A listing of ICBND Associate Members who provide exceptional services, products, and support to our Member Banks.

We encourage all ICBND Bank Members to support these superbly referenced, Board-Approved businesses for all of your community banking needs.

June Edition.
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### Additional Services

- **Financial Services Consulting**
- **Equipment Finance Leasing**
- **Electronic Payment Solutions**
- **Education in Banking**
- **Attorneys at Law**
- **Title Agency**
- **Check Printing Services**
- **Community Planning & Development**
- **Risk Management & Security**
- **Trade Association**
- **Computer Technology Services**
- **Small Business Lending**
- **Correspondent Banking**

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**Note:** The page numbers indicate the page where each service provider's entry is listed in the Directory. For a complete list, refer to the Directory or visit the ICBND (North Dakota Independent Community Bankers Association) website.
ICBND Endorsed Associate Members

Independent Community Bankers of America

2148 3rd St N
Sartell, MN 56377
Contact: Brandy Smallbrock
Phone: (320) 352-7320
Email: brandy.smallbrock@icba.org
Website: www.icba.org/centralplains

ICBA, the nation’s voice for community banks, represents 5,000 community banks of all sizes and charter types throughout the United States and is dedicated to representing the interests of the community banking industry.

ICBA Bancard/TCM Bank

1615 L Street, NW, Suite 900
Washington, DC 20036
Website: www.icbabancard.org
Contact: Client Relations
Email: bancard@icba.org
Toll Free: (800) 242-4770

ICBA Bancard/TCM Bank provides community banks access to comprehensive and competitive electronic payment solutions, including consumer and small business credit & debit card issuing, ATM card programs and merchant services. Competitive card portfolio purchase options and consultation programs are also available.

ICBA Mortgage

1615 L Street NW, Suite 900
Washington, DC 20036
Website: www.icbamortgage.com
Contact: Ron Haynie, President/CEO
Email: mortgage@icba.org
Toll Free: (800) 253-5356

ICBA Mortgage offers a dedicated and exclusive connection to both Fannie Mae & Freddie Mac programs. Through a secure, state-of-the-art lending platform, ICBA Mortgage Solutions integrates multiple preferred lenders with best in market lending services. This innovative, multi-functional suite of mortgage lenders and services will help ICBA Member Banks reduce overhead and increase efficiency, remain compliant and grow market share.
With exclusive relationships with national insurance providers, community banks gain access to life and disability insurance coverage to meet virtually any borrowing need. Through ICBA Reinsurance, participating banks can receive commission income and have the opportunity to qualify for dividends and a share of investment income.

ICBND encourages all of you, our Member Banks, to refer to your Associate Members first to fulfill your community bank’s needs.

*Associate Members must complete an application and provide three community bank references in order to be considered for membership by the ICBND Member Services Committee. Final approval to be deemed by the ICBND Board of Directors.
**Dakota Carrier Network**

**Bismarck**
4202 Coleman St.
Bismarck, ND 58501
Contact: Todd Domres – Director of Sales
Phone: (701) 323-3039
Email: tdomres@dakotacarrier.com
Contact: Jennifer Guthmiller – Account Executive
Phone: (701) 323-3035
Email: jguthmiller@dakotacarrier.com

**Fargo**
3901 Great Plains Drive S
Fargo, ND 58104
Contact: Dana Eckart – Account Executive
Phone: (701) 364-1304
Email: deckart@dakotacarrier.com
Website: [http://dakotacarrier.com/](http://dakotacarrier.com/)

Dakota Carrier Network (DCN) provides Ethernet, Broadband, and Internet services on a statewide fiber-optic network. DCN also offers customers co-locations space for data backup and disaster recovery services.

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**ICB Marketing Solutions**

1136 West Divide Avenue
Bismarck, ND 58501
Website: [www.icbnd.com](http://www.icbnd.com)
Contact: Lacey Kuhn, Sales & Marketing Manager
Email: laceyk@icbnd.com
Contact: Jess Voegele, Office Manager/CSR
Email: purchasing@icbnd.com
Phone: (701) 258-8748

ICB Marketing Solutions is an affiliated enterprise of Independent Community Banks of North Dakota and offers a full array of banking supplies at discounts of 20%-30% or more on items including: custom forms, cash tickets, envelopes, statement paper, promotional items, fire files, imprinted cups & napkins, calendars, customer & staff appreciation gifts and much more!

ICB Marketing Solutions can also offer member banks and associate members substantial savings on a broad range of office supplies through our partnership with Staples. Now your employees can also take advantage of these great savings! Another partnership our members and their employees can take advantage of is our UPS/Unishippers program. Simply by linking in to our master account, our members can see savings on average of 18%-30% on all of their shipping needs.

Not only can ICB Marketing Solutions save your bank money, we can also save you time. To learn more about the ICB Marketing Solutions and how it can benefit your bank, call Lacey or Jess at 701-258-8748.

