

March/April 2024

Official Newsletter of ICBND
COMMUNITY BANKER

Women In Community Banking Summit

May 1 -2, 2024
Bismarck, ND

ICBND recognizes the powerful influence and potential of women in the banking profession, along with all women in business. We also recognize the many challenges they face on a daily basis. This summit helps restore your passion for work and home and find a renewed sense of purpose. You learn how to set yourself apart from the competition, motivate yourself to deal with stress and change, form stronger teams, embrace change, inspire accountability and more! Don't miss this opportunity for invaluable networking, powerful information and a great career move. Not only do you benefit both personally and professionally, you'll leave the conference motivated, energized and inspired!



School of Agricultural Lending

**June 10-14, 2024
Bismarck, ND**

The ICBND School of Agricultural Lending will provide:

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

ICBND New Website Coming in May

We have a brand new look and updated technology in an effort to better serve all our members. We hope that you'll enjoy it as much as we do.

In order to get the most out of your member experience, you will need to create a login.

icbnd.com

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ICBND UPCOMING EVENTS

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

22 FDIC Directors College - Bismarck, ND

JUNE 2024

10-14 School of Agriculture Lending - Bismarck, ND

25-26 Emerging Leaders Summer Session - Medora, ND

AUGUST 2024

13-14 ICBND 56th Annual Convention - Bismarck, ND

16 CBC Reg Update - Virtual



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Washington DC, 20510
Phone: 202-224-2551
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Ty_Kennedy@hoeven.senate.gov

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

ICBND NEWS

Chairman's Remarks



Jason Johnson
First International Bank
& Trust
ICBND Chairman

It's hard to believe that Q1 is in the books already. Feels like yesterday, that we were taking down Holiday decorations. I always enjoy this time of year, for a handful of reasons: longer days, warmer weather, the ICBA Annual Convention, the ICBA Capital Summit, and of course, March Madness!

We're on the heels of the ICBA Convention, and it was another great one. I have to say, seeing a General Session banquet-room filled with hundreds, if not thousands, of community banker is inspiring. The messages from ICBA Leadership were impactful, and this year's theme – "Here For Good" – is fitting. The learning sessions were packed with great content, and the fellowship is worth the trip itself. My favorite speaker from the week was Lt. Colonel Dan Rooney. Rooney is an F-16 fighter jet pilot, who founded the non-profit, Folds of Honor. Very impressive individual, with great messages, and a great purpose. Check him out if you have a few minutes. A couple of my favorite quotes from him were: "Stay Ready, So You Don't Have to Get Ready" | "Hide Nothing, Have Nothing to Hide" | "The Purpose of Life is to Live a Life of Purpose." If you haven't been to an ICBA Convention in a while, please consider next year's session; you will not be disappointed.

The ICBA Capital Summit is scheduled for April 28-May 1 in Washington DC. This is a must-do event for community bankers. It is one of the most important and impactful events of our calendar year. Advocacy is mission-critical in our industry, and there is no better place to have your voice heard than on Capital Hill. If you've been to this event before, you know what I mean by saying "...the Capital Summit makes me feel more connected to community banking than I've ever felt...". If you haven't been there, I would encourage you, or a banker from your bank, to attend; you'll catch the same fever!

And of course spring isn't spring, without March Madness. I'm a huge basketball fan, so this time of year is a ton of fun. It starts with High School State Tournament season (which community banks are large supporters of), and concludes with the NCAA Tournaments. I hope you filled out some brackets, and enjoyed some games.

Jason



ICBND NEWS

President's Remarks



Barry Haugen
ICBND President

Hello, friends (a Jim Nantz saying is required when it's March Madness and The Masters season)! By the time this newsletter goes out, temperatures are expected to be in the 60's pretty much statewide. But of course, the wind will accompany it. I guess I can't complain too much about our weather particularly given the mild winter so I will move on to more substantive issues.

As you know, election season has kicked off and it should be an interesting six months ahead of us - and exhausting probably too. The most interesting of the statewide races right now is the battle between Kelly Armstrong and Tammy Miller on the Republican side of the ticket for Governor of North Dakota. It didn't take that race long to get ugly as it's a mad dash to the June primary.

As for Congress, Senator Cramer is running again for another 6-year term against Democrat Katrina Christianson. That's probably a yawner. For North Dakota's lone seat in the U.S. House, the immediate race to watch is between Julie Fedorchak and Rick Becker. The survivor will likely win the seat in the general election given the recent voting history of North Dakotans.

Speaking of Congress, the ICBA Capital Summit will be held April 28-May 1 in Washington, D.C. This is always a high energy event and gives us the opportunity to share the community banking message with our Congressional delegation and regulators. We will be there in full force with a strong contingent but there's always room for more. Check here [ICBA Capital Summit](#) for more information or just give me a call if you have interest in attending.

Finally, I want to talk about the North Dakota Legislative races. Even-numbered districts are up for election this year. The trend that we've seen, and which continues to gain momentum, is that the real races are at the primary level, particularly within the Republican party. Up until a couple election cycles ago, our financial support for candidates (through your ICBND PAC fund) didn't commence until the dust had cleared at the primaries. That's no longer the case and I fully suspect your PAC Committee will be approving significant disbursements to candidates pre-primary. Thanks to your generosity, we have a healthy PAC fund and can make a difference!

Have a great Spring!
Barry



ICBND NEWS

ICBND Emerging Leaders Development Group

The ICBND Emerging Leaders Development Group held its first session of the year in Grand Forks, on March 1, 2024.

The day started off with a tour of Northrop Grumman Corporation at Grand Sky, in Emerado, ND. Northrop Grumman Aeronautics Systems develops advanced military aircraft, autonomous systems, aerospace structures, and next generation surveillance, strike, command and control, and air dominance systems.

Following the tour, the education session was held at First State Bank, where Patrick Dix and Tom Miller of SHAZAM gave presentations to the group. SHAZAM is one of ICBND's valued associate members and was gracious enough to sponsor the evening event at the UND hockey game. Patrick Dix, Vice President of Client and Association Engagement, gave a faster payments update and discussed the future of artificial intelligence in banking with the group. Tom Miller, Senior Vice President of Processing, spoke about the value of mentoring, and how to transition from a high performer to a leader.

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

ICBND would like to extend its thanks to ICBA and SHAZAM for sponsoring this event!



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:

Community Bankers Financial Services

Community Bankers Financial Services

7900 International Drive, Suite 685
Bloomington, MN 55425
Phone: (320) 249-9338
Website: <https://minnesota.bank/>



Contact: Curt Smallbrock, Vice President
Email: Curt@minnesota.bank

CBFS Insurance is an independent insurance agency formed in 1997. It became fully owned in 2011 by BankIn Minnesota, F.K.A. Independent Community Bankers of Minnesota (ICBM). The vision was to solely focus on providing Community Banks with the best coverage and pricing available in the Insurance market. We focus on the success of all Community Banks throughout Minnesota, North Dakota, South Dakota, Iowa, Wisconsin, and Illinois.

Our agency has built relationships with insurance companies that focus on Financial Institutions. CBFS Insurance clients are provided with a wide variety of valuable insurance resources. Our products include FI Bonds, Director & Officers (MLP), Cyber, Property, Umbrella, General Liability, Workers Comp, Business Auto and Mortgage Protection Policies.

ICBND NEWS

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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:

Scenic Sign Corp.

Scenic Sign Corp.

PO Box 881
St. Cloud, MN 56302
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Website: www.scenicssign.com

Contact: Daryl Kirt
Phone: (612) 239-6624
Email: daryl@scenicssign.com



Scenic Sign is a family owned company, started in the mid 1950's. We specialize in providing uniquely innovative and high quality sign solutions for our clients by empowering our employees with a great culture to be creative and really listen to what our clients are telling us. We offer sales, design, manufacturing, installation and service. So, we are truly the full service sign company serving the five state area of Minnesota, North Dakota, South Dakota, Wisconsin and Iowa.

ICBND NEWS

Congratulations!



GNDC Announces 2024 List of Women To Know and Watch in North Dakota Business

March 12, 2024 - Today, the Greater North Dakota Chamber (GNDC) is pleased to introduce its annual lists of 15 Women You Should Know and 5 Women to Watch in North Dakota business. These lists spotlight individuals whose achievements are driving progress in their organizations and industries.

The 15 Women You Should Know in ND Business are acknowledged for their proactive approach and exceptional leadership. GNDC is spotlighting these trailblazers who are being acknowledged from every level – within their organizations, among their peers, and in the community. These women have taken on leadership roles, whether in formal positions or through informal influence.

“Acknowledging and celebrating the achievements of women in business is not just about recognizing individual success, but also about highlighting the talent and leadership that drives businesses in North Dakota forward. This list serves as a reminder of the focused contributions these women make every day, often without seeking recognition,” stated Amanda Remynse, GNDC Vice President, Operations and Outreach. “It is important to shine a spotlight on these accomplishments and the vital roles they play in our communities and industries.”

