by Jack Alberg, Bell Bank's correspondent banking business development officer in White Bear Lake, Minn.



ICBND MEMBERS IN THE NEWS

Dakota Business Lending



Kate Savage

Dakota Business Lending is pleased to welcome **Kate Savage** to their team as a Loan Servicing Specialist. Savage will work to support Dakota Business Lending's entire loan portfolio, ensuring that current borrowers are up to date with information and compliance.

With over six years of business and lending experience, Savage will walk with and support our borrowers throughout the life of their loan. Her passion for small businesses and the impact they have on our local communities and economies is what drew her to Dakota Business Lending, and she is excited to provide opportunities to entrepreneurs through the variety of financing options and resources that Dakota Business Lending has to offer. In her free time, Savage enjoys reading, baking, and spending time with family and friends.



Julie Jaksha

LEWISTOWN, M.T. – Dakota Business Lending (DBL) is pleased to welcome **Julie Jaksha** to their team as the Director of Small Business Advising. In this position, Jaksha will work to provide high quality coaching and capacity building technical assistance to small businesses including, but not limited to, business and financial plans, loan applications, resources, start-up/growth training, and access to capital. She will be serving DBL's entire footprint of Montana, North Dakota, and Minnesota.

A lifelong resident of Butte, MT, Jaksha has over 25 years of experience in commercial lending, economic development, and business coaching, including 13 years supporting business owners as Regional Director for the Montana Small Business Development Center in Butte. She has extensive knowledge of the ins and outs of small business ownership and what it takes to set up a business for success – both technically and financially. She was drawn to the organization due to its mission of helping entrepreneurs start, grow, and succeed, and looks forward to working with a close-knit team to making a difference in the communities they serve. In her free time, Jaksha enjoys camping, hiking, traveling, and spending time with family.

ICBND MEMBERS IN THE NEWS

Dakota Carrier Network



Travis Opdahl

Dakota Carrier Network (DCN) has hired **Travis Opdahl** as Network Operations Center (NOC) manager.

In this position, Opdahl will plan, organize, and manage the staff and overall NOC operations to ensure the stability of DCN's network infrastructure. That staff includes a team of engineers and technicians in Bismarck and Fargo. He is in the Bismarck office. Opdahl earned a bachelor's degree in business administration from North Dakota State University and worked in broadband engineering and operations for 17 years.



Kari Alme

Kari Alme has joined Dakota Carrier Network as human resources/business manager.

Based in the Fargo office, she is responsible for all human resources functions, including payroll, recruitment, and benefits administration. In addition, Alme coordinates DCN's safety program and general business management responsibilities for the organization.

Alme has more than 15 years of experience in human resources policy, administration, and compliance. She earned a bachelor's degree in business administration from Mayville State University, is a Society for Human Resource Management Certified Professional (SHRM-CP), a Certified Benefits Professional through WorldatWork®, and a Certified Payroll Professional through the American Payroll Association.



ICBND MEMBERS IN THE NEWS

First International Bank & Trust

'Free Gas' Presented from Fuel the Fight Event

(MINOT, ND)— Stuart Hammer from Minot was the recipient of "Free Fuel for a Year" grand prize at the 6th Annual Fuel the Fight cancer fundraiser held in September at Dakota Square ARCO. "Free Fuel for A Year" provides Hammer \$75 in gas per week for 52 weeks, for a total award of \$3,900.

"I was pretty excited when I found out I was the winner this year," Hammer said. "I want to thank Trinity Health Foundation, Dakota Square ARCO, and First International Bank and Trust (FIBT) for this awesome prize. I am very appreciative!"

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

Proceeds from the event go to the Trinity Health Foundation and are used to provide prepaid gas vouchers to assist with transportation costs to and from treatment for patients and their families. Since 2017, Fuel the Fight has provided over \$195,000 in fuel assistance.