ICB Marketing Solutions has also partnered with National Purchasing Partners to provide discounts on products and services. NPP negotiates the rates, and makes them available to ICBND members. NPP is a free service and includes products like: Wireless Service (Verizon), Facility Maintenance Supplies, Travel (Expedia), Legal Services, Tech Devices and more... Signing up is easy. Visit [www.mynnpp.com](http://www.mynnpp.com) *Click on Join Now * Select “Company” then “Finance” * Select Independent Community Banks of North Dakota from the dropdown menu and complete enrollment.
ICBN Endorsed Associate Members

ICB Services, Inc.
1136 West Divide Avenue
Bismarck, ND 58501
Website: www.icbnd.com
Contact: Angie Olson, Director of Card Services
Email: angiet@icbnd.com
Contact: Bill Walker, Credit Card Coordinator
Email: billw@icbnd.com
Phone: (701) 258-8326
(877) 301-0984
Fax: (701) 258-9960

ICB Services, Inc. is a full service agent bank program offering credit card services to the North Dakota, South Dakota, Minnesota and Iowa areas. Our members are able to tailor a credit card program to suit their banks individual needs. Rates and fees are chosen by the bank and the receivables belong to you. Choose from VISA Classic, Gold, Platinum and Business products. ICB Services offers training, compliance assistance, online software and cutting edge enhancements for VISA products. Contact ICB Services, Inc. for more information. ICB Services, Inc. is an affiliate program through ICBA Bancard.

Independent Bankers Insurance Services IBIS
3433 Heartwood Circle
Mandan, ND 58554
Contact: Jodi Brown, Regional Sales Manager
Phone: (701) 751-2687
Cell: (701) 516-3538
Email: jbrown@ibisinsurance.com
Website: www.ibisinsurance.com

Independent Bankers Insurance Services IBIS specializes in financial institutions risk management and insurance services for community banks. Your bank will benefit from IBIS’ experience and long term underwriting relationships. IBIS has direct underwriting contracts with all of the major companies A-rated excellent or higher providing the specialized insurance coverage unique to the banking industry. IBIS brings over 30 years’ experience insuring the unique exposures inherent to community banks.

Travelers
385 Washington Street – SB04B
St. Paul, MN 55102
Contact: Patty Schutz, Bond & Specialty Insurance
Phone: (651) 310-5403
Direct: (651) 728-3014
Fax: (877) 268-9121
Email: pscutz@travelers.com
Website: www.travelers.com

Travelers provides complete insurance solutions for financial institutions through local independent agents. Travelers is rated “Superior” A++ By A.M. Best and is endorsed as the national preferred provider to the Independent Community Bankers of America (ICBA).
Advanced Business Methods

4480 Coleman Street
Bismarck, ND 58503
Website: www.abmnow.com
Contact: Duane R. Boeder
Phone: (701) 224-7072
Fax: (701) 224-7082
Email: dboeder@abmnow.com

Advanced Business Methods is your single source for Copiers, Laser Printers, and Facsimile Machines as well as Supplies, Service, Networking and Support.

We offer the following:
• Sales, Service, Supplies, & Leasing
• Customized & free print fleet analyses to reduce costs with Managed Print Service
• Free, fast proposals & quotes with detailed specifications & prices
• Copier, fax, & printer supplies for Canon, Savin, and Lexmark & nearly all other major brand office machines
• Certified Networking Engineering Specialists
• Comprehensive Service Agreements to fit any customer needs
• State of the art computerized dispatch for optimal service & support including our Help Desk
• Designated support staff for each client/customer

To provide you with quality service and support you deserve, we exceed the stringent requirements of the manufacturers we represent. Our 35 service technicians work in designated territories. By concentrating their knowledge in one area, your questions or concerns are efficiently and expertly handled by a familiar technician. They know your system better than anyone. This commitment to integrity and continuity also extends to our training. Our program exceeds industry standards to allow each technician to focus their skills specifically on the copying systems used in your territory.

Bank Holding Company Association

7400 Metro Boulevard, Suite 217
Minneapolis, MN 55439
Contact: Tom Bengtson, Managing Director
Phone: (952) 835-2248
Phone: (800) 813-4754
Fax: (952) 835-2295
Email: tom@thebhca.org
Website: www.thebhca.org

The Bank Holding Company Association is a trade association comprised of member bank holding companies throughout the Upper Midwest. Its primary mission is to educate members on the effective use of a bank holding company, permissible holding company activities and the various regulatory and legislative issues that affect the financial services industry.
Bankers Equipment Service, Inc.

**Burnsville**
11561 12th Avenue South
Burnsville, MN 55337
Website: [www.bankerequipment.com](http://www.bankerequipment.com)
Contact: Kevin Hubbard, Vice President of Operations
Phone: (888) 890-6661
Email: khubbard@bankerequipment.com

**Moorhead**
3505 8th Street South, Suite 1B
Moorhead, MN 56560
Contact: Ryan Townsend, Account Executive
Phone: (605) 359-4032
Email: rtownsend@bankerequipment.com

With over 80 years of experience serving the Financial Industry, Bankers Equipment Service are experts in helping their clients increase efficiency, profitability and improving customer engagement. They provide a comprehensive range of financial solutions combined with experienced installation, training and ongoing support. As a premier partner and certified dealer for the leading branch transformation manufacturers in the world, Bankers Equipment is committed to providing the largest selection of quality solutions for their customers.

Some of their Branch Transformation solutions include: Currency Recyclers, Self-Service Coin Machines, Self-Service Kiosks, ATMs, Coin & Currency Machines, Online Teller Systems, IT Solutions, Strategic Branding, Remote Cash Capture, Document Management, Payment Systems and Financial Supplies.

Service Offices: Twin Cities, Bemidji, Bismarck, Minot, Mankato, Marshall, Duluth, Rochester & Fargo/Moorhead.