In addition, GNDC is highlighting 5 Women to Watch. These nominees are ambitious individuals poised to make significant impacts, whether in a new role or field. GNDC acknowledges their aspirations and supports their endeavors.



MICHELLE SUEDEL
The Title Team



KATELYNN LESMANN
First International Bank & Trust



Congratulations!

Celebrating the Top 25 Women in Business



More than 40 qualified and experienced business leaders were nominated for the recognition. Prairie Business is pleased to announce its Top 25 Women in Business list for 2024. More than 40 qualified and experienced business leaders were nominated for the recognition.



Stacy DuToit

Chief executive officer-elect (current COO) and shareholder
Brady Martz & Associates
Bismarck, N.D.



Stacy DuToit is the chief operations officer and the chief executive officer-elect with Brady Martz & Associates in Bismarck, where she has been instrumental in building a framework for talent development. Her experience is in auditing, accounting, tax and business consulting services primarily for small businesses and their owners with an emphasis on the construction industry. DuToit is a member of the American Institute of Certified Public Accountants (AICPA) and the North Dakota Society of Certified Public Accountants (NDSCPA).

DuToit has played a key role in the growth of the company. She was vital in completing the most recent merger of Brady Martz, adding two offices, nine shareholders and almost 90 team members. She developed Brady Martz University to ensure team members are developing critical skills for success. DuToit can process complex business challenges into manageable action steps. She is also an excellent communicator and has the unwavering respect of her fellow shareholders.

She serves on the Bismarck-Mandan Chamber Foundation board and is a former Trustee of the North Dakota Certified Public Accountants Society Foundation. She is a past member of the public relations committee of the NDSCPA as well as a past board member of Bismarck Downtowners Association and volunteers with the North Dakota Jumpstart Coalition.

DuToit has a Bachelor of Science degree in accounting from North Dakota State University. She has shown a passion for the future success of the firm and its people by living the firm's core values and showing stewardship for the future generations of the firm's team and clients. This dedication is shown by leading teams to build a coaching process, serving as current COO, past service on the firm's board, and being voted in as CEO-elect.

ICBND NEWS

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Gretchen Stenehjem
First International Bank & Trust
Marketing director
Watford City, N.D.



Gretchen Stenehjem is the marketing director at First International Bank & Trust in Watford City, North Dakota. In this role, she spends her time across the company's four-state footprint (North Dakota, South Dakota, Minnesota and Arizona) staying connected and bolstering employee relations. She serves as an enthusiastic ambassador for the bank at customer and community events and is a steward for directing the generous community support and donations on behalf of FIBT and the Steve Stenehjem Family Foundation.

She is quick to give others the accolades and allow them to shine. She is the first to jump in when there is a need. Whether you are an employee of FIBT, with her on a committee or the recipient of her generosity, you instantly feel the warmth of her genuine care, a colleague said.

Stenehjem is engaged with her community in ways large and small. She and her husband, Stephen (FIBT CEO and chairman), made a significant donation of land on which the Rough Rider Center, a full-service event center, was constructed, as well as a new high school building for the McKenzie County School District. The Stenehjems have also donated funds to enhance medical facilities and expand daycare services in Watford City, helping the community keep pace with growth spurred by a booming energy industry.

In her community, she has been actively involved with Art in the Park, Relay for Life, the Missoula Children's Theater residency program, and the Watford City Figure Skating and Hockey Clubs. She also assists with planning special events at her family-owned restaurants, Stonehome Brewing Company, Slow Ride Tequila Cocina, Wild Cow Coffee and Cream and Outlaws Bar and Grill. She is active politically and gives of her time, both locally in her district and on a state level.

Stenehjem currently serves as a volunteer board member for organizations including the McKenzie Health Benefit Fund Board of Directors in Watford City; the Anne Carlsen Center Board of Trustees in Jamestown, North Dakota; and the First Lutheran Church Council Finance Committee in Watford City. She previously volunteered on the Theodore Roosevelt Medora Foundation Board of Directors in Medora, North Dakota.

Perhaps her most inspiring new venture is her work as a children's author, which has been a life-long professional goal. In 2022, Stenehjem became a published author with her book "Buddy the Dog," which brings to life the stories of her family's real-life canine companion of 13 years, and published a follow-up book, "Buddy's Christmas," in late 2023.

Remembering Eric Hardmeyer

Eric passed away February 24, 2024, surrounded by the family he loved so dearly. The lives he touched reach far and wide across the state. Eric was fiercely dedicated to making North Dakota better through his work at Bank of North Dakota. He will be remembered as a leader, visionary, mentor, innovator and strategist.

The legacy of Eric Hardmeyer will forever live on in the Hardmeyer family and the BND family.

A portrait of Eric Hardmeyer, a middle-aged man with a goatee, smiling. He is wearing a dark suit jacket, a blue shirt, and a blue patterned tie. The background is dark and out of focus.

Eric Hardmeyer

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2025 HORIZONS CALENDAR ORDER FORM

Please return this order form by **March 13**.

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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.

"[Community bankers] storytelling pulls concepts out of the theoretical into reality. When you can demonstrate how these topics affect the lifeblood of the community, it's transformational.



Why the community bank story matters in advocacy

As we enter Community Banking Month, I am thrilled to honor the ways community banks step up to champion the needs of their communities. Whether it's through personal interactions or modern-day conveniences, community banks hit that sweet spot where relationships meet today's technology to provide unparalleled support to the customers and communities they serve.

No other financial entity comes close to offering that high-tech, high-touch relationship that's integral to who we are as community bankers. It's not just about the deposits deployed in the form of loans, the contribution of thousands and thousands of dollars to the community or the countless hours spent supporting local families and businesses—it's a combination of them all. These traits make it such an amazing industry to advocate for, because we are simply asking for what's right so community banks can continue to work for the common good. And therein lies the difference that policymakers need to understand.

When we share our personal stories with legislators on Capitol Hill or with rulemakers, we make it real for them. The community bank story takes what may be an academic theory, rulemaking concept or well-intentioned law-in-the-making and ensures it's relatable on an individual level. It plainly demonstrates where emerging regulations may have merits or pitfalls and how they really will affect businesses and consumers in their communities.

Community bank stories also demonstrate why legislators and regulators can't paint with a broad brush across the financial services landscape. Our ability to differentiate ourselves and explain our relationship-based approach shows who we are as businesses and how we prioritize customer needs. This storytelling pulls concepts out of the theoretical into reality. When you can demonstrate how these topics affect the lifeblood of the community, it's transformational.

For instance, our ability to convey how community banks differ from Silicon Valley Bank and other failed large banks enabled us to effectively advocate to keep most community banks out of the FDIC special assessment. We made it real for regulators, ultimately ensuring that the rule was being written to differentiate community banks from the rest of the industry—because we inherently are different.

So, it's with a spirit of community bank pride, that I invite you to share your story during Capital Summit, taking place in Washington D.C. from April 28 to May 1. Seize this opportunity to ensure legislators recognize the community bank difference. And in the meantime, take this month to celebrate all that you do. In the eyes of all who know your story, it's well earned.

Twitter

Connect with Rebeca @romerorainey

Where I'll Be This Month

I'll be heading to Memphis for meetings with ICBA Securities and state partners, and then I'll be attending the ICBA Capital Summit at the end of the month. I hope you will join us!

FROM THE TOP



LUCAS WHITE
CHAIRMAN, ICBA

Lucas White is the president of
The Fountain Trust Company in
Covington, Ind.

"I encourage every one of you to take part in advocacy efforts. Don't put it off until you have more time, until you're older or whatever you're telling yourself. Do it today."

Driving community banking's agenda with advocacy

I am an avid motorcyclist. In fact, I have completed two Iron Butt rides, riding at least 1,000 miles in 24 hours. Doing something like that takes passion, resilience, tenacity and strength of will, but it's also a lot of fun. And as I assume the role of ICBA chairman, it strikes me that these same qualities apply to what we do as community bankers.

Banking is the most heavily regulated industry in the country. We live by thousands of pages of rules that make it harder to do business and serve our customers, and those rules are a constant moving target, always under regulatory scrutiny. So, on top of our day jobs, we also need to teach rulemakers what we do, why we do it and how it spurs positive change.

Every community banker needs to go to Capitol Hill at least once. In addition to being a banker, I served as a public defender for eight years after law school. I learned that when you explain the law, you have to make it simple and clear. It's similar to how we translate community banking for legislators: We need to share our customer stories and convey our support for our communities, because knowledge makes a difference.

Just consider how ICBA successfully advocated for the FDIC to exempt most community banks from the special assessment to replenish the Deposit Insurance Fund after last year's big bank failures. This one effort saved my bank just under \$300,000. That is \$300,000 of additional capital I can use to make loans in my community.

