

September/October 2023

Official Newsletter of ICBND

COMMUNITY BANKER

2024 Associate Membership Renewals

ICBND Associate Memberships will be emailed in November. Membership is \$700 annually and your Associate Member profile will be included in the 2024 Associate Member Directory that is updated on a regular basis.

ICBND is an association of independently owned community banks in North Dakota who have joined together for common interests such as legislative, group purchasing, a credit card program, educational programs and the opportunity for general networking. We are partially funded through memberships paid by both our community bank members as well as our associate members. We currently service 50 member banks across North Dakota ranging in total asset size of \$35 million to \$10 billion. We also have an associate member base of over 80 businesses. Our bank members refer to our associate members list frequently in regards to businesses that can meet their growing needs.



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ICBND UPCOMING EVENTS

SEPTEMBER 2023

- 7** CBC Reg Update - Virtual
- 13** Fall Emerging Leaders Development Group - Beulah, ND
- 27** Management and HR Summit - Bismarck, ND

OCTOBER 2023

- 17-19** CBC Fall Session - Bismarck, ND
- 25-26** Real Estate Construction Lending - Bismarck, ND

NOVEMBER 2023

- 9** CBC Reg Update - Virtual



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ICBND NEWS

Chairman's Remarks



Jason Johnson
First International Bank
& Trust
ICBND Chairman

Hello fellow community bankers, and welcome to Fall! This is my first newsletter as ICBND Chairman, and I look forward to the upcoming year, serving the Association in this capacity. I greatly enjoyed the most recent August Convention, and appreciated seeing everyone actively engaged in the event. I also want to thank [again] the ICBND Convention Committee, and ICBND staff, for their hard work and dedication to organizing this gathering. I was encouraged by the energy and passion in the room, even during some challenging economic times. Although, maybe this shouldn't come as a surprise, because as community bankers, we always rise to the challenge – whatever it may be.

Along with Fall comes a series of routines: packing-up backyard patio sets or lake cabins, kids returning to school, fall school sports, and harvest season. While maybe not obvious on the surface, all of these have a tie to community banking in some form-or-fashion. Your bank may have helped a customer build that dream backyard, or buy that lake cabin. Your local bank more than likely contributes to, or provides sponsorship for, several school activities: scoreboards in the gym or at football fields, equipment for the players, costumes for the school play, programs for the events... the list goes on. And of course, in our local ag. economies, harvest is in full swing. This one is a bit more obvious when it comes to a banking connection, and I hope all producers and bankers alike are seeing success this time of year.

In the banking calendar, I always equate this time of year to the 7th inning stretch in baseball – we have one quarter, or a couple of innings, to go. Revisit your 2023 goals, and make a hard push to reach them. Connect with your customers and communities, and help them do the same. Spend some time in thought about your bank's 2024 budget aspirations and strategic initiatives. Also think about your banking advocacy efforts; topics like: Section 1071, Credit Card Routing, CBDC, and Credit Union acquisitions of Banks. Let's all be active in the upcoming year. So again, in reference to baseball (the post-season is here!), stand up and do your 7th inning stretch, and then drop back into your chair to finish the calendar year strong.
Jason

President's Remarks



Barry Haugen
ICBND President

I hope you are enjoying a glorious fall in North Dakota. This is easily my favorite time of year. I hope we can hold onto it into November! Wishful thinking...I know.

Just this afternoon, news broke that the North Dakota Supreme Court struck down a key budget bill – that of the Office of Management and Budget (OMB). This is the funding bill for much of state government and was the last bill to be finalized during the most recent Legislative Session. And it often gathers other “cats and dogs” that aren't necessarily budgetary in nature (i.e. last chance to impute policy issues). Therein lies the rub, at least for the board overseeing North Dakota's government retirement plans. The OMB bill included a change that increased the number of lawmakers who sit on the board from two to four. The board opposed this and challenged its constitutionality. Given the court's ruling, the Legislature will need to convene. They could reconvene using the five days they saved from the 80-day constitutional limit. Or Governor Burgum could call a special session. Either way, it will have to be quick! One just never knows what might crop up on an otherwise run-of-the-mill Thursday!

While we're already into the last quarter of the year, please keep in mind that we still have a couple very timely educational sessions remaining on the 2023 calendar including “Community Bankers for Compliance Fall Regulatory 2-Day Seminar” on October 17-18 and the “Real Estate Construction Lending Workshop” on October 25-26 which is back by popular demand. We're also in the planning stages of some new and exciting educational offerings for 2024 so stay tuned!
Until next time,

Barry



ICBND NEWS

2024 Community Banker

2024

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ICBND NEWS

Featuring ICBND'S Newest
Associate Members

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

OUR NEWEST MEMBER:

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

Steffes Group, Inc.

Steffes Group, Inc. is a nationally recognized leader in the auction industry since 1960, specializing in marketing farm, construction, transportation equipment, and real estate at public auction. Steffes Group is happy to assist in all types of equipment and real estate valuations as well. There are locations in North Dakota, South Dakota, Minnesota, Iowa, and Colorado, and have representatives serving all of the Midwest and Rocky Mountain Region.

Steffes Group, Inc.

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2000 Main Ave E
West Fargo, ND 58078

Website: <https://steffesgroup.com>
Phone: 701-570-0600



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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.

"We need to continue our training ... to identify threats and prepare ourselves, our staff and our customers for what's possible and what's potentially next."



"As community bankers, we have all heard or experienced firsthand that tragic story of a customer who fell victim to a fraudster. They were looking for a quick win or a friend and were deceived by a too-good-to-be-true scenario that turned out to be just that.

But for every story like this, we have several success stories, where our community banking teams were able to stop fraud in its tracks. Consider the teller who noticed out-of-the-ordinary customer behavior and talked to the customer and their family. Or the IT team member who championed risk mitigation software that stopped a potential attack. This is where community banking excels, because we pay attention to the details to protect our customers and the bank. It's yet another reason why our agile, relationship-based business model works.

And in today's landscape, it's more important than ever to have that connection to our customers. Look at the rise in check fraud as an example. Basic fraud attacks like check washing is new again, enabled partly by more advanced digital technology that makes it hard to catch. That's where education serves a critical role. We need to continue our training, no matter how long we've been in this business, to identify threats and prepare ourselves, our staff and our customers for what's possible and what's potentially next.

Think about the times you have been shocked by a fraud attempt at your bank or heard a story of something that happened at another bank. It's not conceptual in that moment; it becomes clear that these attacks are happening all the time, all around us.

As you read this month's issue and explore ideas for bolstering your bank's risk mitigation efforts, I encourage you to reach out to your peers via ICBA Community. Whether it's to ask about a particular technology, hear what others are seeing as far as fraud, or connect on trainings (see sidebar), your community banking colleagues are your best resource in this fight against fraud.

While fraud will continue, we are our own best defense, and uniting efforts as a community of community bankers will make the greatest impact yet.

Twitter

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

Where I'll Be This Month

I'll be on the road doing bank visits, meeting with our leadership bankers and spending some time with our affiliated state association partners—with risk mitigation a sure topic in each one.

CBU for cyber education

Community Banker University (CBU) offers education to support cybersecurity needs:

- Nov. 9 Webinar: "Protection of Confidential Proprietary Business Information"
- 23+ online courses on information security, including Phishing Awareness and Social Engineering
- ICBA's IT Institute (October 2023), Bank Security Institute (February 2024) and Fraud Seminar (April 2024).

Visit icba.org/education for more information.

FROM THE TOP



DEREK WILLIAMS
CHAIRMAN, ICBA

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

"While cyber attacks are not going away, we're all in this battle together and can learn from one another."