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BEK Communication Cooperative

200 E Broadway
Steele, ND 58482
Website: [www.bektel.com](http://www.bektel.com)
Contact: Darwin Fettig
Phone: (701) 475-2361
Fax: (701) 475-2100
Email: darwinf@bektel.com

BEK Communications was founded in 1952. It is a multi-faceted communications service company headquartered in Steele, North Dakota with branch offices in Bismarck and Valley City. The company provides fiber-based voice, internet, Ethernet and digital television services; voice and surveillance Cloud based services; live sports broadcasting on BEK Sports; and hospital and business communications solutions to more than 8,600 customers in North Dakota. The company emphasizes an intimate local service experience and a broad portfolio of high quality communications services at a reasonable price.
BlueCross BlueShield of North Dakota

1415 Mapleton Ave
Bismarck, ND 58503
Website: www.bcbsnd.com
Contact: Scott Oothoudt
Email: scott.oothoudt@bcbsnd.com
Phone: (701) 223-6348
Fax: (701) 255-5595

Insurance Company- Health, Life, Disability, Long Term Care, Dental, Vision and Flex.

Brady Martz & Associates, PC

Minot
24 West Central
Minot, ND 58701
Website: www.bradymartz.com
Contact: Tom Will or Ryan Bakke
Phone: (701) 852-0196
Fax: (701) 839-5452
Email: thomas.will@bradymartz.com or ryan.bakke@bradymartz.com

Grand Forks: 401 DeMers Avenue, Ste. 200, Grand Forks, ND 58201
amy.haagenson@bradymartz.com—Phone: (701) 795-7475

Dickinson: 116 West Villard Avenue, Dickinson, ND 58601-5120
brian.fisher@bradymartz.com—Phone: (701) 483-6000

Bismarck: 207 East Broadway, Bismarck, ND 58501
stacy.dutoit@bradymartz.com—Phone (701) 223-1717

Brady Martz offers a broad range of services to financial institutions. Opinion audits, limited scope attest engagements, IT security and compliance consulting, trust department examinations, tax preparation, call report assistance and Federal Reserve reporting lead the list of services. Brady Martz also offers services related to Subchapter-S analysis, strategic planning, branching applications and bank holding company acquisitions and dispositions.
ByteSpeed

3131 24th Ave S
Moorhead, MN 56560
Contact: Gavin Doppler, Account Manager
Email: gdoppler@bytespeed.com
Phone: (877) 553-0777
Fax: (218) 227-0496
Website: www.bytespeed.com

ByteSpeed has been a leading IT solutions resource since 1999. We provide customized computer hardware featuring industry-leading warranties, enterprise networking solutions, and professional IT services that community banks can trust. We are headquartered in Moorhead, MN and have a track record of exceptional customer service, offering a more personal level of service and support than larger vendors. For more information, visit www.bytespeed.com.

CapFirst Equipment Finance, Inc.

4165 30th Ave S, Suite 100
Fargo, ND 58104
Website: www.capfirstef.com
Phone: (701) 639-7209
Contact: David Suppes, President
Email: dsuppes@capfirstef.com
Contact: Andy Erickson, VP Business Development
Email: aerickson@capfirstef.com

CapFirst is an independent equipment finance company providing equipment finance solutions to commercial, ag and municipal entities in the upper Midwest. CapFirst partners with banks that do not have an equipment finance division allowing them to offer an equipment lease finance product to its customers through participation in its no-cost Bank Lease Program. In addition, CapFirst also provides asset opportunities to those bank partners looking for additional earning assets and/or looking to diversify its existing loan portfolio through funding of transactions originated by CapFirst.

CBIZ Payroll, HR Services & Insurance Services, Inc.

222 South 9th St #1000
Minneapolis, MN 55402
Website: www.cbiz.com
Phone: (612) 436-4600
Fax: (612) 455-4072
Contact: Dennis R. Polzin, Business Manager Partner
Email: dpolzin@cbiz.com

With more than 100 offices and 4,600 associates in major metropolitan areas and suburban cities throughout the U.S. CBIZ delivers top-level financial and benefits and insurance services to organizations of all sizes, as well as individual clients, by providing national-caliber expertise combined with highly personalized service delivered at the local level. We are one of the nation’s leading: accounting providers; employee benefits specialists; property and casualty brokerage and risk consulting firms; valuation firms; and retirement plan service providers.
Check Printing Solutions

8906 S Harlem Ave
Bridgeview, IL 60455
Contact: R. Scott Cleary, Senior Sales Executive
Email: rscleary@checkprintingsolutions.com
Phone: (708) 613-2002
Cell: (732) 740-5875
Website: www.checkprintingsolutions.com

Check Printing Solutions (CPS) is a single source solution for all of your financial printing needs. We provide customer check printing, loan payment books, HELOC Activation mailings, money orders, official checks, and operational supplies. Our check printing offering is unique to other vendors. We focus on providing service and attention to you. No contracts, no service fees, more checks per order, business checks at a fraction of what others charge, free in package marketing, exclusively branded checks..... We invite you to discover the differences offered by CPS!

Computer Services, Inc.