I know we're all busier than ever, but advocacy matters. We all have responsibilities at the bank, to our communities and with our families, but this needs to be a priority. I have three young sons at home, but my wife and I are making it work, because we know just how important it is to speak directly with those making the rules.

So, I encourage every one of you to take part in advocacy efforts. Don't put it off until you have more time, until you're older or whatever you're telling yourself. Do it today. Write to your legislators. Call them and tell them what counts for your community. Attend the ICBA Capital Summit with your peers. You'll be surprised at how much of an influence you'll have—with a lot of fun in the process.

As for me, I will be riding right alongside you, looking at the road ahead, the twists and turns it brings and, with them, the opportunities to make an impact.

My Top 3

I love scenic and technical motorcycle drives, including these three favorites:

1. Dalton Highway from Fairbanks, Alaska, to the Arctic Circle
2. Tail of the Dragon in the Great Smoky Mountains
3. Million Dollar Highway in Colorado



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.

[A] higher allocation to munis translated into better relative performance. As recently as December 2021, 52% of the top quartile's holdings were in tax-frees. Such is most assuredly not the case today.



Portfolio Management

Dialing it back

By Jim Reber, ICBA Securities

Simple bonds find favor with portfolio managers in 2024.

KISS in this column does not refer to the pancake-makeup-wearing, androgynous rock 'n' roll band from the 1970s. I'm pleased to report it's the acronym for "Keep It Simple, Stupid." I mean no disrespect to the readers; in fact, it's a compliment to community bank bond buyers, who once again have demonstrated their inclination to relative-value propositions, and their ability to react quickly to changing market forces.

ICBA Securities' exclusive broker Stifel provides several complementary services to its stock-in-trade of debt securities for community banks. Not least is bond accounting, which more than 400 ICBA members use to document their portfolio holdings. In aggregate, these banks own more than \$76 billion in bonds, so it's a large enough sample size to reasonably suggest they represent the industry as a whole. And you might be pleasantly surprised to learn that the highest-performing banks in this group are not achieving their results through any complex, convoluted, risk-added means. In 2024, simplicity has rewards.

What was...

For more than two decades, one of the most predictable features of high-performing bond portfolios was the sector weighting for municipal securities. When we divided the bond accounting banks into four quartiles, sorted by yield, we would consistently see that the more munis a bank owned, the higher the yields relative to the rest of the population. There was also a correlation between yield and duration, of course; the top quartile would have the longest average lives.

But that didn't necessarily translate into greater price risk. Tax-free securities have about 80% of the price volatility of taxables due to the way in which tax-free interest rates affect market prices (which is another column for another month).

The point to be made is that a higher allocation to munis translated into better relative performance. As recently as December 2021, 52% of the top quartile's holdings were in tax-frees. Such is most assuredly not the case today.

Is no longer

By December 2023, the top quartile had an allocation to munis of 26%, or just half what it had only 24 months earlier. Some of those dollars migrated into various types of amortizing securities, but the bulk of the reinvesting went into—wait for it—treasury bonds. The numbers are quite astonishing. In the fourth quarter, fully 60% of new purchases were treasuries. They weren't necessarily long maturities, either, as the treasury holdings on average had a duration of well under two years. And remember that we're talking about the top quartile.

A skeptic would suppose that the erstwhile long-duration, heavy tax-free portfolios, and their built-in yield advantage, have given up some ground to the more conservative lower quartiles. One would be even more confident of that supposition knowing that the effective duration of the top quartile has shrunk in the past two years from 4.5 years to 3.9. One would be wrong. The yield gap between quartiles one and four was 124 basis points (1.24%) in December 2021; now, the difference is 173 basis points, or 1.73%.

What just happened

The reasons for the "dump munis, buy treasuries" trade can be summarized in these three factors:

- The shape of the curve. The inverted curve, which has persisted since July 2022, has made longer-yielding bonds less attractive than shorter ones. The longest securities in a typical community bank portfolio are munis, which is a good news/bad news proposition for inverted curves. They have lost less value than others since 2022, but the current market yields for them are below those of lower-duration bonds.

- The supply/demand dynamics of the municipal market. Munis really haven't held much value for corporations since 2018, when the marginal tax rates for C Corps dropped to 21%. The retail demand for munis has continued apace, as individual tax rates didn't drop as much. And finally, as we've discussed in this space before, the entire municipal bond universe has not grown for well over 10 years. This has pushed yields on even 10-plus year munis below those of similar maturity treasuries.

- The "higher for longer" narrative. Some portfolio managers are buying into the "higher for longer" narrative for short-term interest rates. The first quarter of the year saw expectations for actual cuts to fed funds pushed into the second half of 2024, and the number and size of the cuts declined, too. This has kept the inverted curve intact and has made even money-market treasuries the choice of engaged portfolio managers.

The result is that the highest-yielding and more risk-averse bank portfolios these days have a heavy dose of short treasuries. The top quartile at the start of 2024 had a full 14% allocation, which is a high-water mark for the past quarter century. As our friends from KISS might say, community bankers can buy short treasuries all night, and enjoy the results every day.

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.

How core providers are becoming core to innovation

By Charles E. Potts

On February 5, the ICBA Innovation team conducted our first core day with our AP5 Accelerator cohort. CSI, DCI, FIS, Fiserv, Jack Henry and Q2 all came to Atlanta to join us for what we dubbed a “reverse pitch” to explain how to best partner with them to serve the needs of community banks and their customers.

These respected and well-established companies generously shared their innovation strategies and objectives in pursuit of enhanced collaboration between community banks and their preferred fintechs and third-party providers.

That day will go down as a major inflection point for community banks and your relationships with both fintechs and core providers.

I have to commend every one of the cores for their candor and ongoing efforts to create an environment conducive to advancing community bank innovation. They are seeking to provide the solutions you need to be successful and have demonstrated a willingness to engage in new ways. The work ICBA and its member banks have done over the past several years has helped foster this environment, and every core openly gave their time to provide a level of insight not typically available in support of our mutual goal.

Yet, the onus is not simply on the core providers and fintechs to make these relationships work: Community banks have a responsibility to drive the dynamics. We’re entering uncharted territory. It’s not easy for any large company to shift historical processes and look to become more cutting-edge. As the evolution occurs, you must stay diligent in communicating your needs and expectations.

Take charge of this conversation and confirm they know how you as the banker—the client—want this to work. Be the inquisitive child who keeps asking why until you’ve gotten the answers you need. Lean into resources like ICBA, our preferred service providers, corporate associate members, ThinkTECH alumni and other partners in this space to identify best practices.

And never forget, you’re stronger together. Just like any business relationship, unified voices speak louder and that’s important to embrace to advance your innovation agendas. Leverage peers who share the same core provider or fintech and work together to push for important technology offerings. Let your collective voice drive your partners’ priorities.

Outside of labor costs, the biggest expense a bank has comes in their technology stack, so these are critically important relationships, and they have to be top of mind when evaluating your strategy. With so much potential for new forms of innovation emerging through this new fintech/core paradigm, it may be simpler than ever before. So, let’s take them at their word and go execute.



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.

Leadership at All Levels

By Lindsay LaNore

In Drive. It's a quality we all need and a characteristic we look for when hiring new employees, considering who to promote and identifying leaders within the bank. Yet, it's often elusive.

Drive is the force that compels us to achieve goals, a feeling that goes beyond punching the clock or working for a paycheck. It's easily confused with motivation, but it differs significantly. Motivation is what ignites us. Drive is what propels us forward.

Here's the scenario: You've just been put in charge of a new team or new project. No matter how seasoned a leader you are, that can be daunting. You're aware that eyes are on you and expectations are high, and you want to make a great first impression. To successfully transition into your new role, there are a few key steps you should follow.

1. Introduce yourself. If the team doesn't already know you, set up a meeting in the first few days to get to know them and tell them who you are. Share some stories about yourself. Invite the team to ask questions and share concerns. Follow up with one-to-one meetings with as many team members as you can. And be sure to get to know their daily routines and pain points.

2. Encourage transparency. You should set expectations clearly, ask questions and ask for feedback to create an environment where people feel safe to express themselves. Keep the communication flowing by setting up regular check-ins over the following weeks, either in person or by email.

3. Communicate the "why." Go beyond explaining what you are planning to do; explain why you are doing it.

4. Define roles clearly. Everyone on the team should know what they are responsible for, who they report to and how to communicate any issues.

5. Lead by example. Do the same things you expect from the team, whether it's being punctual, meeting deadlines or getting out to community events. A leader should make themselves visible.

6. Plan ahead. Prioritize actions based on their impact, and don't leave things to the last minute. Again, lead by example here by communicating priorities clearly and sticking to the plan yourself.