October brings with it the first signs of fall: crisper air, changing leaves and Halloween. While kids don their ghost and witch outfits and gather candy, we community bankers face a truly menacing reality: cyber attacks. October is Cybersecurity Awareness Month, a fitting time to address what can be a frightening issue.

At its core, cyberattacks scare bankers because this type of fraud presents a major threat to our organizations. These attacks can happen in the blink of an eye, and the great fear is a cyber event could result in losses that render a bank helpless, forcing it to close.

That threat has driven an increase in regulatory pressure. Our examiners have expanding expectations that we will use our resources to monitor, control and combat cyberattacks. It's not enough to say we're doing our best; examiners are telling us that cybersecurity must be a priority.

And that prioritization begins with employee and customer education, because all the protections in the world won't work if a customer or employee opens the door to a bad actor. Having a cybersecurity partner who offers regular simulated tests and training will prepare your organization for actions to avoid.

I can attest to its benefits firsthand. During an extraordinarily busy time, I received a simulated phishing email that reminded me of something else I needed to do, so I clicked. Well, that resulted in a month of extra training, but it was the wake-up call I needed to understand just how sophisticated these attacks can be.

While cyber attacks are not going away, we're all in this battle together and can learn from one another. So, read NewsWatch Today to stay current on the latest scams and preventive techniques. Reach out to ICBA's cybersecurity experts. Seek additional training through Community Banker University. Be proactive in your efforts. Because in the face of cyber fear, it's our role to remain ever alert, ensuring we continue to fight to protect our banks, employees, customers and communities.

Twitter

Connect with Derek [@DerekBWilliams](#)

Quote of the month

"The pessimist sees difficulty in every opportunity. The optimist sees the opportunity in every difficulty."

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.**

"Maybe, just maybe, interest rates could be set to retreat in the foreseeable future, and if so, portfolio managers could perhaps stand a quick refresher about which bond features are better suited to falling rate environments."



Don't discount discounts

Below-market coupons could be your friends in 2024.

By Jim Reber, ICBA Securities

Coupon payments. Macaulay duration. Price volatility. Present value of cash flows. All of these are measures of, or components of, the biggest risk of owning bonds, which is that their values will fall if interest rates rise. I think this correlation has been amply displayed in the last two years.

One outcome of the historic quantity and velocity of the rate hikes we endured is that bonds that were built just after the COVID-19 outbreak are still around and worth much less than the original investors paid for them. Hence, the title of this column. For several reasons, most of them well-founded, buyers of bonds in 2023 (you know who you are, as there aren't many) will tend to opt for the more recent models, which contain, in bond-speak, "current coupons."

There's nothing inherently wrong with current coupons, purchased at or near par. There are even convenience and risk-avoidance features to buying newly hatched bonds. For one, a bond owned at exactly 100.00 has no mystery about its yield to maturity. Related to that, if a bond can be prepaid or called, like about 80% of bonds in a community bank's portfolio, the owner isn't as exposed to yield risk if a call is exercised.

Maybe, just maybe, interest rates could be set to retreat in the foreseeable future, and if so, portfolio managers could perhaps stand a quick refresher about which bond features are better suited to falling rate environments. The good news is that there is a wide range to choose from, unlike in late 2021, when most anything remaining in the market had record-low coupons.

Less can be more

Quick review of the duration metric: Macaulay duration is the weighted average period to receive principal and interest. Its relevance to this column is that the smaller the coupon payments, the longer the duration. So, if investors want to extend their average maturities, going "down coupon" is a way to accomplish that. This holds true for any fixed-income instrument, taxable or otherwise.

As alluded to earlier, if an investment can be redeemed early (in other words, called) by the issuer, and the current owner had purchased the bond at a discount, the yield-to-call will be higher than yield-to-maturity. Of course, at the time a bond is purchased below par, it's not expected to be called. Still, given the size of the rate hikes this time around, a case can be made that a 2% or 3% drop in yields could happen, particularly on the short end of the maturity spectrum. In that scenario, a lot of bonds that are worth a lot less than par today could become in-the-money to be called.

Seasoned veterans

If the preferred sector for investors is mortgages—and some kind of mortgage-backed security (MBS) comprises over half of all community bank portfolios—there is additional nuance, and it's positive.

As a group of mortgage loans seasons, there are inevitably events that cause some of them to prepay, even if the note rates are far below current levels. Business relocations, divorce, death and, yes, defaults all will occur to some degree over time. It may take several years to start showing up, but seasoning of even lower coupon pools eventually produces some prepay activity, which is good news for investors of these discount pools.

Another certainty of the seasoning is that, even absent this prepayment activity, the outright scheduled principal will begin to pick up, particularly for 10- and 15-year MBS. By the time a "dwarf" pool reaches four years old, its required principal payoff annually will be about 33% higher than a new pool. That alone will produce additional cash flow and tend to limit extension risk.

Eyes wide open

A note of caution: A portfolio that relies heavily on below-market coupons will have less upside in rising, or persistently high, rate environments, as they will tend to have more price volatility. Where they can be useful is to build out a ladder, and their cash flows will be more predictable; newly hatched bonds with 5%-plus coupons will be the first to go away as soon as rates begin to fall.

To close, as always, a good mix of variables would seem to spread out risk. This can include issuer names, maturity/call dates, and yes, the nominal interest rates. It's rare indeed that an investor can access bonds with the wide range of stated coupons that are available today. "Necessity never made a good bargain," Ben Franklin once said, but he never managed a community bank bond portfolio in a post-500 basis point rate hike era, either.

Education on tap

Bank directors gathering this month

Community Banker University hosts the Annual Directors Conference from Oct. 11–13 at the Omni LaCosta Resort & Spa in Carlsbad, Calif. Bank directors and C-suite managers will hear from a range of speakers regarding profitability, compliance, risk management and credit trends. For more information, contact ICBA or visit icba.org/events

ICBA Securities webinar series concludes

The final event in the 2023 Community Banking Matters webinar series will be held Nov. 12 at 1 p.m. Eastern. The series is cohosted by ICBA Securities and its exclusively endorsed broker, Stifel. One hour of CPE is offered. For more information or to register, contact your Stifel sales rep.



Balance Sheet Academy **Oct. 16-17 | Memphis, TN**

ICBA Securities and Stifel, the exclusively endorsed broker-dealer of ICBA Securities, are excited to open registration for the 2023 Balance Sheet Academy. Space is limited, so reserve your seat today.

Who Should Attend?

The in-person seminar is structured for more experienced investment managers, particularly those who have attended Bond Academy. It incorporates balance sheet strategies into the day-to-day management of an institution's investment portfolio, wholesale funding and interest rate risk management. Bank personnel with an intermediate level of understanding of investments who are integral to the investment and balance sheet management process will benefit the most from this advanced course. New directors serving on the investment or asset-liability committee will also find this course beneficial.

Agenda

Courses will focus on the understanding, development and implementation of strategies for balance sheet management, liquidity and capital management, loan portfolio management, investment portfolio construction, among other topics. [Click here for complete agenda.](#)

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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.

Put innovative thinking to work in risk mitigation

By Charles E. Potts

As we roll into October and Cybersecurity Awareness Month, I'd like to put forth a challenge: Think of risk mitigation not as a reminder of necessary defenses but as an opportunity to put innovative thinking to work.

At their core, risk mitigation and innovation are intricately tied. Neither is an individual project; they're ways of doing business. With risk mitigation, as with innovation, the approach of "set and forget" doesn't exist. Both need to be a part of the culture of the bank, and I find that the banks that take this to heart seek continuous improvement so that the new product or line of defense only gets better. That's innovative thinking.