3901 Technology Drive
Paducah, KY 42001
Phone: (800) 545-4274
Contact: Craig Witbart, Regional VP
Email: associations@csiweb.com
Website: www.csiweb.com

Computer Services, Inc. (CSI) is a customer service company that delivers innovative technology solutions to financial institutions nationwide. A total solutions provider, CSI offers core processing, managed services, mobile and Internet solutions, payments processing, print and electronic distribution, and regulatory compliance solutions. With 50 years as an industry leader in innovation and service, CSI serves financial institutions as a trusted technology partner that understands their needs and delivers solutions that empower them to be more competitive, compliant and profitable. Learn more about CSI, including CSI Secure Connect, a board portal and employee intranet for banks, at www.csiweb.com.
Connecting Point Computer Center

**Bismarck Location:**
1680 E Capitol Ave, Suite B
Bismarck, ND 58501
Phone: (701) 258-6689
(800) 719-4607
Website: [www.connectingpoint.biz](http://www.connectingpoint.biz)
Contact: Toby Schatz, Manager, Corporate Business Development
Email: tschatz@connectingpoint.biz

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Contact your local Connecting Point Computer Center for a free initial consultation. See how we take the complexity out of your technology, providing you peace of mind.

Bismarck, ND  Watertown, SD  Sioux Falls, SD  Pierre, SD

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Convergint Technologies

4005 Pheasant Ridge Drive NE
Blaine, MN 55449
Website: [www.convergint.com](http://www.convergint.com)
Contact: Stephanie Carlson, Director of Marketing Operations & Client Programs
Phone: (763) 784-6504
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SPC/Convergint Technologies are the global leaders in security, technology and marketing solutions for hundreds of banks. Our promise, and our number one objective, is to be our customers’ best service provider.

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Crescent Mortgage Company

6600 Peachtree Dunwoody Road NE
600 Embassy Row, Suite 650
Atlanta, GA 30328
Website: [www.crescentmortgage.com](http://www.crescentmortgage.com)
Contact: Rick McKinley, Vice President—MN, ND, SD, IA, WI & MI
Email: rmckinley@crescentmortgage.net
Cell/Direct: 763-458-4051
Main Office Phone: 800-851-0263

A wholly owned subsidiary of CresCom Bank (Myrtle Beach, SC) and headquartered in Atlanta, GA, Crescent Mortgage Company is a leading national wholesale and correspondent mortgage lender. Crescent’s primary customers include Community Banks, Credit Unions, and high quality Independent Mortgage Lenders in 45 states. "We are totally committed to daily exceeding the expectations of our customers."

Rick McKinley, Vice President, is based out of Minneapolis. He has been with Crescent since the beginning of 2012 and in the banking and lending industry since 1993.
Crowley Fleck PLLP Attorneys

100 West Broadway Suite 250
PO Box 2798
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Contact: Blaine T. Johnson, Attorney
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Crowley Fleck has offices in Bismarck and Williston, six cities in Montana, and three in Wyoming, with over 165 attorneys firm-wide. We have extensive experience advising banks on a full range of regulatory and compliance matters, assisting with negotiation and documentation of loan transactions, workouts, collections, UCC remedies, foreclosures, creditors rights in bankruptcy, compliance, trust administration, public finance, and working on mergers and acquisitions of financial institutions.

Dakota Appraisal & Consulting, Ltd.

304 East Rosser Avenue
Bismarck, ND 58502-1235
Contact: Joe Ibach, MAI
Phone: (701) 255-3181
Fax: (701) 258-0577
Email: joe@dakotaappraisal.net
Website: [www.dakotaappraisalandconsulting.net](http://www.dakotaappraisalandconsulting.net)

Dakota Appraisal & Consulting, Ltd is a state-wide appraisal company providing dependable and accurate appraisals of all property types. Dakota Appraisal also provides legal support and is well versed in condemnation appraisal, divorce, and estate partition actions. They look forward to serving your needs.

Dakota Business Lending

5630 36th Ave S
Fargo, ND 58104
Website: [www.dakotabusinesslending.com](http://www.dakotabusinesslending.com)
Contact: Steve M. Dusek, President/CEO
Phone: (701) 293-8892
Email: sdusek@dakotabusinesslending.com

At Dakota Business Lending, we know that small business ownership is an adventure. Along the road to success, a first-rate financing partner can provide the momentum needed to make a difference in the lives of people, building partnerships that make a difference. We have been providing creative financing options to businesses across the state of ND and in western MN since 1982. Offering flexible, customized loans that are an attractive alternative to conventional financing, Dakota Business Lending has 35-plus years of experience in developing strategies tailored to YOUR story and YOUR dream. Since inception, we have provided over $500 million in loans with total project impact exceeding $1 billion to small businesses and local economies.
Dakota Business Solutions
4912 Harbor Trl SE
Mandan, ND 58554
Website: www.dbsbusiness.net
Contact: Kelly Heinert, Owner
Phone: (701) 220-6706   Cell: (701) 516-0516
Fax: (701) 255-1750
Email: Kelly@dakotabusinessinc.com

Dakota Business Solutions was created based on the need for local representation to companies for their mailing software, mailroom equipment and shipping software. We sell the following products to all of ND: Neopost, MBM, Automail Software, Outsourcing and Digital Shipping. We provide clients with equipment and software solutions for outgoing mail, folding/inserting documents, addressing envelopes, opening incoming mail and shipping packages.

Datrue Process Automation
2705 Twin City Drive
Mandan, ND 58554
Contact: Terry Fields, General Manager
Phone: (701) 663-8930
(800) 279-7493
Fax: (701) 663-2308
Email: info@datrue.com
Website: www.datrue.com

Datrue Process Automation provides the best financial equipment and service available from independent companies. Call us first for deposit and teller automation solutions including ATMs, Teller Cash Recyclers (TCR), Teller Cash Dispensers (TCD), Coin & Currency Counters, Document & Check Imaging hardware and software. Datrue is the area leader in Check 21 products.