7. Set clear goals. What are your objectives? Find goals that everyone wants to work toward, and get the team's buy-in. If you make a to-do list or wish list, make sure all the goals are achievable. While shooting for the stars is admirable, setting unrealistic goals for the team can be demoralizing.

8. Play to individual strengths. Figure out what each team member does best—and enjoys most—then help them focus on that area. Encourage them to do a deep dive into that area with additional training, and let them shine.

9. Stay upbeat. You set the tone within the team, even if there are serious issues to deal with. Positivity and optimism go a long way. Handle potential confrontations quickly, and don't let issues fester.

10. Drive performance with inspiration. Think of motivators to keep things interesting, and celebrate the wins. When there are successes, acknowledge them and praise your team verbally or in writing. Appreciation takes practically no effort but goes a very long way. If you do want to make a little effort, buy treats that you know your team will enjoy, and take some time to enjoy them with them.



Don't Get Tripped Up by Tricky IRA Deadlines

There are many deadlines to keep track of throughout the year. Although it's generally up to clients to track these deadlines, they may come to you for guidance. This article will cover some common questions surrounding certain IRA-related deadlines.

SECURE 2.0 Act Adds New Penalty Tax Exception for Terminal Illness

One new penalty tax exception is for the terminal illness of a retirement plan participant or IRA owner. The provision applies to terminally ill distributions made after December 29, 2022. The rationale for this new exception is the potential need of an individual to use retirement funds for expenses related to a terminal illness.

SECURE 2.0 Provides New Financial Incentive Option for Encouraging Employee Participation

Today, many employers offer long-term incentives, such as employer matching contributions, to boost participation in their retirement plans. But, as of plan years beginning after December 29, 2022, a small immediate financial incentive can also be offered to entice those not deferring in their employer's 401(k) or 403(b) plan to start contributing to the plan. Inevitably, this has generated questions—the most popular of which we will answer here.

IRS Releases Final Guidance on Penalty Exceptions for Failure to File Correct Information Returns or Furnish Payee Statements

The Internal Revenue Service (IRS) has released final regulations that provide de minimis error safe harbor exceptions to penalties for failure to file correct information returns or furnish correct payee statements.



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SAVE THE DATES!

- January 30-31** Front-Line Retail Banking Certification, **Virtual**
- February 23** Comm. Bankers for Compliance - Regulatory Update, **Virtual**
- March 1** Emerging Leaders - Winter Session, **Grand Forks**
- April 16-17** Comm. Bankers for Compliance - Spring Session, **Bismarck**
- May 1-2** Women in Community Banking Summit, **Bismarck**
- May 10** Comm. Bankers for Compliance - Regulatory Update, **Virtual**
- May 22** FDIC Directors College, **Bismarck**
- June 10-14** School of Agriculture Lending, **Bismarck**
- June 25-26** Emerging Leaders - Summer Session, **Medora**
- August 13-14** ICBND 56th Annual Convention, **Bismarck**
- August 16** Comm. Bankers for Compliance - Regulatory Update, **Virtual**
- September 17-18** Emerging Leaders - Fall Session, **Jamestown**
- October 1** Policies & Procedures Session, **Bismarck**
- October 2** Fraud Symposium, **Bismarck**
- October 15-16** Comm. Bankers for Compliance - Fall Session, **Bismarck**
- November 8** Comm. Bankers for Compliance - Reg. Update, **Virtual**
- Ongoing** Educational Webinars Powered by FinEd, **Virtual**



**2024
Education Opportunities**

Schedule subject to change

ICBND EDUCATIONAL OPPORTUNITIES

APRIL 9TH & 16TH, 2024 (9:00AM-NOON CST)

UNDERSTANDING BANK PROFITABILITY

VIRTUAL/LIVE TRAINING



A highly interactive seminar allowing the participant to use their bank's balance sheet and income statement to calculate various financial ratios and to show how changes in various line items impact key ratios, the culture, and overall bank profitability.

Topics include:

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

Audience:

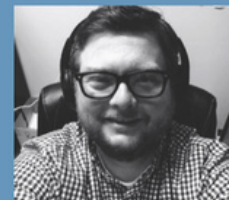
- Branch and department managers
- Recently hired outside directors
- Emerging leaders within the bank

Instructors



Wayne Miller

SVP Innovation Programs
ICBA



Byron Earnheart

Programming Director at
the Barret School
of Banking

Cost: \$295

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

Helping build a **#superherocommunitybanker**



ICBND EDUCATIONAL OPPORTUNITIES



Women in Community Banking Summit AGENDA

Day 1 • Wednesday, May 1

6:30 - 9:30 pm Evening Social Activity

Come in early for the Summit and enjoy an evening of wine, food, fun and laughter. Fill your plate with delicious hors d'oeuvres and grab the beverage of your choice, then sit down and foster your inner artist! Instructors from Shenanigans-Wood Signs, of Bismarck, will guide you through the evening's painting project!

Day 2 • Thursday, May 2

8:00 - 8:30 am Registration

8:30 - 9:00 am Kyle Patterson "BND Financial Literacy"

Smart with My Money is a free resource that any North Dakotan can access to build their financial knowledge and personalize their money plan. It provides a money personality assessment and tailors content based on age, knowledge, personal goals and interests. Join Kyle Patterson from Bank of North Dakota to learn more about the site and how you can be a part of helping North Dakota become the most financially literate state in the nation.

9:00 - 10:15 am Molly Stull "Banking Update"



Molly began her banking career on the teller line while working on her undergraduate degree and has continued working in the financial industry ever since. She has experienced the growth of a hometown bank, acquisitions of branches, bank mergers, charter changes, name changes, MoU's (not a favorite), and working in a de novo bank. Throughout these experiences she has gained a wealth of banking knowledge. She strongly believes that if the staff understands the "why" of a process they will be more compelled to follow the procedures. Her wealth of financial experience enables her to relate to the client and perform in depth reviews.

10:15 - 10:30 am Break

10:30 am - 12:00 pm Mimi Brown "Be the Exception"



Mimi cracked the code on climbing the corporate ladder early in her career. Starting in an entry level position, Mimi quickly moved up the ranks and became one of the top three sales people out of the 350 in her organization. Each step along the way, she has added to the set of skills she shares with youth, women seeking to break through the glass ceiling, and seasoned leaders. She lights up the room with her radiant presence. Audiences are drawn to her charm.

Her talks inspire and her trainings transform. She has all the passion and skills needed to take your career to stratospheric heights.

12:00 - 1:00 pm Lunch

1:00 - 2:00 pm Stacey Haugen "Mars & Venus. Waffles & Spaghetti. Billfolds & Purses. The Thinking Patters in Men & Women"



Stacey Haugen is a clinical nurse specialist in mental health. She has a private practice in Bismarck specializing in the treatment of anxiety disorders. She is a graduate of the University of North Dakota and the University of Minnesota. Most importantly, she is a wife, mother of three daughters and "Amma" to 4.5 grands. The blessing of three grandsons has helped support the information on gender differences you will hear during her presentation...and expanded her knowledge of poop jokes.

2:00 - 2:15 pm Break

2:15 - 3:00 pm Kat Perkins "Fearless"



Kat Perkins appeared on NBC's The Voice Season 6 and advanced to the show's finals. Mentored by Adam Levine, Kat climbed her way to fourth place! A native of the tiny town of Scranton, ND, Kat has resided in Minneapolis, Minnesota since 1999. Kat has released five albums since The Voice with two of her singles charting inside #20 on the iTunes Charts! Along with full time touring, Kat founded The Rising Star Foundation and runs her own music camp in the badlands of North Dakota! Music and education is her passion and she tries to combine them whenever possible!

ICBND EDUCATIONAL OPPORTUNITIES



Women in Community Banking Summit

Registration Fees

ICBND Member <i>Applies to ICBND bank and associate members</i>	\$450 each
Non-Banker Women in Business <i>Applies to business women attending as a guest of a bank or associate member.</i>	\$100 each
Prospective ICBND Member*	\$550 each

Who Should Attend?

The 2024 Women in Community Banking Summit is designed for all levels of female community bankers and women in business who are looking to develop their skills and grow within themselves.

All Fees include Event Social (food, drinks and event supplies), materials, continental breakfast, lunch, and refreshment breaks.

* Eligible nonmember banks may apply the difference of the nonmember registration fee minus the ICBND member registration fee towards their current year membership dues if they choose to join the association after the session.

Cancellation Policy: Individuals canceling 15 days prior to seminar date will receive 100% refund; 14 to 7 days prior to seminar date will receive 50%; less than 7 days prior to seminar date will receive no refund.

Hotel Accommodations

Hampton Inn & Suites

2020 Schafer Street

Bismarck, ND 58501

Call 701-751-5656 or click [HERE](#) to book your room in the ICBND block of rooms.