But looking at risk and innovation as two sides of the same coin begs the question, "How do you lead your organization to champion both?" Achieving that mindset comes down to three principles:

1. Foster a culture of innovation—with risk mitigation in mind. Consider fraud, cyberattacks and other forms of risk as problems to be solved. Host brainstorming sessions. Assemble your organization and gain input. Create gamification tools, hackathons, innovation labs and more to build and test potential solutions. By encouraging this inventive, collaborative work, your organization will come out stronger. For instance, when First Community Bank and Trust instituted Beauceron Security's more gamified approach to cyber training, its phishing email click-through rates plummeted from 15% to 20% to under 1%.

2. Train, practice and proceed.

Remain vigilant against emerging threats by training staff. Provide opportunities for formal education, such as sessions at Community Banker University (CBU). Join ICBA's upcoming cyber exercises (see sidebar). Share your experiences with your bank peer group. These efforts steer us to a stronger understanding of the landscape and a path toward thwarting threats.

3. Lead by example. Pursue positions in fraud and cyber groups. Consider new accreditations, including CBU's Bank Security Certification. Identify technological solutions to support your bank's needs. Demonstrate the role innovative thinking can play in risk mitigation.

You've heard the saying, "With great risk comes great reward." While that may be true, in community banking, great risk mitigation—supported by innovative thinking—drives reward for our banks, our customers and our communities.

ICBA cyber and data security exercises

In these sessions, cybersecurity experts tailor training to the specific needs of community banks:

- CISA/ICBA Cyber Tabletop Exercise on Dec. 6 at 12 p.m. Eastern. Register online at icba.org/events
 - Bank Supply Chain Breach (downloadable resource)
 - Core Provider Supply Chain Breach (downloadable resource)
- Visit ICBA's online Operational Risk Resource Center 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.

Six hats: How to dress up discussions

In the run-up to Halloween, consider dressing up your meetings as a way of encouraging robust and honest dialogue.

Workdays can bring both exciting opportunities and challenging headwinds, and often it's the ability to have open dialogue that makes it easier to manage both. Being able to communicate effectively within your team can unlock potential for new ideas, products and efficiencies. Done right, healthy dialogue leads to greater transparency and removes defensiveness within teams.

Before we get to the hats, let's look at how to encourage dialogue that is both robust and healthy. Here are some ideas.

1. Find a balance. Say what needs to be said, but don't forget to listen to what your team has to say.
2. Focus on the topic at hand. In the thick of conversation, it's easy to go astray. So, save the tangents for later.
3. Invite everyone's input. Let them know that you want them to be honest. Ask questions and use the phrase "tell me more" to invite candor.
4. Provide feedback. Acknowledge honest thoughts, and let your team know that those thoughts are appreciated. This also gives you an opportunity to redirect any negative behaviors or approaches.
5. Hold a poll. This is an alternative way of taking the temperature in the room that considers—and documents—everyone's opinion. Polls can be anonymous if needed, allowing your team to voice opinions without pressure.

Now for the dressing up! Consider using psychologist Edward de Bono's "Six Thinking Hats" as a tool. We adopted this technique in a recent strategic, cross-departmental meeting that required focus and where we expected multiple perspectives to be shared.

Sometimes, it takes a nudge for us to think differently about issues, and this tool challenges our brains to try something new. The six hats are as follows: white for facts (neutral, objective), black for cautions (devil's advocate), red for feelings (instinct, emotion), blue for process (discipline, focus), yellow for benefits (positive thinking) and green for creativity (new ideas).

We challenged everyone to wear each of the colored hats at one point during the meeting but gave them the freedom to decide when they did it. The hats can be used in sequence to work through a process. For example, start with the white hat to present a fact, use the red hat to express gut instincts and turn to the green hat to bring up new ideas.

Six Thinking Hats is a collaborative brainstorming tool, and as an approach, it really resonated with the team—so much so that they've referred to putting on their green hats or black hats in subsequent discussions. And finally, the hats don't have to be real, but it might be more fun if they are, especially if you throw in a witch's hat for seasonal color!





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What You'll Need Before Opening an HSA

By Ascensus

Employers are now preparing for benefits enrollment season, and chances are likely that you'll soon experience an uptick in potential clients who want to set up new health savings accounts (HSAs) for next year.

The Importance of Establishing Sound Plan Policies and Procedures

By Michelle Freiholtz, MBA, QKC, QKA®, CIP

You've established your retirement plan. Contributions are coming in and distributions are going out. Everything seems to be running smoothly . . . until your recordkeeper sends an alert indicating that you may not be operating your plan according to all the terms of the document.

RMD Rules When an IRA Owner Dies

By Jodie Norquist, CIP, CHSP

If you're uncertain about the RMD rules, you're not alone. The rules can be complicated. And you may find that many beneficiaries don't understand the rules either.

IRA Disclaimers: What to do When a Beneficiary Refuses to Inherit an IRA

By Chad Neumann, CIS, CIP, CISP, CHSP, CPTD, MCCT

Beneficiaries are allowed to disclaim inherited IRA assets. But beneficiaries cannot direct where the assets will go.

How a Qualified Plan's Effective Date Contributes to a Plan's Success

By Cindy Fairchild, QKA, CIP

With the passing of key retirement legislation in the last few years, there are many incentives for employers to adopt a qualified retirement plan that can provide meaningful benefits to employees. While there are numerous factors to consider during the establishment process, employers should consider certain effective dates that will significantly affect the success of their plan's initial year of operation.



Lending program increases economic opportunities for meat and poultry processors

MANDAN, N.D. — Expanding on its efforts to improve quality of life in rural North Dakota, the Rural Development Finance Corporation (RDFC) has announced a new revolving loan fund focused on supporting the state's meat and poultry processors. Made possible through a \$10 million U.S. Department of Agriculture (USDA) grant, the Meat and Poultry Intermediary Lending Program (MPILP) offers low-interest loans for the start-up, expansion or operation of regional meat processing facilities.

"North Dakota's meat processing businesses contribute greatly to rural economies. They provide jobs and improve access to fresh, healthy food. They also provide an essential service for our state's ranchers, who depend on them as a convenient, local processing option for their herds," says RDFC Executive Director Lori Capouch. "This new revolving loan fund will strengthen the financing capacity of regional meat processing plants, cultivating a more resilient, diverse and secure food supply chain."

Loans are available at a 2% fixed interest rate with a 1% origination fee and flexible terms. Funds can be used to purchase land or equipment, cover construction or start-up costs, and make purchases related to business expansion. Revolved funds will be made available to new borrowers.

"USDA is making a significant investment in our state's local food supply chain, and we are excited to put that money to work. We encourage potential applicants to contact us to learn more about the program or begin the application process," says Capouch.

For more information on MPILP, contact Capouch at (701) 667-6444 or lcapouch@ndarec.com.



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BND 101 Schedule October 2023

All sessions are held from
10-11 a.m. C.T.

Session 1 | October 6

BND's role in North Dakota and treasury,
operations and retail bank services

Session 2 | October 13

Commercial loan and
agriculture programs

Session 3 | October 20

Collateral Valuation Services

Session 4 | October 27

Student loans and financial literacy

BND 101 is open to all banking and economic development professionals
and is held virtually every Friday during the month of October.



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ICBND EDUCATIONAL OPPORTUNITIES

Community Bankers for Compliance Program

DATES

October 17, 2023

Day 1 (Q3)

10:00 a.m. – 4:30 p.m.

Registration
begins at 9:30 a.m.

October 18, 2023

Day 2 (Q4)

8:30 a.m. – 3:00 p.m.