Dougherty and Company LLC
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Dougherty & Company is a full-service investment bank and brokerage firm that offers a wide array of products and services to individuals and institutional investors nationwide.

*Member FINRA/SIPC
Eide Bailly LLP

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Contact: Ann Rockswold Email: arockswold@eidebailly.com

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Bismarck, ND 58502-1914
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Contact: Dana Ereth Email: dereth@eidebailly.com

Website: www.eidebailly.com
Toll Free: (888) 777-2015

Eide Bailly is ranked as one of the 25 largest CPA firms in the nation. The regional CPA and business advisory firm offers a team of professionals who work specifically with clients in the financial institutions industry. In addition to locations in Bismarck and Fargo, the firm has offices located in South Dakota, Montana, Minnesota, Arizona, Idaho, Iowa, Colorado, Oklahoma, Utah, Washington and Nevada. As CPAs and business advisors, we serve banks by providing:

- Tax planning
- Tax Return Preparation
- Opinion Audits
- Directors’ Examinations
- Internal Audits
- Compliance Consulting
- Loan Review
- Technology Security Services and Risk Assessments
- Policies & Procedures Development
- Safety & Soundness Consulting
- Strategic Planning
- Succession Planning
- Bank Merger & Acquisition Analysis and Assistance
- Bank Stock Valuations
- Assistance with the Preparation of Applications & Notices to Federal & State Regulatory Agencies
- Fraud Investigation
**Federal Home Loan Bank of Des Moines**

**Des Moines Headquarters:**
909 Locust Street  
Des Moines, IA 50309  
Phone: (800) 544-3452 (Press “0” for operator)  
Local Phone: (515) 412-2100  
Fax: (515) 699-1293

**Sioux Falls Location:**
6900 W Sagamore Circle  
Sioux Falls, SD 57106  
Phone: (800) 544-3452, ext. 3456  
(605) 759-4320  
Contact: James Lee, Vice President-Member Services  
Email: jlee@fhlbdm.com  
Website: [www.fhlbdm.com](http://www.fhlbdm.com)

The Federal Home Loan Bank of Des Moines is a valuable partner to nearly 1,500 community and commercial banks, credit unions, thrifts, insurance companies and community development financial institutions throughout Iowa, Minnesota, Missouri, North Dakota, South Dakota, Montana, Wyoming, Utah, Idaho, Washington, Oregon, Alaska, Hawaii and three U.S. Pacific Territories. FHLB Des Moines provides readily available, low-cost liquidity to local lenders in all economic cycles. Member financial institutions have access to a variety of products and services designed to help lower their funding costs, manage liquidity, improve asset and liability management, meet community credit needs, control risk and fund mortgages originated for sale in the secondary market.

**Federal Reserve Bank of Minneapolis**

90 Hennepin Avenue  
Minneapolis, MN 55480  
Website: [www.minneapolisfed.org](http://www.minneapolisfed.org)  
Contact: Jacqueline King, Vice President  
Phone: (612) 204-5470  
Email: jacqueline.king@mpls.frb.org

The Minneapolis Fed, with one branch in Helena, Montana, serves the six states of the Ninth Federal Reserve District: Minnesota, Montana, North and South Dakota, 26 counties in northwestern Wisconsin and the Upper Peninsula of Michigan.

The Ninth District stretches 1,800 miles from east to west. It covers 409,291 square miles and is home to about 8.8 million people. Although 12 percent of the nation’s land is in the Ninth District, only 3 percent of the nation’s population resides here.

**Central Bank Services:**  
~ Banking Supervision and Regulation ~ Monetary Policy/FOMC ~ Economic Research ~ Discount Window

**Financial Services:** The Federal Reserve Banks provide financial services to depository institutions including banks, credit unions, and savings and loans, much like those that banks provide for their customers. These services include collecting checks, electronically transferring funds, and distributing and receiving cash and coin.
First Class Mortgage

2300 13th Ave South
Fargo, ND 58103
Contact: Dan Van Winkle
Phone: (701) 356-9898
Fax: (701) 356-0344
Email: dan@firstclasscorp.com
Website: www.firstclasscorp.com

At First Class Mortgage, all we do, every day, is residential mortgages. Let our mortgage expertise remove the stress of staying compliant with ever-changing mortgage regulations, all while giving your customers a stellar mortgage experience. Our streamlined mortgage process keeps both you and your customers informed throughout the entire process. Plus, we take the time to get to know each borrower, allowing us to help them make an educated decision about their home financing. From first-time homebuyers to empty-nesters and investors to those looking to refinance, we work on their behalf to find the best loan to fit their needs. Contact us today to find out more about partnering with First Class Mortgage.

Fiserv, Inc.

255 Fiserv Drive
Brookfield, WI 53045
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Contact: John McChesney, Sales Executive
Phone: (800) 872-7882
Email: John.McChesney@fiserv.com

A Fortune 500 company, Fiserv (NASDAQ: FISV) is a worldwide leader in financial services technology solutions. Ranked No. 1 on the FinTech 100 survey of top partners to the financial services industry, Fiserv drives innovation in solutions for Payments, Processing Services, Risk & Compliance, Customer & Channel Management, and Insights & Optimization. Fiserv is trusted by more than 16,000 clients worldwide including banks, credit unions and thrifts, mortgage lenders and leasing companies, brokerage and investment firms, and other business clients. To learn more, visit us at www.fiserv.com or contact us at 800-872-7882.