Room block cutoff is April 10, 2024.

We encourage you to invite your local business women to attend this valuable session with you at a discounted rate!

ICBND recognizes the powerful influence and potential of women in the banking profession, along with all women in business. We also recognize the many challenges they face on a daily basis. This summit helps restore your passion for work and home and find a renewed sense of purpose. You learn how to set yourself apart from the competition, motivate yourself to deal with stress and change, form stronger teams, embrace change, inspire accountability and more! Don't miss this opportunity for invaluable networking, powerful information and a great career move. Not only do you benefit both personally and professionally, you'll leave the conference motivated, energized and inspired!

ICBND EDUCATIONAL OPPORTUNITIES



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- Newt Gingrich
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- Kat Cole
- Daymond John
- Fred Smith
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Barret Graduate School Curriculum in Brief

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

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

Total Hours: 43

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

Year Two

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

Total Hours: 43

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

Year Three

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

Total Hours: 44

** Case Study

***An additional 25+ hours of electives are available to all participants each year.

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ICBND EDUCATIONAL OPPORTUNITIES

FDIC Directors' College

May 22, 2024

National Energy Center of Excellence, Bismarck ND



In partnership with:



About the Program

The FDIC, in partnership with NDDBA and ICBND, is pleased to announce the 2024 FDIC Directors' College.

This one-day seminar is designed with bank directors in mind. The presentations will be delivered by a group of experienced FDIC subject matter experts and will include up-to-date information on issues relevant to all bank directors with an overall theme of corporate governance.

Please consider this unique opportunity to interact with your bank's regulators and enhance your Board's experience and knowledge.

Who should attend?

All bank executives, officers, and directors.

Location



National Energy Center of Excellence
Bismarck State College campus
1200 Schafer Street
Bismarck ND 58501

Schedule

8:00 am	Registration & Continental Breakfast
9:00 am	Program
11:45 am	Lunch
12:45 pm	Program continues
3:00 pm	Adjourn

Lodging Options

Room blocks have been reserved. Ask for "FDIC."

Hampton Inn Bismarck Northwest

2020 Schafer St, Bismarck ND 58501

Room rate: \$149 Reserve by: April 30
Phone: 701.751.5656 <https://bit.ly/48Js2GD>

Courtyard by Marriott

3319 N 14th St, Bismarck ND 58503

Room rate: \$139 Reserve by: April 22
Phone: 701.223.6667 <https://bit.ly/486kOfw>

Program Highlights

The event will consist of an informational general session and several choices of breakout sessions.

The **General Session** will include a panel of FDIC representatives from the risk management and consumer protection divisions who will discuss the importance of corporate governance. This session will also include a state-specific economics briefing by the FDIC's regional economist.

Breakout Sessions:

- Accounting
- Agricultural loan analysis and classification
- Capital markets hot topics
- Consumer protection
- Cybersecurity
- Insider abuse prevention

Registration

Early registration: \$250/person
After May 5: \$275/person
Deadline to register: May 15

Register through ICBND or NDDBA at:

www.icbnd.com or
www.ndba.com

2024 FDIC Directors' College Contacts

ICBND: Jessie Pfaff

Email: jessiep@icbnd.com P: 701.258.7121

NDDBA: Dorothy Lick

Email: dorothy@ndba.com P: 701.595.7757

FDIC: David Redenbaugh

Email: dredenbaugh@fdic.gov P: 515.371.916

FDIC: Robert Wood

Email: robwood@fdic.gov P: 515.201.8241



School of Agricultural Lending June 10-14, 2024

National Energy Center of Excellence, at BSC
Bismarck, ND

The Independent Community Banks of North Dakota (ICBND) is excited to partner with Bismarck State College (BSC) and North Dakota State University (NDSU) to offer our members a two-year School of Agricultural Lending. This year's session will be held June 10-14, 2024 at the National Energy Center of Excellence, on the BSC campus.

The ICBND School of Agricultural Lending will provide:

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

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

ICBND EDUCATIONAL OPPORTUNITIES



School of Agriculture Lending Registration

Registration Fee

ICBND Member	\$1,650 per student per year
Independent Community Bankers of Minnesota Member	\$1,650 per student per year
Independent Community Bankers of South Dakota Member	\$1,650 per student per year
Montana Independent Bankers Member	\$1,650 per student per year
*Prospective ICBND Member	\$3,300 per student per year

**Eligible prospective members may apply the difference of the nonmember registration fee minus the ICBND member registration fee towards their current year membership dues if they choose to join the association after the session.*

Tuition

Tuition includes all class materials, breaks, noon meals Tuesday-Thursday, Bismarck Larks Baseball Game package and Thursday social event.

Cancellation Policy

Individuals cancelling 15 days prior to the seminar date will receive a 100% refund; 14-7 days prior to seminar date will receive a 50% refund; less than seven days prior to seminar date will receive no refund.

Schedule **Subject to Change*

Monday

- 12:30 PM: Registration
- 1:00 PM - 5:00 PM: Class
- Evening: On Your Own

Tuesday

- 8:30 AM - 4:00 PM: Class
- Evening: On Your Own
- 6:00 PM: Bismarck Larks Baseball Game
 - Tickets, Food & Drinks Provided

Wednesday

- 8:30 AM - 4:45 PM: Class
- Evening: On Your Own

Thursday

- 8:30 AM - 12:00 PM: Class
- 1:30 PM - 5:00 PM: Tour of USDA ARS Northern Great Plains Research Station
- Evening: Social at The Lodge
 - Appetizers & Drinks Provided

Friday

- 8:30 AM - 12:00 PM: Class

Meals

- Lunch will be provided at BSC Tuesday - Thursday as part of your tuition.
- Both Tuesday and Thursday evening events/meals are part of your tuition and no additional fee will be charged. Family members and guests are welcome to both of these events.

Housing

- A block of rooms has been secured at the Hampton Inn & Suites, 2020 Schafer Street, Bismarck, ND.
- **Call 701-751-5656 to reserve a room in the ICBND block, or visit the booking link here.**
- The block will be held until 4 PM (CT), on May 20, 2024.

ICBND EDUCATIONAL OPPORTUNITIES

ICBND 56TH ANNUAL CONVENTION



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AUGUST 13-14, 2024

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



ICBND EDUCATIONAL OPPORTUNITIES

Upcoming Webinar Schedule



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
Commercial Bankruptcies	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
Cracking the Personal Tax Return Code Part 2: Form 1040, Schedules D, E & F	Wed 03/20	10:00 AM CDT
Handling Reg E Disputes Confidently & Compliantly	Thu 03/21	10:00 AM CDT
Data Privacy Webinar Overview	Mon 03/25	5:00 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
April 2024	DATE	TIME
Advanced Issues in Dormant Accounts, Unclaimed Property & Escheatment	Tue 04/02	10:00 AM CDT
Check Exceptions: Returns, Adjustments & Claims	Wed 04/03	10:00 AM CDT
Maximizing Recoveries on Charged-Off Loans	Thu 04/04	10:00 AM CDT
Call Report Lending Schedule Preparation	Tue 04/09	10:00 AM CDT
Creating the Right Enterprise Risk Management (ERM) Program	Tue 04/09	10:00 AM CDT
Real Estate Escrow Accounts & Flood Insurance	Wed 04/10	10:00 AM CDT
Job-Specific BSA Training for the Frontline	Thu 04/11	10:00 AM CDT
The New CRA Final Rule: Preparing Your Program, Systems & Staff	Tue 04/16	10:00 AM CDT
Red Flags for Money Laundering	Wed 04/17	10:00 AM CDT
Reducing Mortgage Delinquency: Being Proactive While Protecting the Bottom Line	Thu 04/18	10:00 AM CDT
Comparing Faster Payment Options: Same Day ACH, RTP & FedNow	Tue 04/23	10:00 AM CDT
CECL: What Auditors & Regulators Will Be Expecting	Wed 04/24	10:00 AM CDT
Real Estate Construction Loans A-Z: Consumer & Commercial Challenges & Common Errors	Thu 04/25	10:00 AM CDT
PCI Credit Card Security Risk, Readiness & Compliance for Financial Institutions	Tue 04/30	10:00 AM CDT
May 2024	DATE	TIME
BSA for the Boardroom: Annual Training Made Understandable	Wed 05/01	10:00 AM CDT
20 Types of Legal Ownership Plus CIP, CDD & Beneficial Ownership	Thu 05/02	10:00 AM CDT
New Data Privacy Requirements: More Consumer Protections	Mon 05/06	10:00 AM CDT

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ICBND EDUCATIONAL OPPORTUNITIES