LOCATION

ICBND Office
1136 West Divide Avenue
Bismarck, ND 58501



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ICBND EDUCATIONAL OPPORTUNITIES



SESSION OVERVIEW

This workshop will give you the knowledge and skills needed to become an effective lender in the real estate construction arena - from single and multi-family units to commercial, retail and office space. It will also help identify the various risks associated with construction lending.



PRICING

ICBND Member: \$695/person
Non ICBND Member: \$750/person

DAY 1 - OCT. 25

8:30 am	Registration	
9:00 am	Welcome & Class Introductions	Barry Haugen, ICBND
9:15 am	Introduction to Commercial Lending Process & Loan Documentation	Carolyn Normand, South Shore Bank
12:00 pm	Lunch	
1:00 pm	5 Reasons Why Development Projects Lose Money	Rick Blaylock, CodeFi Solutions
2:15 pm	Break	
2:30 pm	Title Issues	Nick Hacker, The Title Team
3:30 pm	Break	
3:45 pm	Legal Issues	Blaine Johnson, Crowley Fleck PLLP

DAY 2 - OCT. 26

8:30 am	Contractor Issues	Mountain Plains Equity
10:30 am	Break	
10:45 am	Appraisals & Inspections	Joe Ibach, Dakota Appraisals & Consulting
12:15 pm	Lunch	
1:00 pm	Bank of North Dakota Valuation Services	Dustin Baaken, BND
1:45 pm	Break	
2:00 pm	Insurance Issues & Builder Risk	Vaaler Insurance
3:00 pm	Break	
3:15 pm	Panel Discussion	David Rogstad, Starion Bank Dan Schaff, HTG Architects Cam Knutson, Knutson Companies Jeran Thomson, JE Homes

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ICBND EDUCATIONAL OPPORTUNITIES

COMMUNITY BANKERS FOR COMPLIANCE

REGULATORY UPDATE

November 9, 2023

11:00 AM EST

AGENDA

The Regulatory Update presentation will cover events between July 1 and September 30, 2023. We will discuss agency actions, the items that have been published related to the pandemic, changes that occurred in the world of lending, the world of deposits, and other issues that affect Compliance and BSA officers. There are a number of items in the presentation that will have a lasting impact on your operations.

REGISTRATION

Fourth Quarter CBC Regulatory Update will be held virtually on Thursday, November 9, 2023 utilizing Go To Webinar. The presentation will begin at 11:00 AM EST (10:00 AM CST / 9:00 AM MST) and may last up to 2 hours.

**Click here to
register**

After registering, you will receive an email from Young & Associates, Inc. Education Team. Be sure to add to your calendar once you receive the confirmation email. There is quite a bit of material to cover, and we highly suggest that you register at least one day prior to the webinar. If you wait until the morning of the webinar, this may cause the presentation's start time to be delayed.

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ICBND EDUCATIONAL OPPORTUNITIES

Upcoming Webinar Schedule



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
Junk Fees: Identifying, Eliminating & Compliance Action Plan	Mon 10/16	10:00 AM CDT
Annual MLO Requirements & SAFE Act Compliance	Wed 10/18	10:00 AM CDT
When a Borrower Dies: Next Steps	Thu 10/19	10:00 AM CDT
Commercial Lending Basics: Risks, Scrutiny, Safeguards, Collateral & More	Tue 10/24	10:00 AM CDT
Accurately Completing the W-9, W-8BEN, 1099-INT & 1042-S	Wed 10/25	10:00 AM CDT
HMDA Part 3: Commercial Loans	Thu 10/26	10:00 AM CDT
Banking Legal Marijuana Businesses	Mon 10/30	2:00 PM CDT
November 2023	DATE	TIME
UDAAP & Debt Collection	Wed 11/01	2:00 PM CDT
Robbery: Prevention, Safety & Current Threats	Thu 11/02	2:00 PM CDT
Form 1099 Reporting: Third-Party Vendors, Foreclosures, Debt Forgiveness & More	Wed 11/08	10:00 AM CST
TRID Breakdown Part 2: Closing Disclosure for Fixed-Purchase, Variable-Refinance & Construction-Perm	Thu 11/09	10:00 AM CST
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

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

ICBND EDUCATIONAL OPPORTUNITIES

Upcoming Webinar Schedule



December 2023 (CONTINUED)	DATE	TIME
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

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

LIVE WELL. WORK WELL.

MONTHLY HEALTH & WELLNESS NEWSLETTER

SEPTEMBER 2023 EDITION



THE LINK BETWEEN HEALTH AND HAPPINESS

In the pursuit of a fulfilling life, happiness is a goal for many. However, happiness is not an isolated concept; it's complex and connected to your overall physical and mental health. By understanding and nurturing the links between your health and happiness, you can be on your way to an enriched and balanced life.

The American Psychological Association defines happiness as “an emotion of joy, gladness, satisfaction and well-being.”

Physical Health and Happiness

Physical health forms the foundation upon which happiness thrives. When your body functions optimally, so can your overall sense of well-being. Consider the following strategies to optimize your physical health:

- Exercise regularly. Engaging in physical activity releases endorphins, the body's natural feel-good chemicals, which elevate mood and reduce stress and anxiety. Exercise also boosts energy levels.
- Focus on nutrition. A balanced diet fuels the body and mind. Fruits, vegetables, whole grains, lean proteins and healthy fats provide nourishment to support cognitive function and emotional stability.
- Get quality sleep. Adequate and regular sleep positively influences mood, cognitive performance and emotional resilience.

Mental Health and Happiness

When you nurture your mind, happiness can flourish. Consider these tips for building your emotional resilience and a positive mindset:

- Practice self-care and stress management. It's critical to engage in activities that bring you joy and relaxation. Mindfulness practices can also reduce anxiety and improve focus.
- Prioritize healthy relationships. Positive social interactions, supportive friendships and a sense of belonging contribute significantly to happiness.

Seek help if needed. Mental health professionals can provide guidance, therapy and tools to help you manage and overcome life's challenges.

The Path to Happiness

A healthy mind and body are critical components in your quest for happiness. By embracing a holistic approach to health, you can unlock the potential for a life filled with happiness, purpose and fulfillment. Contact a health care professional if you have any questions about your well-being.



ANXIETY SCREENINGS RECOMMENDED FOR MOST AMERICANS

The U.S. Preventive Services Task Force (Task Force) now recommends that adults under the age of 65 get regularly screened for anxiety. For the first time, the Task Force recommends screening all adults under 65 who don't have a diagnosed mental health disorder or related symptoms. This is meant to help primary care clinicians identify early signs of anxiety, which can go undetected for years.

The latest recommendation also focuses on screening for specific groups of people, especially those who are pregnant and have given birth within the past year. Last year, the Task Force recommended screening children ages 8 to 17 for anxiety. This now means all Americans ages 8 to 64 should be screened for anxiety. Anxiety disorders typically begin in childhood and early adulthood, and symptoms appear to decline with age. Contact a doctor if you have concerns about anxiety.

Anxiety Symptoms

Anxiety looks and feels different for everyone, so it's important to understand how anxiety can present itself. Here are common symptoms of anxiety:

- Anxious thoughts that are difficult to control
- Fatigue
- Irritability
- Restlessness
- Sleep problems
- Trouble concentrating

Zywave, 2023.

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LIVE WELL. WORK WELL.

MONTHLY HEALTH & WELLNESS NEWSLETTER

SEPTEMBER 2023 EDITION



HOW OFTEN DO YOU NEED TO EXERCISE FOR OPTIMAL HEART HEALTH?