Gulf Coast Business Credit

5000 Plaza on the Lake Suite 315
Austin, TX 78746-1067
Website: www.gulfcoastbc.com
Contact: Rob James, Business Development Officer
Email: RobertJames@gulfbank.com
Phone: (303) 587-3641

GC Business Credit (“GCBC”) specializes in accounts receivable financing. Though based in the Gulf region, GCBC works with community banks nationwide by partnering in a way so that local banks can extend the GCBC products as a potential solution, while helping clients meet their needs and keeping the overall banking relationship in place. GCBC offers fee income to bank partners through referral and participation programs.

GCBC, as a division of Gulf Coast Bank & Trust, is able to remain capitally stronger than many of its factoring peers and conducts itself with the highest level of decorum and ethics. Because of the bank orientation, GCBC factoring fees and rates are significantly lower than most factoring companies, many times more than 50% less. GCBC is here to assist the lending community to help North Dakota businesses thrive and leap to the next level of success!
19 ICBND Associate Members

Harland Clarke

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Harland Clarke was formed in 2007 by combining the products and services of Clarke American Corp. and the printed products segment of John H. Harland Company. Together, both highly respected companies have over 200 years of combined experience, each with a rich heritage, traditions of innovation and performance excellence. Harland Clarke offers an expanded suite of direct marketing services, delivery and anti-fraud products, contact center services and checks and check-related products to the financial institution market including: banks, thrifts, and securities firms.

Heartland Trust Company

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Heartland Trust Company is non-affiliated, independent, locally owned trust company. HTC is a full service financial management organization providing qualified retirement plans including 401-K, profit sharing and money purchase pension plans to business and assists individuals with retirement planning, estate planning and investment management through personal trusts, investment agencies, and IRA’s.

High Point Networks

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High Point Networks is a value-added reseller (VAR) of information technology providing solutions to both the SMB and enterprise level markets in the upper Midwest. We offer organizations best-in-class voice and data networking solutions, supported by the best professional services team in the region. Our solutions solve real challenges and provide measurable return on investment.

"Always Connected" is a slogan that epitomizes the day-to-day culture of High Point Networks and the manner in which we consistently provide the highest level of customer satisfaction by being reliable, timely and accurate with our clients.

High Point Networks is based in West Fargo, North Dakota, and has regional offices in Bismarck, Sioux Falls, Billings and Denver.
HTG Architects

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HTG Architects’ proven process of EvoBank® (Research), InVision (Program and Feasibility) and Client Representation, will guide you through the building process and handle all of your project needs. With over 57 years of experience and 2,100 financial projects, HTG’s expertise can help your organization decrease expenses and increase your profits. HTG is MORE than Architects, we provide “Solutions That Make a Difference”.

Jack Henry Banking

663 W Hwy 60
Monett, MO 65708
Website: www.jackhenrybanking.com
Contact: Justin Ross, Marketing Specialist
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Email: juross@jackhenry.com

Jack Henry & Associates’ original business line was founded in 1976 to provide banks with off-the-shelf banking software. More than four decades later, Jack Henry Banking is a leading provider of the integrated technology platforms banks need to process financial transactions, automate business processes, and manage mission-critical customer and business information.

We now serve as the primary technology partner for approximately 1,100 banks ranging from community banks to multi-billion dollar mid-tier banks and multi-bank holding companies, including approximately 15 percent of mid-tier banks with assets ranging from $1 billion to $30 billion.

Our broad product and service offering enables banks to execute their business strategies with technology platforms tailored to support unique growth, service, operational, and performance goals. Our banking solutions encompass three functionally distinct core systems, more than 140 complementary solutions, in-house and outsourced delivery alternatives, contemporary technology, and the infrastructure necessary to support today’s complex banking platforms as a single point of contact, ongoing service, and accountability.
Lake Agassiz Development Group

417 Main Avenue
Fargo, ND 58103
Contact: Amber Metz, Executive Director
Phone: 701-235-1197
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Web Site: www.lakeagassizcdc.com
E-mail: amber@lakeagassiz.com

The Lake Agassiz Certified Development Company (LACDC) was founded in 2004 specifically to administer the SBA 504 Program; a program to deliver fixed rate financing for real estate and equipment. Through its affiliated companies Lake Agassiz strives to always back North Dakota’s ambition.
### Lewis & Clark Development Group

200 1st Avenue NW, Suite 100  
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Phone: (701) 667-7600  
Contact: Brent Ekstrom, Executive Director  
Email: brent@lcdgroup.org  
Website: www.lcdgroup.org

The Lewis & Clark Development Group is a collaboration of three separate non-profit organizations, Lewis & Clark Regional Development Council (LCRDC), the Lewis & Clark Certified Development Company (LCCDC), and CommunityWorks North Dakota (CWND), joined to provide programs and loans to support businesses, local governments, and individuals in expanding affordable housing opportunities and advancing economic and community development across North Dakota. Each of these three entities serves specific purposes and offers unique services but share staff and resources.

LCRDC provides business loans under a host of revolving loan funds it has created and grants to cities.

LCCDC works with the SBA and private-sector lenders to provide financing to small businesses through the SBA/504 Loan Program, which provides growing businesses with long-term, fixed-rate financing for major fixed assets such as land and buildings.

CWND works with banks and prospective homeowners by providing affordable first and second mortgages for individuals and financing for predevelopment, acquisition, and construction of multi-family low-income housing.