"Having dedicated partners like First International Bank & Trust and Dakota Square ARCO allows us to fulfill our mission in supporting our cancer patients who travel here for treatments from our 20-county service area," said Dusty Zimmerman, Director of Trinity Health Foundation & Marketing. "It alleviates the burden of worrying about travel expenses allowing patients to focus on treatment and personal care on their road to recovery. The generosity of this gift fuels the event helping to raise significant support for our patients, and for that we are truly grateful."

Lori Zavalney, owner of Dakota Square ARCO and a driving force behind Fuel the Fight, says this year was another amazing year, the outpouring of support from the community was incredible. "Meeting new people and hearing their stories inspires me to continue to make Fuel the Fight better every year. Thank you to the Trinity Helicopter crew for being a part of it this year, and always thanks to FIBT for their sponsorship of the gas for a year. This event would not be possible without the special connections and people who help make this happen." Zavalney said.

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



ICBND MEMBERS IN THE NEWS

First International Bank & Trust

First International Bank and Trust Donates \$25,000 to Souris Valley United Way

(MINOT, ND)— First International Bank & Trust (FIB&T) is pleased to announce a \$25,000 donation was recently awarded to Souris Valley United Way from the Minot Employee Fund, which is a fund that the employees contribute to each month through voluntary payroll deduction.

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

“Souris Valley United Way is appreciative of the ongoing support from First International Bank & Trust.” said SVUW Executive Director Christy Miller. “Collaboratively, we have the power to create meaningful change in the lives of our neighbors.”

First International Bank & Trust, is proud of our past, and the future we’re helping shape, one customer, one family, one investment at a time. First International Bank & Trust has been banking for over 113 years, four generations, one family. Live First!

Picture: First International Bank & Trust employees gathered with SVUW representatives to present a check towards their Capital Campaign. Front row l to r: Christy Miller, SVUW Executive Director; Rondi Deaver, Tonya Harden, Karleen Houle, First International Bank & Trust. Back row l to r: Mandi Zalvalney, Brock DesLauriers FIBT Minot President, Denise Larson, Perry Olson, John Drady, FIBT Central Market President.



ICBND MEMBERS IN THE NEWS

First International Bank & Trust

First International Bank & Trust Honors John Drady With Odin Award

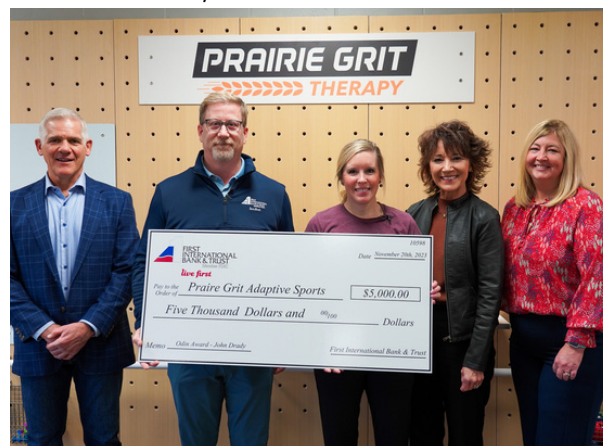
(MINOT, ND)— First International Bank & Trust (FIBT) is pleased to announce that John Drady, Market President of our Central North Dakota region and oversees the Treasury Management Team, is the recipient of the 2022 Odin Award. Named after Odin Stenehjelm, who founded the bank in 1910, the prestigious award is given annually to the employee who best exemplifies FIBT's mission, vision, and values. It recognizes those who execute service at its highest level and inspires those around them.

"I am truly humbled to receive this award," says John Drady. "I have the pleasure of working for an amazing bank that employs many incredible individuals throughout the organization."

To celebrate his achievement, FIBT is donating \$5,000 to Prairie Grit Adaptive Sports, John's charity of choice. "Watching the evolution of this group since its inception and all they accomplish in the Minot community is inspiring and I am happy to be a small part of that," John says.