The American Heart Association recommends 150 minutes or more of moderate to vigorous physical activity each week but doesn't specify an optimal pattern. New research published in The Journal of the American Medical Association suggests that "weekend warriors" may realize the same cardiovascular health benefits as those who work out multiple times a week. A weekend warrior fits a week's worth of exercise into a couple of days.

The study found that working out at least 150 minutes each week can help cut one's risk of stroke, heart attack and atrial fibrillation (also known as AFib)—and those minutes can be split equally across the week or concentrated into the weekend. As long as you're hitting 150 minutes, you can reap cardiovascular benefits. The weekend warrior schedule could be an option if you're short on time during the week. Talk to your doctor before starting a new exercise regimen.



MONTHLY RECIPE

APPLE OATMEAL MUFFINS

Makes: 6 servings

INGREDIENTS

- ½ cup nonfat milk
- ¼ cup applesauce
- ½ cup all-purpose flour
- ½ cup quick-cooking oats (uncooked)
- 1 cup sugar
- ½ Tbsp. baking powder
- ½ tsp. ground cinnamon
- 1 tart apple (cored and chopped)

PREPARATIONS

1. Preheat oven to 400 F.
2. Place six cupcake holders in a baking tin.
3. Add the milk and applesauce to a mixing bowl. Stir until blended.
4. Stir in the flour, oats, sugar, baking powder and cinnamon, and mix until moistened.
5. Gently stir in the chopped apples.
6. Spoon the batter into the tin.
7. Bake for 15-20 minutes.
8. Cool muffins in the pan for 5 minutes before serving.

NUTRITIONAL INFORMATION

(per serving)

- Total calories: 125
- Total fat: 1 g
- Protein: 3 g
- Sodium: 133 mg
- Carbohydrate: 28 g
- Dietary fiber: 2 g
- Saturated fat: 0 g
- Total sugars: 14 g

Source: MyPlate

Zywave, 2023.

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ND BANKS
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September 2023

LEARN TO LIVE BULLETIN

Your guide in wellness & mental health

Making Time for Yourself

Recharge, Reduce Stress, Feel Better

Our lives are so busy that it is easy to forget about taking care of ourselves. But making time for yourself is very important. It is not selfish. It's a way to keep yourself healthy and happy. By doing things just for you, you can improve how you feel physically, mentally, and emotionally. Here are some reasons that taking time for yourself is beneficial:

- » **Recharging and Feeling Better.** Think about doing something that makes you happy and relaxed. Try reading, going for a walk, or doing something you love. These moments of "me time" are important for keeping a good balance in life.
- » **Getting to Know Yourself.** Think about your thoughts, feelings, and what you want. Understanding yourself helps you make good choices, set goals, and live a life that feels right for you.
- » **Taking a Break.** We all need breaks! When you take time for yourself, you give your brain and body a chance to rest and recharge. This helps you concentrate better, solve problems more easily, and be more creative. So, by taking care of yourself, you can do better in school, work, and other activities.
- » **Improving Your Relationships.** It might seem strange, but taking time for yourself also helps your relationships with others. When you take care of yourself, you feel better and can be there for the people you care about.

Taking time for yourself is not a luxury. It's something you need to do. It helps you recharge, feel better, reduce stress, and have better relationships. Remember, taking care of yourself is a way to show yourself love and care for your own well-being. So, make sure to schedule "me time," do things you enjoy, and take care of yourself. You will feel happier and healthier for it.



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SOCIAL ANXIETY | INSOMNIA | SUBSTANCE USE | PANIC



ICBND MEMBERS IN THE NEWS

Bravera



Bailey Erickson

GLENDDIVE, MONT. – **Bailey Erickson** recently joined Bravera Bank in Glendive in the role of agricultural banking officer. She has worked in the financial industry since 2021.

In her position, Erickson can provide loan, deposit and specialty product services that best meet the needs of her clients' agricultural operations.

Erickson earned a bachelor's degree in agribusiness and a master's degree in business administration from North Dakota State University. She is originally from Northwood, N.D, and currently resides in Beach. Her family has always held positions in agriculture, which influenced her desire to obtain an agribusiness degree and now help farmers and ranchers reach their financial goals.

Dakota Business Lending



Emily Schroeder

FARGO, N.D. – Dakota Business Lending (DBL) is proud to announce **Emily Schroeder** as their Community Lending Director. In this position, Schroeder will work to further DBL's mission by providing innovative financing solutions and business advisory services to underserved small businesses across Montana, North Dakota, and Minnesota.

As Community Lending Director, Schroeder will work directly with small business clients, primarily in underserved markets, to develop tailored loan packages, deliver strategic consulting, address business challenges, and ensure their readiness to access capital. Her role will continue to cultivate local partnerships with community organizations and financial institutions, strengthening DBL's support network for small businesses.

The addition of the Community Lending Director position exemplifies DBL's commitment to providing a diverse range of financing solutions.

ICBND MEMBERS IN THE NEWS

Dakota Carrier Network



Shannon Riggle

Dakota Carrier Network (DCN) has hired **Shannon Riggle** as its business manager.

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

Riggle has more than a decade of experience in human resources with organizations ranging from three to 300 team members. She earned a bachelor's degree in management and a Master of Business Administration, both from the University of Mary. In addition, she earned a Professional in Human Resources® certification from the HR Certification Institute. Riggle is a long-time member of the Optimist Club and enjoys quiet time at home with family above all.



Branden Rasmussen

Branden Rasmussen, cloud services specialist at Dakota Carrier Network (DCN), has earned recertification as a VMware Certified Professional – Data Center Virtualization 2023 (VCP-DCV 2023), validating his knowledge and skills with VMware vSphere solutions, including virtual machines, networking, and storage.

The VCP-DCV 2023 certification recognizes skill in setting up and managing a type of technology called “virtualization” that makes computer systems work more efficiently. Rasmussen's expertise in ensuring optimal performance, security, and scalability of virtualized data centers equips him to provide DCN's customers with solutions that align seamlessly with their business needs and technology requirements.

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

ICBND MEMBERS IN THE NEWS

Dakota Carrier Network

Nathan Briggs, Sheldon Dacar and Tara Taylor, ethernet/IP technicians at Dakota Carrier Network, have recently earned industry certifications. Briggs earned CompTIA Network+ certification, Dacar earned Nokia Certified Network Routing Specialist I (NRS I) certification, and Taylor earned both CompTIA Network+ and NRS I certifications. All three technicians are based in Bismarck and serve customers throughout the state.

CompTIA Network+ is a certification that validates the knowledge and skills required to troubleshoot, configure, and manage wired and wireless networks. Specific skills include networking fundamentals as well as network implementations, operations, security, and troubleshooting. It is the only industry certification that covers both wired and wireless networks, and provides skills needed to support networks on any platform rather than being vendor specific.

NRS I certification recognizes proficiency in managing and maintaining Nokia's advanced network infrastructure in order to optimize network performance, enhance security, and address any network-related challenges.



Nathan Briggs

Having this knowledge means a more robust, efficient, and secure network, which in turn means better, more reliable services for DCN customers.

Briggs joined DCN in March as an ethernet/IP technician. He earned an associate degree in computer information systems from Bismarck State College and a bachelor's degree in management information systems from the University of Mary in Bismarck.



Sheldon Dacar

Dacar joined DCN in 2017 as an ethernet/IP technician. He earned an associate degree in computer information services from North Dakota State College of Science. He is also a MEF Carrier Ethernet Certified Professional.



Tara Taylor

Taylor, who has been with DCN since 2015 first as an application administrator and then application analyst, has been an ethernet/IP technician since the beginning of 2023. Taylor earned an associate degree in computer support from Bismarck State College and, in addition to her recent certifications, is a MEF Carrier Ethernet Certified Professional.