### Main Street, Inc.

920 19th Street North  
Birmingham, AL 35203  
Website: www.mainstreetinc.com  
Contact: Cynthia Glover, VP of Business Partnerships  
Phone: 866-380-4816  
Email: cglover@mainstreet.com

Main Street partners with over 2,100 community-oriented financial institutions to provide data-driven solutions. Our affordable, effective check program designed to meet the needs of financial institutions like yours is easy to manage and leaves out the hidden fees you’ll find in other programs. But we don’t stop there. Our TargetSmart data-driven marketing program offers tools to help you win in today’s market with our simple, 3-step process for gaining account holder insights, reaching potential account holders with marketing programs, and measuring the effectiveness of your efforts to give you growth power you never thought possible. Visit us online at www.mainstreetinc.com.

### Marco

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Marco is a leading technology services company that specializes in business IT services, cloud services, managed services, telecom carrier services, copiers/printers, phone systems, document management and audio/video systems.
Merchants Bank
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A regional leader in mortgage loans and mortgage loan servicing.

Middaugh Benefits Consulting
1019 5th Ave South
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Website: www.damiddaugh.com
Contact: David Middaugh, Reg Rep
Contact: Jason Middaugh, Reg Rep
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Middaugh Benefits Consulting is a privately owned, full service insurance brokerage firm specializing in employer-provided and voluntary benefits for companies of all sizes across a broad array of industries.

Affiliated with over 50 of the largest national insurance companies, Middaugh Benefits Consulting specialize in providing customized solutions for companies looking for group and individual insurance products and benefit plans which will meet the unique needs of their employees.

Middaugh Benefits Consulting aspire to their in-depth industry knowledge allowing them to offer creative and flexible solutions with quality and price-sensitive insurance products and benefit plans for clients.
MinnKota Secured Document Destruction

809 4th Ave N
Fargo, ND 58102
Website: www.minnkota.biz
Contact: Mary Aldrich, Sales Manager
Phone: (701) 293-8428
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Email: maldrich@minnkota.biz

MinnKota is a National Association of Information Destruction (NAID) “AAA” certified plant-based (off-site) and mobile (on-site) service provider. MinnKota’s shredding services conveniently destroy everything you need discarded. MinnKota provides on-site and plant-based shredding services for parts of North Dakota and Western Minnesota. All personnel adhere to policies and procedures required by NAID to maintain a good standing as a NAID certified member. MinnKota also has an endorsement from NAID for Hard Drive Destruction and Non-Paper Media.

MinnKota’s Sales Manager, Mary Aldrich, is a NAID Certified Secure Destruction Specialist. The CSDS accreditation is issued to NAID professionals who have demonstrated exceptional knowledge and expertise in secure data disposal. To become a CSDS, candidates must pass a rigorous exam about regulatory and compliance as well as physical and operational information destruction security standards. By working with Mary, you rely on an industry leader who is among the most knowledgeable and well-trained in the secure data destruction industry.

Network Center, Inc.

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Contact: Bruce Donarski, Account Executive
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Contact: Layne Hanson, Account Executive
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Network Center, Inc. is a complete technology solution provider that has been delivering advanced secure networking solutions to financial services companies throughout the Midwest since 1986. Network Center, Inc. partners with industry leading manufacturers providing business solutions for virtualization, VoIP communications, backup and disaster recovery, security, penetration testing, network assessments, real-time network monitoring, intranets, hosting, cloud solutions, mobile apps, and website development. Our service team and 24/7 help desk provide support to over 200 customers in the banking industry. Network Center, Inc.’s experience in the industry will help alleviate your regulatory concerns. We welcome you to find out why so many banks have entrusted their network to our dedicated team of professionals.
NewVision Security, LLC
1313 Republic St, Ste A
Bismarck, ND 58504
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Contact: Cameron Fleck, Owner/President
Phone: (701) 222-8888
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NewVision Security LLC provides burglar alarms, fire alarms, CCTV’s and key-card access. We design, install, and service all of the low voltage systems for banking facilities.

ND Banks Benefit Trust
PO Box 1438
Bismarck, ND 58502-1438
Website: www.ndba.com/about/ndbbt
Contact: Angi Day, Benefits Coordinator
Phone: (701) 223-5303
Email: angi@ndba.com

The Trust is designed specifically to meet the needs of banks. We know that every employer has their own unique goals and we will keep customization in mind. As the Trust grows, employers can choose to utilize the Trust for all of their benefit needs or as a supplement to their existing program.

North Dakota Development Fund
1600 East Century Avenue, Suite 2
PO Box 2057
Bismarck, ND 58502-2057
Website: www.NDDevelopmentFund.com
Contact: Scot Long, CEO
Email: slong@nd.gov
Phone: (701) 328-7256
Contact: Ashley Hruby, Vice President
Email: ahruby@nd.gov
Phone: (701) 328-5349
Contact: Sara Isaak, Accounting/Credit Analyst
Email: sisaak@nd.gov
Phone: (701) 328-5310

The North Dakota Development Fund is a gap-financing tool that provides debt and equity financing to primary sector businesses in North Dakota. The Fund manages three fund pools, the Development Fund and the Rural Fund, and the New Venture Capital Program, and has over $50 million in assets. A statewide non-profit corporation, the Fund is overseen by a Board of eight key industry executives representing finance, manufacturing, law and exported services. The Fund works closely with financial institutions, regional councils and local economic developers in providing an array of financial products.
North Dakota Guaranty & Title Co.
400 East Broadway, Suite 102
Bismarck, ND 58501
Website: www.thetitleteam.com
Contact: Nick Hacker, President
Phone: (701) 223-6835
Phone: (701) 663-5362
Fax: (701) 224-1571
Email: ndgt@thetitleteam.com

We are comprised of 17 locations across North Dakota and Western Minnesota. Together, our companies North Dakota Guaranty & Title Co., Grand Forks Guaranty & Title Co., Consolidated Title Services, Strander Guaranty & Title Co. and Pennington Guaranty & Title Co. create the title team—experienced professionals who offer complete residential and commercial title services. Our mission is to provide the best service in every market in which we participate. No matter what the title needs are, we will go the extra mile to help coordinate title services in North Dakota and Minnesota.