John has been employed at FIBT for 29 years and is a prominent member of the Minot community. John has impacted countless customers and employees across our footprint. His confidence, banking experience, and integrity will leave a legacy for years to come. Congratulations to John Drady on this well-deserved award!

Pictured in the photo from left to right: Blaine DesLauriers, John Drady, Krystal Butgereit (Executive Director of Prairie Grit Adaptive Sports), Denise Larson, and Heather Gillihan.



ICBND MEMBERS IN THE NEWS

North Dakota Housing Finance Agency

Agency Marks 50,000 FirstHome Loans

The fall of 2023 marks a historic number for North Dakota Housing Finance Agency (NDHFA) as the number of FirstHome™ loans purchased reaches 50,000.

"It is humbling to realize that thousands of men, women, and children have had the opportunity to enjoy the comforts of home thanks, in part, to the FirstHome program," said Brandon Dettlaff, NDHFA's homeownership director.

Homes from 363 communities across North Dakota have been financed through NDHFA's FirstHome program, which provides affordable mortgage loans along with down payment and closing cost assistance to low- to moderate-income households. Mortgage loans originate through private-sector lenders and are sold to NDHFA after closing.

North Dakotans are building equity through homeownership and are creating a more stable financial future for themselves, their families, and their communities. Homeownership leads to community investment through various economic impacts such as support for local schools, parks, libraries, roads, police and fire departments, and emergency medical services.

"Enabling residents to purchase affordable housing contributes to significant economic impacts, including increases in local purchasing power and job creation, not to mention the incredibly positive impact this has on the individuals and families able to purchase and maintain their own home," said Dave Flohr, NDHFA executive director.

NDHFA is a self-supporting and mission-driven state agency dedicated to making housing affordable for all North Dakotans. 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

North Dakota Housing Finance Agency

Critical Funds Awarded to Support Homelessness Initiatives in North Dakota

Bismarck, ND - North Dakota Housing Finance Agency (NDHFA) announces the selection of recipients of grant funding for the federal Emergency Solutions Grant (ESG) and the state North Dakota Homeless Grant (NDHG). During the most recent legislative session, NDHFA assumed administration of both programs, streamlining government operations to enhance the delivery of vital services.

Dave Flohr, executive director of NDHFA, emphasized, "The transition of administration for ESG and NDHG is a significant step toward a more efficient and integrated approach to addressing homelessness and providing essential services to those in need."

The demand for assistance in addressing homelessness and housing insecurity in North Dakota is considerable. Both ESG and NDHG are oversubscribed programs, meaning the number of individuals and organizations seeking support exceeds the resources currently available.

ESG focuses on providing funding for emergency shelters, outreach services, homelessness prevention, and rapid re-housing assistance. NDHFA received 24 applications, requesting over \$2 million in funding, far surpassing available funds. NDHFA awarded a total of \$570,006.95 to nine agencies.

Modeled after ESG, NDHG was allocated a total of \$2.5 million for the biennium, with \$1.25 million available for the first year. NDHFA received 23 applications requesting over \$2.8 million in funding and awarded 22 applications with a total distribution of \$1.25 million in funding.

"Funding requests underscore the pressing demand for resources and services to address homelessness in North Dakota. NDHFA remains steadfast in our commitment to working collaboratively with various agencies and organizations to tackle this critical issue," said Dave Flohr, NDHFA executive director.

For more details on these programs, the application process, allocation plan, or awards list, please visit our website at www.ndhfa.org.

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ICBND MEMBERS IN THE NEWS

Starion

Starion Bank announces the promotion of three employees in the Bismarck-Mandan market. The move grows the already high-performing business services team to serve more local business startups and expansions and strengthens the bank's commitment to workforce diversity.