Upcoming Webinar Schedule



May 2024 (CONTINUED)	DATE	TIME
The RDC Duplicate Dilemma	Tue 05/07	10:00 AM CDT
Board Approved Policies: Tips & Samples to Streamline Your Process	Wed 05/08	10:00 AM CDT
When a Business Owner Dies, Sells, or Delegates Authority	Thu 05/09	10:00 AM CDT
Minor Accounts In-Depth	Tue 05/14	10:00 AM CDT
Writing New Account Procedures	Wed 05/15	10:00 AM CDT
Writing Concise, Complete & Effective Loan Presentations	Thu 05/16	10:00 AM CDT
Annual Anti-Harassment Training	Tue 05/21	10:00 AM CDT
Fraud, Forensics & Incident Response: Managing & Mitigating Data Breaches	Wed 05/22	10:00 AM CDT
Opening Business Accounts: Entities, Setup, Authority & More	Thu 05/23	10:00 AM CDT
Examiner Expectations for Credit Risk Management	Tue 05/28	10:00 AM CDT
Conducting a Physical Security Review & Risk Assessment	Wed 05/29	10:00 AM CDT
Avoiding Liability Under the Bank Secrecy Act	Thu 05/30	10:00 AM CDT
June 2024	DATE	TIME
Dissecting Beneficial Ownership Access: Final Part II Regulation & Compliance Guide	Mon 06/03	10:00 AM CDT
Accepting Powers of Attorney on Deposit Accounts	Tue 06/04	10:00 AM CDT
Consumer First: Regulation E for Debit Cards	Wed 06/05	10:00 AM CDT
Analytics to Measure Website & Digital Marketing Activity: A Year into GA4 & Beyond	Thu 06/06	10:00 AM CDT
Developing & Enforcing an Effective Social Media Policy	Tue 06/11	10:00 AM CDT
Liquidity Risk Management	Wed 06/12	10:00 AM CDT
Consumer Loan Underwriting 101	Thu 06/13	10:00 AM CDT
Accurately Completing the CTR Line-By-Line	Tue 06/18	10:00 AM CDT
Hire Right the First Time	Thu 06/20	10:00 AM CDT
Troubled Loan Modifications: Evaluating, Tracking & Reporting	Tue 06/25	10:00 AM CDT
Check Breach of Warranty Blues	Wed 06/26	10:00 AM CDT
Successful Compliance Auditing & Monitoring	Thu 06/27	10:00 AM CDT
July 2024	DATE	TIME
ACH Warranties & Indemnities	Tue 07/02	10:00 AM CDT
Identity Theft Red Flags & FACT Act Compliance	Wed 07/03	10:00 AM CDT
Real Estate Loan Documentation Basics	Tue 07/09	10:00 AM CDT
CIP & CDD: Regulations, Exam Procedures & FAQs	Wed 07/10	10:00 AM CDT
Internal Compliance Monitoring & Risk Assessment	Thu 07/11	10:00 AM CDT
Wire Transfers: Establishing Strong Internal Controls	Tue 07/16	10:00 AM CDT
Reg CC: Check Holds, Check 21, Remote Deposit Capture & Reg D	Wed 07/17	10:00 AM CDT

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ICBND EDUCATIONAL OPPORTUNITIES

Upcoming Webinar Schedule



July 2024 (CONTINUED)	DATE	TIME
Advertising Compliance Part 1: Text, Print, TV & Radio	Thu 07/18	10:00 AM CDT
Contacting Delinquent Borrowers: Following the Spirit & Intent of the FDCPA	Tue 07/23	10:00 AM CDT
Commercial Lending: Risks, Rewards, Controls & Common Mistakes	Wed 07/24	10:00 AM CDT
Five Vital Financial Factors All Credit Analysts & Lenders Must Master	Thu 07/25	10:00 AM CDT
Handling Trusts & Other Fiduciary Accounts	Tue 07/30	10:00 AM CDT
Managing Instant Payment Risk & Fraud in the FedNow & RTP Networks	Wed 07/31	10:00 AM CDT
August 2024	DATE	TIME
Understanding Call Report Regulatory Capital	Thu 08/01	10:00 AM CDT
ATR/QM Rules: Documenting Compliance	Tue 08/06	10:00 AM CDT
The Business Banking Blues: Handling Business ACH Exceptions	Wed 08/07	10:00 AM CDT
Advertising Compliance Part 2: Electronic Advertising, Including Social Media, Internet & Texting	Thu 08/08	10:00 AM CDT
Vendor Due Diligence & Effective Vendor Management	Tue 08/13	10:00 AM CDT
New Beneficial Ownership Rule: Lessons Learned	Wed 08/14	10:00 AM CDT
Managing & Monitoring High-Risk Account Holders	Thu 08/15	10:00 AM CDT
Opening Deposit Accounts Online: Rules, Risks & Best Practices	Tue 08/20	10:00 AM CDT
Record Retention in the Digital Age: What to Keep, When to Destroy, What Holds Up in Court?	Wed 08/21	10:00 AM CDT
Recognizing Employment Law Red Flags: Supervisor Training	Thu 08/22	10:00 AM CDT
Changing or Closing Deposit Accounts for Consumers & Businesses	Tue 08/27	10:00 AM CDT
Capital Planning in Uncertain Times	Wed 08/28	10:00 AM CDT
Common Problems in Opening & Lending to Trusts	Thu 08/29	10:00 AM CDT
September 2024	DATE	TIME
Proper Handling of Government Reclamations & Garnishments	Tue 09/03	10:00 AM CDT
Deposit Compliance Deep Dive: Beyond the Basics of Reg CC, Reg DD, Reg E, UDAAP & More	Wed 09/04	10:00 AM CDT
Confidential & Sensitive Information Policy: Safeguarding the Privacy & Integrity of NPI, PII & Business Records	Thu 09/05	10:00 AM CDT
Check Fraud & Scams	Wed 09/11	10:00 AM CDT
Unpacking E-SIGN Compliance for Loans & Deposit Accounts	Tue 09/17	10:00 AM CDT
Traditional & Roth IRAs Part A: Eligibility, Contributions, Rollovers & Transfers	Wed 09/18	10:00 AM CDT
Debt Service Coverage Calculations in Underwriting	Thu 09/19	10:00 AM CDT
Common Mistakes in Consumer Collection	Tue 09/24	10:00 AM CDT
Avoid Adverse Action Danger Zones: Requirements & Responsibilities After Loan Origination	Wed 09/25	10:00 AM CDT
Top 10: Focusing on the TRID Issues that Matter Most	Thu 09/26	10:00 AM CDT

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March 2024

Live Well, Work Well



Understanding Your Kidney Health

March is National Kidney Month, making it a great time to take charge of your health by lowering your chances of developing kidney disease. Your kidneys filter your blood to remove waste and extra water to create urine. They also make vital hormones that produce red blood cells, promote bone health and regulate blood pressure. As such, the kidneys play a vital role in your body.

The National Kidney Foundation reports that 1 in 3 adults are at risk for life-threatening kidney disease, but most don't even know it.



Risk Factors

Kidney disease is a leading cause of death in the United States. Today, 15% of Americans are affected by kidney disease—and most won't have symptoms unless their kidneys fail. There are numerous physical signs of kidney disease, but most people attribute them to other conditions. If you have one of these risk factors, you may be at risk for kidney disease:

- High blood pressure
- Heart disease
- Diabetes
- Excess weight
- Family history of kidney disease

Kidney-friendly Lifestyle Tips

Your kidneys work hard for you, so taking good care of them is essential. Consider these tips:

- **Get tested.** Regular screening for kidney damage or disease can allow you to keep track of your kidney's health and help prevent future damage.
- **Reduce over-the-counter drug usage.** Nonsteroidal anti-inflammatory drugs (e.g., ibuprofen) can cause kidney damage if taken regularly, so never exceed the recommended dosage.
- **Exercise regularly.** Exercising helps lower your blood pressure and boost heart health—both critical factors in preventing kidney damage. Focus on being active for at least 30 minutes a day.
- **Eat a healthy diet.** Studies reveal that eating whole grains, nuts, fruits and vegetables is one of the best ways to keep kidneys healthy. A plant-based diet may also help prevent and treat kidney disease.
- **Drink plenty of fluids.** Water helps flush sodium and toxins from your kidneys. It's recommended that men should get about 15.5 cups of fluids each day, and women need about 11.5 cups.

Contact your doctor for more information about kidney health and warning signs of kidney disease.

This article is intended for informational purposes only and is not intended to be exhaustive, nor should any discussion or opinions be construed as professional advice. © 2024 Zywave, Inc. All rights reserved.

Important Functions of Protein

Proteins are made up of many building blocks called amino acids and are fundamental for proper body functioning and good health. Recognizing the multifaceted importance of protein underscores the need to incorporate protein sources into your diet to maintain optimal health and function across various bodily systems.