ICBND MEMBERS IN THE NEWS

Dakota Carrier Network



Mary Johnson

Dakota Carrier Network (DCN) has hired **Mary Johnson** as an accountant II.

In this position, she is responsible for a variety of accounting duties including primary responsibility for accounts receivable functions pertaining to customer billings and cash receipts, along with other general accounting duties. She is based in the Fargo office.

Johnson has more than 25 years of experience as an accountant. She earned a bachelor's degree in accounting from Moorhead State University. Active in the community, Johnson is serving a five-year term on the Diocese of Crookston Finance Council, coordinates and coaches a slow-pitch youth softball church league, and is active at St. Joseph's Catholic Church in Moorhead.

First International Bank & Trust



Thor Nelson

(MINOT, ND)— First International Bank & Trust (FIBT) is proud to announce the promotion of **Thor Nelson** to Commercial Insurance Agent. Thor has been with FIBT since 2021, most recently as a Personal Banker. Thor will join the First International Insurance team with his main focus on meeting the insurance needs of local businesses, building current relationships, as well as, establishing new ones. He will be located at the Minot Broadway office.

Thor graduated from Minot High School in 2017 and University of North Dakota in 2021 with a bachelor's degree in finance.

In his free time, Thor enjoys hunting, golfing, and being a hockey referee. He also volunteers for the Minot Storm Fastpitch Program and The Alzheimer's Association.

First International Bank & Trust, is proud of our past, and the future we are helping shape, one customer, one family, one investment at a time. First International Bank & Trust has been banking for 113 years, 33 locations, four generations, one family. Live First!

ICBND MEMBERS IN THE NEWS

First International Bank & Trust

First International Bank & Trust Awards \$5,000 to Companions for Children

(MINOT, ND)— First International Bank & Trust (FIBT) is proud to announce Companions for Children was a recipient of one of our 2023 Live First Community Grants. This year marked the ninth year of our annual Live First Community Giving Campaign. More than 136 community organizations applied for this year's program.

Companions for Children is kick starting a new program that supports children with a parent battling cancer through a one-on-one mentoring relationship to expand their support system and not allow cancer to negatively change the trajectory on their life. Children whose parents have been diagnosed with cancer have so many questions, thoughts, and concerns - many of which can only be understood by someone who has undergone a similar experience; therefore, mentors in this program have experienced cancer impacting their family in some capacity.

This program will be unique in that it will go above and beyond traditional mentoring standards by providing additional mental health support pieces such as crisis, grief, and response training, therapy activities, support groups, and much more. To the organization's knowledge, this program will be the third of its kind in the nation and it is anticipated to be a model program, allowing other mentoring organizations to offer impact mentoring in the future.

Congratulations to Companions for Children! FIBT is grateful for the impact they continue to make in our community.

NOTE: Left to right: Companions for Children staff Rebecca Keller, Heather Cymbaluk (Executive Director), and Delaney Smith; Brock DesLauriers (Minot President, First International Bank & Trust), and Denise Larson.



ICBND MEMBERS IN THE NEWS

First Western Bank & Trust

First Western Bank & Trust Supports Their Communities with Volunteer Days

MINOT, N.D. – First Western Bank & Trust is thrilled to kick off their 5th Annual Volunteer Days (October 2nd – 6th) by collaborating with local charities, non-profits, and other organizations to improve each community they serve.

Each year, First Western employees collectively give over 1,000 hours of their time through service projects, fundraising, and wide-ranging volunteering, most occurring during the work day. The volunteer activities vary and benefit many different types of organizations. A small example of volunteer activities include packing meals at local food banks, donating blood, grounds keeping, making tie blankets for local shelters, visiting seniors at assisted living facilities, and more.

First Western's founder, J.H. 'Jack' Hoeven Jr., dedicated himself to every community he was a part of. He set a lasting example for all employees to follow by emphasizing the importance of giving back. Community improvement and involvement were principles that helped found the Bank almost 60 years ago. Each region that First Western serves takes pride in being one of the reasons these communities are such wonderful places to live, work, and raise families. "Volunteer Days has become a proud tradition, one that resonates in the hearts of each employee in every region we serve," said Chairman, President, & CEO of First Western Bank & Trust, Brenda K. Foster.

First Western Bank & Trust employs approximately 350 people across 18 locations in North Dakota, Minnesota, and South Dakota. Throughout the week, First Western employees in every region will honor Mr. Hoeven's legacy - a legacy which continues to live vibrantly in the activities and spirit of Volunteer Week.



ICBND MEMBERS IN THE NEWS

Starion



Andrew Young

Starion Bank elects **Young** and **Artz** to board of directors.

Starion Bank elected **Andrew Young**, a marketing professional and business leader in Fargo, North Dakota, and Georgia Artz, a respected healthcare professional and community volunteer from Bottineau, North Dakota, to its Board of Directors.

Originally from Napoleon, North Dakota, Andrew Young maintains a strong bond to the state and its rural communities, making him an ideal addition to Starion's family-owned legacy. His deep roots in the community mirror the bank's dedication to serving local needs and fostering economic growth, a tradition tracing back to the bank's beginnings in Oakes, North Dakota, when it opened its doors in 1969.

Young is the founder of Abovo, a Fargo-based marketing firm lauded for developing innovative, dynamic campaigns for popular local and national brands. As one of the bank's younger board members, he offers a unique perspective on the evolving landscape of financial institutions, as well as marketing dynamics and customer engagement in the digital age.



Georgia Artz

Georgia "Gigi" Artz is a retired Registered Nurse from Bottineau, North Dakota. Artz dedicated her career to promoting and improving public health. While serving at Indian Health Service in Belcourt, N.D., she worked in maternal child health, communicable diseases, immunizations, school health, home health and disaster preparedness.

Artz served As Director of Public Health Nursing for Turtle Mt. Reservation from 1993 to 2021, when she retired. During that time, she was appointed chairman of the hospital committee for the dedication of Belcourt's new hospital, the Quentin N. Burdick Memorial Hospital. She also served as the hospital's interim CEO for several months in 2007. Artz has also served on a number of state and local committees and boards.

ICBND MEMBERS IN THE NEWS

The Bank of Tioga

Local bank sponsors motivational speaker Terrence Talley, impacts 375 high school students

Tioga, ND, September 11, 2023 - On Friday, September 1, motivational speaker and author, **Terrence Talley**, traveled to **Divide County High School** and **Tioga Central High School** reaching over 375 students with a message of hope to never give up and create positive life choices.

The presentation was part of The Bank of Tioga's Promise motivational speaker series, and an extension of the bank's commitment to reinvest 10% of its net income back into the community and specifically impact local youth.

"Terrance has a unique way of connecting with students. He was engaging, funny, and his message really resonated with our students," said Divide County High School Principal, Shana Haugenoe. "His message of 'Don't Give Up' is so important for our youth to hear and to know that there are always people in their corner."

Divide County High School counselor, Judy Harding added, "Terrance was memorable and did a fantastic job interacting with the students. It is our hope, students will always remember to come to us for a hug and support."

Today, students face an uphill battle against bullying, peer pressure, family hurts and life altering choices. Terrence Lee Talley helps encourages and unites students to work through trauma with a path to healing and positive choices.

"We are grateful to be able to provide high quality speakers as a way to pay it forward in our local communities and especially for our youth. The power of stories is engaging and emotionally impactful for both students and teachers," said The Bank of Tioga President, Savanna Hendrickson.

Growing up in the Twin Cities of Minnesota, Terrence uses his childhood and relationship with his parents, heartbreaking moments and now the joy of being a father to help convey an unforgettable message for students. Terrence is a communicator where individuals remember what he said but also, how he made them feel.