North Dakota Housing Finance Agency
PO Box 1535
Bismarck, ND 58502-1535
Website: www.ndhfa.org
Contact: Jolene Kline, Executive Director
Phone: (701) 328-8080
(800) 292-8621
Fax: (701) 328-8090
Email: ndhfainfo@nd.gov

A public financial institution, North Dakota Housing Finance Agency offers affordable mortgage financing for low-to-moderate-income households, assures the continued availability of low-income rental units, and provides rural communities with the technical and financial assistance required to address local housing needs.

North Dakota Recorders Information Network (NDRIN)
1351 Page Drive, Suite 106
Fargo, ND 58103
Phone: (701) 364-1280
Contact: Vicki Kubat, County Recorder
Email: vkubat@nd.gov
Email: support@ndrin.com
Website: www.ndrin.com

North Dakota Recorders Information Network (NDRIN) is a computerized central repository which houses the real estate records of participating North Dakota County Recorders’ offices. NDRIN is now publishing documents for 50 counties. The repository is the "salt mine" for storage of digital images and information, safeguarding our irreplaceable county records. The repository system allows each county to publish land records and data to the internet through the use of the NDRIN website www.ndrin.com.

There are nominal monthly service fees involved for subscribers. With computer technology evermore in the forefront of the workplace, the NDRIN website can only be a useful, more important tool for the business world. NDRIN never closes, and records can accessed 24/7 365 days a year from any computer connected to the internet.
Northern State University  
School of Business ~ Banking Program  
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Higher Education offering online degree programs in banking and financial services.

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Northland Securities, Inc. is a privately held full-service broker dealer, headquartered in Minneapolis, MN. Composed of industry veterans, the company specializes in underwriting municipal bonds and placing commercial loans with community banks through Northland Networks, Inc. an affiliate. In addition to investments, Northland offers bank advisory services for portfolio analysis and asset liability management. Member FINRA and SIPC, Registered with SEC and MSRB.

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Olson & Burns, PC produces ICBND’s legal newsletter Community Bankers Advisor. The firm has a strong emphasis on a general commercial practice, regularly representing more than thirty North Dakota banks in litigation, bankruptcy, and transactional and regulatory matters. Olson & Burns, PC does not represent debtors in bankruptcies or actions adverse to financial institutions.
OnCourse Learning
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Website: www.oncourselearning.com

OnCourse Learning Financial Services is a leading provider of governance, risk and compliance training for the bank, mortgage, gaming and nonbank financial services industries. Formerly known as BankersEdge, OnCourse Learning Financial Services educates more than 85,000 financial services professionals each year and has developed more than 1,100 financial services courses. Its parent company, OnCourse Learning, has been delivering continuing education, pre-licensing and corporate training for more than 60 years.

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Email: jpuhalla@nd.gov
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Contact: Shelley Beman, Channel Development Manager
Phone: (844) 478-2745
Email: shelley.beman@rubrik.com

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Minnetonka, MN 55345
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Contact: Skyler Wickland, Account Manager
Phone: (612) 723-7181
Email: swickland@securitystudio.com

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Contact: John Peck
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Phone: (866) 468-1497
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Contact: Joey Johnson, President
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Conference Website: www.navigatingpayments.org
Contact: Angi Farren, Senior Vice President
Email: angif@umacha.org Phone: (763) 201-9601
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Contact: J Arlt, VP Correspondent Banking Officer
Email: J.Arlt@ubb.com
Work Cell: (605) 228-0581

Contact: Doyle Hardie, VP Lending
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Phone: (701) 239-5497
Email: deborah.kantrud@sba.gov

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USDA Rural Development
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Bismarck, ND 58502-1737
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Fax: (701) 530-2111
Website: www.rd.usda.gov/nd
Contact: Dennis Rodin, Business and Cooperative Program Director
Email: dennis.rodin@nd.usda.gov

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Website: www.wallworkfinancial.com
Contact: Steven Lausch, General Manager
Phone: (701) 476-7444
Email: steve.lausch@wallworkfinancial.com

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Bismarck, ND 58502-1776
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  - Free hot breakfast daily

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  - (612) 861-1000
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  - ICBND Member Corporate Rate: $104.00
  - [Website](http://www.marriott.com/en/hotels/travel/mnbsx-four-points-by-sheraton-richfieldually/)
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<td>6/3/2019</td>
<td>SPECIAL EDITION</td>
<td>Fair Lending Examinations: Increased Scrutiny, New Methodologies &amp; False Positives</td>
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<td>Handling Dormant Accounts, Unclaimed Property &amp; Escheatment</td>
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<td>Community Bank Mergers &amp; Acquisitions Simplified</td>
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