Protein plays a crucial role in the following body functions:

- **Growth and maintenance**—Proteins are instrumental in the regeneration and repair of organ and muscle tissues.
- **Communication**—Some proteins are hormones and act as chemical messengers between cells, tissues and organs.
- **Storage and transportation**—Some proteins transport nutrients (e.g., vitamins and minerals), cholesterol and oxygen throughout your entire body, while others store them.
- **Fluid balance**—Proteins in your blood maintain the fluid balance between your blood and the surrounding tissues.
- **Immune health**—Antibodies and other components in your immune system are proteins that fight infections and disease.

Collectively, these functions make protein one of the most important nutrients for your body. Talk to your doctor if you have any questions about your diet.



Preparing for Tax-filing Season

Tax season is here, so if you haven't done so already, it's time to gather all the appropriate information you need to file your 2023 tax returns. The federal tax deadline is April 15, 2024. Many people elect to file their tax returns electronically; this can be done in various ways, such as using tax preparation software or consulting a tax professional. If you are filing with a paper form, there are certain documents you must be sure to include.

The documentation needed for your tax filing may vary based on your employment status over the past year. It's critical to consult with a tax professional with specific questions about your tax-filing situation.

English Muffin Veggie Pizza

Makes: 4 servings

Ingredients

- 1 cup broccoli (cooked and chopped)
- 4 English muffins
- 1 cup pizza sauce
- ½ cup part-skim mozzarella cheese (shredded)
- 4 Tbsp. carrot (shredded)
- 1 tsp. Parmesan cheese (grated)

Preparations

1. Put the chopped broccoli in a saucepan with water and cook on medium until tender.
2. Drain the water from the saucepan. Let the broccoli cool.
3. Cut the four English muffins in half. Toast all muffin halves.
4. Spoon 2 Tbsp. pizza sauce over each English muffin half.
5. Sprinkle 1 Tbsp. shredded mozzarella cheese on each half.
6. Put 2 Tbsp. broccoli and 1 tsp. shredded carrots on each half.
7. Sprinkle each half with 1 tsp. grated parmesan cheese.
8. Toast the English muffin halves in a toaster oven for 2 minutes until the cheese melts.

Nutritional Information (per serving)

Total calories	220
Total fat	5 g
Protein	11 g
Sodium	576 mg
Carbohydrate	34 g
Dietary fiber	4 g
Saturated fat	2 g
Total sugars	5 g

Source: MyPlate



April 2024 Webinars

Boost your emotional health by joining us for live webinars led by Learn to Live's clinical team.

When Substance Use Becomes a Concern: Substance use problems impact 1 in 7 people in their lifetime—but only 1 in 10 will ask for help. The Learn to Live Clinical Team will explore our relationship with substances, and how you can take helpful action if you or a loved one is wanting to cut back.

[Friday, April 5th: 11:00am-11:30am CST / 12:00pm-12:30pm EST](#)

Managing Stress and Worry: The Learn to Live clinical team will walk through concepts/exercises to help you manage the increased emotional challenges many of us are facing. You'll learn how to recognize signs of stress, take action to reduce negative emotions, restoring a feeling of calmness and improved well-being.

[Thursday, April 25th: 2:00pm-2:30pm CST / 3:00pm-3:30pm EST](#)

Women's Health Wednesdays

Beyond the Baby Blues: Help and Hope for Postpartum Depression: Research has identified powerful strategies to get past the baby blues & postpartum depression. Knowing that motherhood is a busy time, this brief webinar offers strategies for mom's struggling with postpartum depression or the baby blues to help make this stage of life more joyous.

[Wednesday, April 10th: 12:00pm-12:15pm CST / 1:00pm-1:15pm EST](#)

My Little Bundle of What-ifs: Calming Strategies for Postpartum Anxiety: Many new moms find themselves haunted by fears and worrying. Postpartum anxiety is a thing. In the time it takes to just get started with a worry, the Learn to Live Clinical Team shares some of the most impactful strategies for finding calm during this time.

[Wednesday, April 17th: 12:00pm-12:15pm CST / 1:00pm-1:15pm EST](#)

Thriving Through Transition: Simple Menopause Strategies: For many women, menopause is considered a loss. Bodily sensations such as hot flashes and mood swings can be overwhelming and embarrassing. And for some women, there is a sense of sadness as their reproductive capacities come to an end. In this 15-minute webinar, we will share research-supported steps to thrive through this transition in life.

[Wednesday, April 24th: 12:00pm-12:15pm CST / 1:00pm-1:15pm EST](#)



To Register:

Click the link for the webinar of your choosing and use the access code **BLUEND**. Upon registering, you will receive a confirmation email from Zoom.

ICBND MEMBERS IN THE NEWS

Bravera



Cole Stober

Cole Stober recently joined Bravera Bank in Minot in the role of mortgage banking officer. He has worked in the financial industry since 2018.

In his position, Stober can find the right loan products for home, land or investment property purchases. He can also assist with refinancing for better rates on existing home mortgages. With his experience, he guides his clients through the homeownership process to make it as smooth and streamlined as possible. Stober earned a bachelor's degree from Minot State University.



Shannon Guarcello

Shannon Guarcello has joined Bravera Wealth in Bismarck in the role of wealth advisor. Originally from Mandan, she has worked in the financial industry since 2000.

In this role, Guarcello helps her clients establish investment strategies and estate plans that ensure a careful approach to the market and a smooth transition for their families. With more than two decades of experience, she can help give her clients peace of mind related to their investment choices and their estates. Guarcello earned a bachelor's degree with an emphasis in speech/language hearing science from Minnesota State University Moorhead.



Brennan Quintus

Bravera Insurance has chosen **Brennan Quintus** for the role of president and CEO. He has been working in the insurance industry since 2009.

Quintus handles executive responsibilities, including providing leadership as well as developing and executing the business plan. "Insurance is a people business and I love getting to know people, including their motivations, challenges and opportunities, so we can work together to accomplish their goals."

Prior to joining Bravera Insurance, Quintus was the chief executive officer of the North Dakota Insurance Reserve Fund (NDIRF), which is the governmental self-insurance pool handling property and casualty coverage for North Dakota political subdivisions.

Quintus earned a law degree from Purdue Global Law School. He also earned bachelor's and master's degrees from the University of Mary. Quintus played both baseball and football as a Marauder. He is a chartered property casualty underwriter and a certified insurance counselor.

ICBND MEMBERS IN THE NEWS

Dakota Carrier Network



Brandon Rasmussen

Brandon Rasmussen, cloud services specialist at Dakota Carrier Network (DCN), recently earned two certifications from CompTIA, reflecting a commitment to providing top-notch cloud services and ensuring the security and integrity of the systems for DCN customers.

Rasmussen earned certification in Security+ as well as Secure Infrastructure Specialist. Security+ is a globally recognized certification that covers topics including network security, cryptography, identity management, and risk management. The Secure Infrastructure Specialist certification showcases expertise in securing complex and dynamic IT infrastructures. CompTIA is the largest vendor-neutral credentialing program for technology professionals.

Rasmussen holds numerous other industry certifications including VMware Certified Professional – Data Center Virtualization 2023, Veeam Certified Engineer, and numerous Microsoft certifications.



Trudy Boelter

Dakota Carrier Network (DCN) has hired **Trudy Boelter** and **Heidi Daniels** as sales support representatives at its Fargo office.

In this role Boelter and Daniels provide support to the sales team in Fargo and Bismarck, preparing paperwork for new and existing customers' broadband needs, monitoring pending service orders, maintaining records, and processing billing summaries.

Boelter has more than 20 years' experience in the telecommunications/broadband industry. She has served in roles including installation and repair supervisor, dispatch, sales coordination, and technical support engineer. Boelter has an associate degree in network support specialist. She is active at her church teaching church school and confirmation and serving as a mentor, and previously served on the board of BIO Girls and worked with the United Way of Cass Clay.

ICBND MEMBERS IN THE NEWS

Dakota Carrier Network



Heidi Daniels

Daniels comes to DCN with more than 15 years' experience in the insurance industry working in claims and credentialing, giving her extensive experience with processing paperwork and coordination with internal and external partners. For the past five years, she has volunteered with Meals on Wheels.



Logan Mitchell

Dakota Carrier Network (DCN) has hired **Logan Mitchell** as an Ethernet/IP technician I.

In this role, Mitchell is part of the Network Operations Center team, supporting DCN's state-of-the-art carrier Ethernet and IP networks. Responsibilities include network monitoring and provisioning, trouble analysis, receiving and resolving trouble reports, and administration of equipment. He is based out of DCN's Network Operations Center in Bismarck and will serve customers throughout the state.

Mitchell will graduate in May from Bismarck State College with an Associate of Applied Science in Cybersecurity and Computer Networks. While at BSC, he earned membership in the Phi Theta Kappa Honor Society. Mitchell holds certificates in computer networking and security and hacking from BSC, as well as Foundational Cybersecurity Technologies from GIAC (previously Global Information Assurance Certification).