"Tioga High School students and staff were treated to an emotional feast thanks to The Bank of Tioga's Promise program! Words are hard to find in response to the message Terrence shared with us. Uplifting. Motivating. Heartfelt. Powerful. Cherished. These are all words to describe the message shared with our student body," said Tioga Central High School Principal, Brodie Odegaard. "It was a very real presentation that resonated in the hearts and minds of many. We are truly appreciative to TBOT and their continued support of our students and staff."



ICBND MEMBERS IN THE NEWS

The Bank of Tioga

Community bank donates \$5,000 to St. Luke's Medical Center

Crosby, ND, September 20, 2023 - The Bank of Tioga is proud to announce its recent \$5,000 donation to **St. Luke's Medical Center** in Crosby, ND, to help provide better access for patients and residents with a new emergency room entrance door. Additionally, a portion of the funds will support at-risk families with insurance needs.

"St. Luke's Medical Center is essential to the health and well-being of our community. We are honored to be able to give back to them in this way and help area residents have continued access to essential services, including the 24-hour emergency department," said The Bank of Tioga President, Savanna Hendrickson.

The mission of St. Luke's Medical Center is to provide comprehensive and compassionate health care for individuals and families by delivering quality healthcare through a team of dedicated professionals in a compassionate and growing environment. St. Luke's Medical Center provides medical services in the areas of acute, outpatient and extended care.

"We are so thankful that Bank of Tioga's donation has enabled St. Luke's to move forward with a new door for our ER entrance. A new glass and ADA handicap accessible door will greatly improve the aesthetics, but most importantly the access for our patients and residents. We are excited for this much needed improvement," said the St. Luke's Medical Center CEO, Jody Nelson.



Photo Caption: Lee Rindel, VP of Ag Banking with The Bank of Tioga, Sarah Thomte, Director of Nursing with St. Luke's Medical Center, Kari Ely, Candyce Jones along with the medical center team members and Jody Nelson, CEO with St Luke's Medical Center.

The Bank of
TIOGA
MEMBER FDIC

ICBND MEMBERS IN THE NEWS

Widmer Roel



Julia Stenberg

Widmer Roel is happy to announce that **Julia Stenberg**, CPA was promoted to Audit Supervisor, Brody Engen, CPA and Eric Bucholz were promoted to Tax Supervisors, and Candace Jacobs was promoted to Senior Audit Associate.

Julia Stenberg, CPA is licensed in North Dakota and has three years of public accounting experience. Julia will continue to provide audit and assurance services to a wide range of clients. Stenberg graduated from Minnesota State University Moorhead where she earned a Bachelor in Accounting and Master of Science in Accounting and Finance degrees. Julia is a member of the American Institute of Certified Public Accountants, North Dakota Society of Certified Public Accountants and Young Professionals Network.



Brody Engen

Brody Engen, CPA is licensed in North Dakota has over two years of public accounting experience. Brody will continue to provide tax and accounting services to a wide range of clients. Engen graduated from North Dakota State University where he earned a Bachelor of Science in Accounting and a Masters in Accountancy degree. Brody is a member of the American Institute of Certified Public Accountants, North Dakota Society of Certified Public Accountants and National Society of Accountants for Cooperatives.



Candace Jacobs

Candace Jacobs has more than a year of public accounting experience. Candace will continue to provide audit and assurance services to a wide range of clients. Jacobs graduated from North Dakota State University where she earned a Bachelor of Accounting degree. Candace is a member of the North Dakota Society of Certified Public Accountants.



Eric Bucholz

Eric Bucholz has four years of public accounting experience. Eric will continue to provide tax and accounting services to a wide range of clients. Bucholz graduated from the University of North Dakota where he earned a Bachelor's of Accountancy degree. Eric is a member of the North Dakota Society of Certified Public Accountants.

ICBND MEMBERS IN THE NEWS

Widmer Roel



Creighton Barrett

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

Creighton previously worked for the North Dakota State Auditor's office and has three years of experience.

Barrett is a graduate from the University of Mary where he earned a Bachelor's degree with a double major in Accounting and Financial Services and Banking.



Kelsey Powers

Kelsey Powers has joined Widmer Roel, a local public accounting and business advisory firm. Powers as an HR Generalist will provide numerous human resource services.

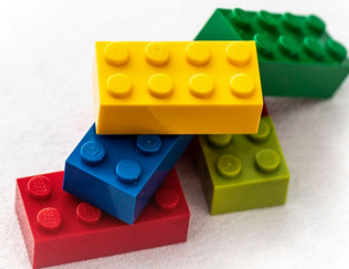
Kelsey previously worked for over four years as a recruiter in the professional and industrial industry.

Powers is currently working towards her associate of science degree in human resources at M-State Moorhead.

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

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

BankLocally.org

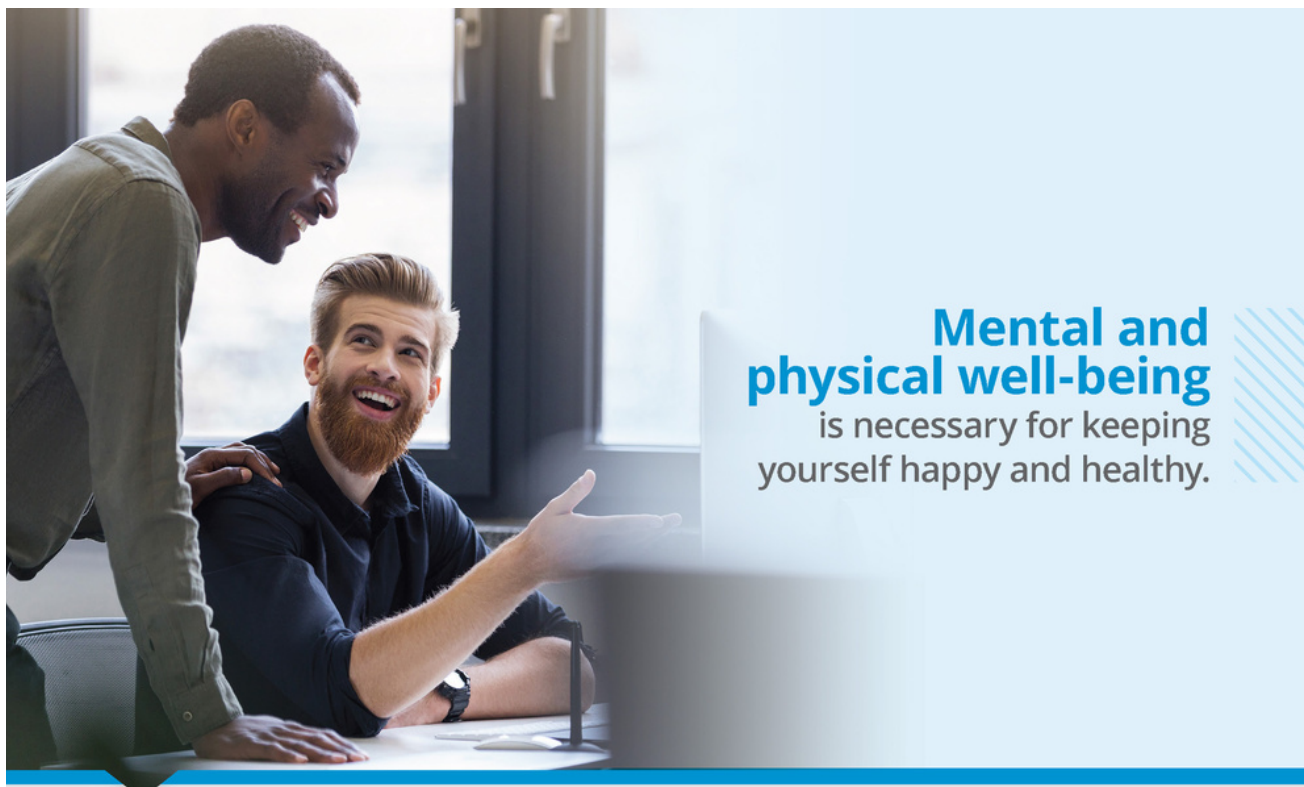


Better together

When we work together,
we build community.