Micaela Ranisate

Micaela Ranisate was promoted to Business Banking Officer at Bismarck Main. Ranisate joined Starion Bank in January 2020 as a Cash Management Officer. She earned a degree from the University of North Dakota in Banking and Financial Economics. Outside of work, Ranisate enjoys spending time with family and friends, golfing, and being on the river.



Brittney Anderson

Brittney Anderson was promoted to Cash Management Officer in Mandan. She joined Starion Bank in November 2019 as a Finance Specialist I. Brittney was promoted to a Finance Specialist II in September 2020. In her spare time, she enjoys spending time with her son Gavinn, spending time with her niece and nephews, gardening, kayaking, playing softball, traveling, and going to concerts.



Alex Zimmerman

Alex Zimmerman was promoted to Cash Management Officer at Bismarck Main. She joined Starion Bank in June 2021 as a Universal Banker I and was promoted to Business Banking Representative I in December 2021. Zimmerman holds a bachelor's degree in strategic communication and a minor in business administration from North Dakota State University. Outside of work, she enjoys spending time with friends, her husband and son, traveling and a good cup of coffee.

Dave Rogstad, Business Banking Manager, sees potential in the three new positions. "It's important to have bankers and cash management officers who understand the challenges and potential in women-owned businesses," says Rogstad. "I'm excited to see how our local businesses benefit from their perspectives, skills and experience."

ICBND MEMBERS IN THE NEWS

The Bank of Tioga

Tioga, ND, October 26, 2023 - In partnership with the Tioga Area Economic Development Corporation, The Bank of Tioga awarded \$15,000 to three local businesses on Tuesday, October 17 as part of the REV pitch competition, which helps local business owners to ignite their business. This event alternates being hosted in Tioga and Crosby each year, with this year being held at the Tioga Movie Theatre.

The Bank of Tioga hosts REV, a small business pitch competition, in an effort to reinvest in local businesses and entrepreneurs. This year 15 applications were received and narrowed to the six top businesses to pitch which included GameDay Media, Cleaning Genie, Sundhagen Shirts & Design, Hometown Lumber, Joyful Living, and Grow Crosby LLC.

This year's winners included GameDay Media at \$6,500, Grow Crosby LLC who operates the ByPass Restaurant & Lounge at \$4,500 and the Cleaning Genie at \$4,000.



Pictured left (left to right front row) Randall Peterson and David Peterson with GameDay Media (REV Winner) and Wendy Lenzen, VP of Business & Consumer Banking with The Bank of Tioga. (left to right back row) Eli Clark, Kaden Keller, James Myers and Nick Wolla

The Bank of
TIOGA
MEMBER FDIC

Pictured below (left to right) Savanna Hendrickson, President with The Bank of Tioga, Sandra Simonson & Lynn Jacobson with Grow Crosby LLC (REV Winner).



Pictured below (left to right) Lindsey Hamen with Cleaning Genie (REV winner) and Wendy Lenzen, VP of Business & Consumer Banking with The Bank of Tioga.



ICBND CLASSIFIEDS

Horizon Financial Bank

Compliance Officer

Summary of Work

The Compliance Officer functions as an independent and objective body and is responsible for developing, implementing, and administering all aspects of the bank's compliance management program. The Compliance Officer is responsible for developing and updating the bank's compliance program to ensure the bank is in compliance with applicable laws and regulations. The Compliance Officer is also responsible for the duties of the BSA Officer, CRA Officer, and Privacy Officer.

Duties and Responsibilities:

- Manage and implement the Compliance Management System
- Administer and monitor a program that ensures the bank's compliance with laws, regulations, and rules governing banking
- Acts as a compliance resource for the bank
- Communicate compliance reports, findings and remediations with management and the board
- Coordinator for external compliance audits and federal/state exams. Responsible for implementing remediation action and compliance responses.
- Have and maintain a working knowledge of existing and emerging regulations to ensure the bank is and remains compliant with such rules and regulations
- Coordinate with Chief Operations Officer on compliance education
- Coordinate and lead the monthly compliance committee meetings

Please send your resume to:
Horizon Financial Bank
Attn: Amanda Pierce
PO Box 7160
Bismarck, ND 58507

Starion Bank

Mortgage Servicing Supervisor

Summary of Work

Starion Bank is seeking a Mortgage Servicing Supervisor in Mandan, Bismarck, or Fargo, North Dakota; or Madison, Wisconsin.