ICBND MEMBERS IN THE NEWS

First International Bank & Trust

First International Bank & Trust Donates \$7,500 to Support Project BEE Winter Shelter

(MINOT, ND)— First International Bank & Trust (FIBT) is happy to announce a \$7,500 donation was awarded to Project BEE from the Minot Employee Fund, which is a fund that employees contribute to each month through voluntary payroll deduction.

The donation will be directed toward Project BEE's goal of keeping its Winter Warming Center open until the end of April. The shelter provides a safe place for people and families experiencing homelessness to get out of the cold and shower, wash their clothes, have meals, and rest at night.

Due to personnel and financial issues, Project BEE abruptly closed its doors on December 20 before reopening in January. The organization's board of directors has since introduced transparent fiscal policy and reduced its operations to a minimum to focus on keeping the Winter Warming Center open.

"Wintertime in Minot can be long and brutal," says FIBT's Minot President Brock DesLauriers. "We are grateful that organizations like Project BEE have made it a priority to offer a space for unhoused people to escape the elements in a safe and secure way. We also understand that Project BEE is depending on donations to achieve its goal of keeping the shelter open through April. We hope this donation from FIBT's Minot-based employees will inspire others to support this cause as well."

Before presenting the donation, FIBT employees were given a tour of the Winter Warming Center by Project BEE volunteer board member and FIBT Mortgage Loan Officer Amanda Geinert.

"These funds will go a long way toward our goal of staying open for people in need until April 30," Geinert says. "Our staff, board members, and volunteers are grateful to the FIBT employees in Minot who made this contribution possible."

(Photo cutline: First International Bank & Trust employees gathered with Project BEE representatives to present a check to help keep its Winter Warming Center open. L to R: Becky Bertsch, Project BEE; Karleen Houle, FIBT; Amanda Geinert, Project BEE & FIBT; Perry Olson FIBT; Denise Larson, FIBT; Tonya Harden, FIBT; Erica Riordan, Project BEE; Brock DesLauriers, FIBT; Mandi Zavalney, FIBT; Preston Phillips, FIBT.)



ICBND MEMBERS IN THE NEWS

First International Bank &
Trust

First International Bank & Trust Named a Top 50 ACH Originator in 2023

(WATFORD CITY, ND) – First International Bank & Trust (FIBT) announced today that Nacha named FIBT one of the Top 50 financial institution originators of ACH payments in the country in 2023. This national distinction was driven by FIBT’s payments division, Kotapay, which processed 64 million transactions in 2023. Nacha recognized FIBT as the #41-ranked originator by volume in the nation.

“I’m proud of the way our team at FIBT and Kotapay set ourselves apart from our competitors by providing premium ACH services and features, detailed reporting, and flexibility. Our customers in all 50 states rely on us for safe, speedy payment processing – and our team continues to excel in this field,” said Jim Haug, Director of Kotapay. “Financial institutions play a pivotal role in using the ACH Network to fulfill their customers’ diverse and evolving payment requirements,” said Jane Larimer, Nacha President & CEO.

First International Bank & Trust and Kotapay are part of the ongoing shift to electronic payments in the United States. In 2023 the modern ACH Network safely and efficiently processed 31.5 billion payments valued at \$80.1 trillion, representing a 4.8 percent and a 4.4 percent increase, respectively, over 2022.



ICBND MEMBERS IN THE NEWS

North Dakota Housing Finance
Agency

Housing Finance Agency named one of Best Mortgage Companies to Work for

BISMARCK, ND – North Dakota Housing Finance Agency (NDHFA) has been designated one of the Best Mortgage Companies to Work for in 2024 by National Mortgage News.

“We are honored to receive this recognition three years in a row,” said Dave Flohr, the agency’s executive director. “In 2023, 1,752 households successfully purchased a home through NDHFA’s programs. From acquisition to servicing, the work our staff does every day to go above and beyond for our borrowers does not go unnoticed.”

Through its FirstHome™ program, NDHFA primarily assists first-time homebuyers in achieving homeownership by providing low-cost mortgages along with down payment and closing cost assistance. Single parents, veterans, and families with disabled or elderly household members can qualify for similar help through HomeAccess. The agency’s North Dakota Roots program assists households who require assistance to buy again or whose income exceeds the limits of the agency’s FirstHome program. Additional information on agency programs, participating lenders, and FirstHome Certified Agents can be found online at www.ndhfa.org.

“We couldn’t be prouder of our team. It is a testament to the incredible people we have at NDHFA. Beyond the commitment to our mission of affordable housing, it’s our team’s passion and camaraderie that sets us apart,” said Brandon Dettlaff, NDHFA homeownership division director.

National Mortgage News and Best Companies Group’s annual survey and awards program identifies, recognizes, and honors the best employers in the U.S. mortgage industry. This year’s list included 33 companies who were identified as the winners with the final rankings revealed in a special report published in [National Mortgage News](#) on March 4.

According to National Mortgage News, “The mortgage companies in the market today are survivors and those that landed in the Best Mortgage Companies to Work For are especially worthy of commendation. Not only have they persevered amid some of the toughest conditions we’ve seen in a while, but they’re also considered by their staffers as being supportive employers of choice. National Mortgage News congratulates these lenders for maintaining a strong company culture at a time of less-than-optimal conditions.”

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

Vantage Point



Gail Curry

Vantage Point Solutions (VPS) proudly announces that **Gail Curry**, Risk & Audit Manager, passed her CERP exam through The Institute of Certified Bankers and the American Bankers Association Professional Certifications. Gail is now designated as a Certified Enterprise Risk Professional. The CERP designation has been designed exclusively for risk management professionals within the banking industry and measures knowledge across several domains and categories, including credit risk, and financial and non-financial risks. VPS is thrilled to celebrate Gail's new certification with her. Her commitment and enthusiasm in the financial services industry have made an incredible impact. Please join us in congratulating Gail on her achievement

Independent Banker



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

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ICBND CLASSIFIEDS

Bank of North Dakota

BND President & Chief Executive Officer (CEO)

Summary of Work

BND is a state-owned, state-run financial institution based in Bismarck, North Dakota. Established in 1919, it is the only state government-owned general-service bank in the United States, and under state law it is the State of North Dakota doing business as the Bank of North Dakota.

The BND President & Chief Executive Officer (CEO) reports to the North Dakota Industrial Commission, composed of the Governor, Attorney General and Agricultural Commissioner of the State of North Dakota. The position is responsible for the overall strategic and operational performance of Bank of North Dakota. The President/CEO is responsible for the management of the enterprise in fulfillment of the declared objectives and within the framework of policies recommended by the Bank Advisory Board and approved by the Industrial Commission. The President/CEO leads the implementation and achievement of the Bank's current and future strategic direction and ensures delivery of strategic and operational key performance results and outcomes across the organization.

To learn more about the Responsibilities and Preferred Qualifications please view the link below:

[Position Specifications](#)

To apply please send your resume to Tamara at tamara.wesely@eflassociates.com

Starion Bank

Deposit Operations Specialist

Summary of Work

Located in our Mandan branch, this position delivers high-quality customer service by providing deposit operations support to all 16 branches and customers in North Dakota and Wisconsin.

Responsibilities include:

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

Position Requirements:

- The equivalent of an associate's degree
- One to two years of bookkeeping and/or operations experience
- Strong mathematical and problem-solving skills
- Multi-tasking and decision-making skills
- Computer skills including Outlook, Word and Excel
- Exceptional customer service skills.

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

Starion Bank

Executive Assistant/Board Secretary in Bismarck

Responsibilities include:

- Provide confidential administrative support to the Chairman of the Board and Starion Bank Board of Directors
- Coordinates meetings, events, training, travel arrangements and other functions for Chairman of the Board
- Event Planning for Board Meetings (making reservations, travel arrangements, scheduling meetings, preparing agendas, minutes and reports, etc.) monthly, quarterly and annually
- Maintain digital and physical filing systems to include managing retention schedule, purging records, and recognizing legal, archival and administrative value of records

Position Requirements:

- Three to five years of similar or related experience
- Flexible schedule
- Excellent written and verbal communication skills and problem-solving skills with ability to convey a positive attitude and maintain a high degree of confidentiality, diplomacy and tact.
- Strong time-management skills and ability to organize and coordinate multiple projects at once
- Must be able to work independently.

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

Business Banking Representative in Mandan

Summary of Work

- 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

Responsibilities include:

- 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

Position Requirements:

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

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

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Customer Service Call Center Representative

Responsibilities:

- 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

Qualifications

- One or more years of customer service experience
- Experience in a call center or customer service setting
- General understanding of standard bank transactions as well as common products and services
- Bilingual in English and Spanish desired but not required

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.

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

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