**NORTH DAKOTA
housing**
FINANCE AGENCY





Mental and physical well-being
is necessary for keeping
yourself happy and healthy.

TAKE CARE OF YOURSELF

You've heard it before because it really does make a difference: self-care. Taking care of your mental and physical well-being is necessary for keeping yourself happy and healthy.

- Get enough sleep, eat healthy and balanced meals, stay hydrated, get at least three to five hours of exercise a week and make time in your life for activities you enjoy
- Use the tools included with your BCBSND health plan like online therapy, the online wellness center, coaching and more. Visit the [Learn to Live website](#) or download the app (use code BLUEND) to get started. If you're already a member, just log in to your account to start or continue a program.

Sources: Fortune, Gallup, McKinsey

If you're worried about yourself or a loved one, trained counselors are ready now. The National Suicide and Crisis Lifeline is free, confidential and open 24/7. Call or text 988, or chat at 988lifeline.org.



The monthly wellness topics are part of BlueElements—a health and wellness platform that encompasses six areas—physical, social, emotional, financial, professional and environmental.

Blue Cross Blue Shield of North Dakota complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. This information is available in alternate formats, free of charge, by calling Member Services at 1-844-363-8457 (toll-free) or through the North Dakota Relay at 1-800-366-6888 or 711.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-844-363-8457 (TTY: 1-800-366-6888).
ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-844-363-8457 (TTY: 1-800-366-6888).



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

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IT DOESN'T HAVE TO FEEL LIKE WORK



Work: the word itself feels hard, not enjoyable, maybe even stressful. Promoting mental well-being in the workplace can reduce burnout and turnover and increase efficiency. Here are three tips to help you start improving your mental health:

IMPROVE YOURSELF PERSONALLY AND PROFESSIONALLY

Finding ways to grow, both in your work life and in your personal life, can help you find fulfillment.

- Identify skills or tasks at work and home that you enjoy, interest you or you think would be helpful to have, and build on them
- New skills, talents and passions can help you find where you fit best and the work you most enjoy doing. It can lead to new connections, promotions and more joy in your life.
- Volunteering is another great way to do something with meaning. Talk to your supervisor about opportunities to volunteer or give back.



BUILD YOUR OWN SUPPORT NETWORK

Stress and unhappiness can feel lonely. It's important to have people in your life who you can go to when life feels hard.

- At work, reach out to your co-workers, even if you work remotely. When you have a good relationship with the people you work with, the days and the work are easier.
- Keeping your camera on in virtual meetings can help you build and strengthen connections
- Outside of work, friends and family can be a huge comfort in times of stress. Don't forget to spend time building these relationships, too.



ICBND CLASSIFIEDS

First Western Bank & Trust

Loan Administrator I, II, III

Summary of Work

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

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

Apply at

- Go to **www.firstwestern.bank/careers/**
- 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

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**.

ICBND CLASSIFIEDS

Starion

Bank Secrecy Act (BSA Specialist)

Summary of Work

The Bank Secrecy Act (BSA) Specialist will:

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

You should have

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

Apply online at www.starionbank.com/careers.

Business Banking Representative in Ellendale

This position is not eligible for remote work. Must be able to work in office daily.

Summary of Work

In this role, you will:

- Provide support including recording and maintaining documents in accordance with established policies and procedures
- Process loan advances, payments, credit bureau reports
- Have regular customer contact via phone, email, and in person
- Promote Starion Bank and all products and services

You should be:

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

Detail Oriented – give tasks undivided attention and catch mistakes, errors or changes

In the know—always keeping up with policies, procedures and regulations

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

You should have:

- Excellent communication skills, oral and written
- Organizational and Time Management skills

Apply online at www.starionbank.com/careers.

ICBND CLASSIFIEDS

Starion

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

Credit Review Analyst

Summary of Work

The Credit Review Analyst will

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

You should have:

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

Apply online at www.starionbank.com/careers.

Apply online at www.starionbank.com/careers.

ICBND CLASSIFIEDS

Starion

Customer Service Call Center Representative- Mandan

Summary of Work

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

Title and salary dependent on experience.

The Customer Service Call Center Representative will

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

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

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

Apply online at www.starionbank.com/careers.

Finance Specialist

Summary of Work

The Finance Specialist will:

- Be responsible for the bank's cash flow
- Ensure accurate accounting of correspondent accounts
- Complete account reconciliations
- Maintain and administer the bank's corporate credit card program
- Assist with Accounts Payable functions
- Support with ATM balancing, cash orders, pledging, repurchase, etc.
- Be a backup to other various finance roles
- Assist with Bond Services transfer agent duties, entering new bonds, called bonds, maturities and other duties

You should have:

- Minimum three to five years of banking or related experience
- Associate's degree in accounting, finance, economics, or related field preferred
- A general understanding of accountancy
- Fingerprinting required for Bond Services
- Ability to work independently, multitask, and work cooperatively with others
- Strong verbal and written communication skills
- Proficiency with Excel, Word, PowerPoint and Outlook.

Apply online at www.starionbank.com/careers.

ICBND CLASSIFIEDS

Starion

Insurance Manager in Bismarck

Starion Bank is seeking an Insurance Manager in Bismarck!

Salary dependent on experience.

Summary of Work

Responsibilities:

- Manage the overall performance of Starion's Insurance division, including staffing, financial performance, sales performance, client relations, and administration responsibilities.
- Coach, train, and lead the Insurance staff to Starion's core values
- Promote growth, client retention, insurance relationships, and overall profitability
- Establish strategies for sales, business development, customer service, account retention, cross sales and referrals
- Ability to travel to Starion branches is required

Qualifications:

- Insurance licenses in property, casualty, life and health
- Knowledge of insurance regulations, policies, and procedures
- Knowledge of insurance carriers, industry trends, and overall news impacting the industry
- Eight to ten years of Insurance sales and leadership experience, or related experience
- Position is located in the Bismarck / Mandan area

Apply online at www.starionbank.com/careers.

Mortgage Processor

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

Summary of Work

Responsibilities include:

- Processing of conventional, government, second mortgages, in-house arms, and construction
- Completing and reviewing verifications, reviewing credit reports, appraisals, titlework, ordering credit supplements, flood determinations, and real estate taxes
- Analyzing credit documentation
- Processing Adverse Action files.
- Contacting mortgage customers regarding conditions
- Completing re-disclosures
- Verifying and reviewing HMDA information
- Work in conjunction with mortgage loan officer to clear conditions within SLA to meet closing dates.

Qualifications:

- Minimum of one to three years of retail loan or mortgage loan experience
- Prefer a bachelor's degree in accounting, finance, economics, or business

Apply online at www.starionbank.com/careers.



ORLANDO

MARCH 14–17

ORLANDO WORLD CENTER MARRIOTT

ICBA LIVE is the annual destination for thousands of community bankers, solution providers, and experts to exchange strategies and resources. Join us for three days of inspiration, learning, growing, and connecting. Share and gain ideas from your peers to power your potential as leaders in your bank and community.

Learn more and register
icba.org/LIVE2024.