Responsibilities include:

- Day-to-day supervision of mortgage closing, funding, and servicing areas
- Implementation of in-house servicing program to include mortgage insurance, tax payouts, monthly PMI, review of flood insurance requirements, principal curtailment payments, escrow analysis, and mortgage payoffs
- Preparation of accurate mortgage closing packages for in-house and secondary market loans within required regulatory timelines
- Working with investor(s) to clear post-closing conditions for purchase of mortgage files
- Responsible for accurate loan fundings onto our core system and balancing of various GL's
- Working timely on post-closing conditions with investors
- Maintaining efficient customer service
- Conducting 1 on 1's and team meetings in conjunction with Mortgage Ops Supervisor
- Providing training and feedback to team members in applicable areas
- Completing audit responses applicable to closing documents

Qualifications:

- Minimum of five to eight years of related experience
- Prefer a bachelor's degree in accounting, finance, economics, or business

Apply online at www.starionbank.com/careers.

ICBND CLASSIFIEDS

Starion

Ag Banking Officer in Mandan

Summary of Work

Start new banking relationships and grow existing ones through:

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

You should be:

In the know—always keeping up with both local & national ag news as well as government policies and programs on farming & ranching

Analytical—with top-notch financial and credit analysis skills

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

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

You should have:

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

Apply online at www.starionbank.com/careers.

Compliance Auditor/CRA Specialist

Summary of Work

The Compliance Auditor/CRA Specialist will:

Compliance Auditor

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

CRA Specialist

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

Apply online at www.starionbank.com/careers.

ICBND CLASSIFIEDS

Starion

Mortgage Servicing Supervisor

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- Providing training and feedback to team members in applicable areas
- Completing audit responses applicable to closing documents

Qualifications:

- Minimum of five to eight years of related experience
- Prefer a bachelor's degree in accounting, finance, economics, or business

Apply online at www.starionbank.com/careers.

Internal Auditor

Summary of Work

Internal Auditor Responsibilities:

- Assist with completion of risk assessments of business processes
- Coordinate external audits and examinations
- Complete internal audits per audit schedule
- Evaluate the effectiveness of internal controls
- Assess accuracy of financial records
- Confirm the efficiency of operations
- Ensure compliance with laws, regulations, and policies and procedures
- Make reports and recommendations for corrective actions

Internal Auditor Requirements:

- One to three years of auditing experience (preferred)
- Bachelor's degree in accounting, finance, economics, or related field
- General understanding of banking laws, regulations, and processes
- Working knowledge of audit principles and standards
- Ability to work independently, multitask, and work cooperatively with others
- Strong analytical and critical thinking skills
- Excellent verbal and written communication skills

Apply online at www.starionbank.com/careers.



Thank You

FOR YOUR SUPPORT





Thank You
FOR YOUR SUPPORT



The poster features a dark background with a warm orange and yellow gradient at the top. A large, thin black square frame is centered. The text '2024' is written vertically on the left side of the frame. Inside the frame, 'ICBA' is at the top and 'LIVE' is at the bottom, both in large black letters. The word 'ORLANDO' is written across the middle in large white letters. At the bottom of the frame, the dates 'MARCH 14-17' are in orange, and the venue 'ORLANDO WORLD CENTER MARRIOTT' is in pink. The bottom of the poster has a purple-to-pink gradient with a grid of small dots.

2024

ICBA

ORLANDO

LIVE

MARCH 14-17

ORLANDO WORLD CENTER MARRIOTT