

# **ICBND School of Agricultural Lending**

## **June 14 - 18, 2021**

### **National Energy Center of Excellence**

#### **Bismarck, ND**

Sponsored in part by:

**Bell**  **Bank**

**MOODY'S**  
ANALYTICS

**The Independent Community Banks of North Dakota (ICBND) is excited to work 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 14-18, 2021 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 - Ag Bank Simulator**
- **Menoken Farm Presentation and Tour**
- **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.**

# 2021 Course Schedule\*

<b>Monday, June 14, 2021</b>	Registration	
	Balance Sheet Structuring	Kyle Olson, BSC
	Balance Sheet: Cost vs. Market	Kyle Olson, BSC Cary Anderson, Security First Bank of ND
	Land & Machinery Values	Kevin Pifer, Pifer Auction Bob Pifer, Pifer Auction
<b>Tuesday, June 15, 2021</b>	Income Statement	Kyle Olson, BSC Cary Anderson, Security First Bank of ND
	Cash Flow & Cash Flow Case Study	Lynn Paulson, Bell Bank Mark Wallace, Bell Bank
	Futures & Options: Tools to Protect Cash Flow	Tyler Schau, Kluis Commodity Advisors
	C's of Credit	Ryan Larsen, USU
	Tax Returns & Forms	Steve Eckroth, Eide Bailly Jess Nehl, Eide Bailly
	Bismarck Larks Baseball Game	Includes Tickets, Meal & Drinks
<b>Wednesday, June 16, 2021</b>	Ag Bank Simulator	Ryan Larsen, USU
	Crop & Livestock Values	Darwin Bitz, Heartland State Bank
	Ag Future: Loan Workouts	Lynn Paulson, Bell Bank
	Tax Returns from a Bankers Perspective	Darwin Bitz, Heartland State Bank Cary Anderson, Security First Bank of ND
<b>Thursday, June 17, 2021</b>	In-House Evaluations	Cary Anderson, Security First Bank of ND
	Ratio Analysis & Benchmarking	Bryon Parman, NDSU
	Farmers & Lenders Mental Health	Sean Brotherson, NDSU
	Menoken Farm Presentation & Tour	Darrell Oswald
	Group Social at The Lodge	All Attendees & Instructors Welcome - Appetizers & Drinks
<b>Friday, June 18, 2021</b>	Convergence of the Big Three in Agriculture: Ag Economy, Ag Technology & Ag Experience	Doug Johnson, Moody's Analytics Mike Schaefer, Eide Bailly
	Ag Panel Discussion	Various Instructors & Lenders
	Closing Keynote Speaker	North Dakota Ag Commissioner Doug Goehring (Invited)
	Certificates of Graduation to 2nd Year Students	

## SCHEDULE

### MONDAY

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

### TUESDAY

8am-4:30pm: Class  
6:00pm: Bismarck Larks  
Baseball Game -  
Tickets, Food & Drinks

### WEDNESDAY

8:30am-4:30pm: Class  
Evening: On Your Own

### THURSDAY

8:30am-12pm: Class  
1-5pm: Menoken Farm  
Presentation & Tour  
Evening: Social at The Lodge -  
Appetizers & Drinks

### FRIDAY

8:30am-12pm: 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 Home 2 Suites by Hilton, 1122 W Turnpike Ave, Bismarck, ND, for a discounted rate of \$109 plus tax per night. The Home 2 Suites offers free Wi-Fi, a free hot breakfast in the morning, and full size kitchens in each room.
- ◇ Call 701-751-3400 to reserve a room in the ICBND block. The block will be held until May 31 2021.

### TUITION\*

ICBND Members: \$1,650/year  
ICBM Members: \$1,650/year  
MIB Members: \$1,650/year  
ICBSD Members: \$1,650/year  
Non-Members: \$3,300/year\*\*

*\*A last minute registration fee of \$100 will be added to any registration received after May 29, 2021.*

*\*\*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.*

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

\*Agenda and Instructors Subject to Change

**ICBND School of Agricultural Lending**  
**June 14 - 18, 2021**  
**BSC National Energy Center of Excellence**  
**1200 Schafer Street, Bismarck, ND**



**REGISTRATION FEE**

ICBND Members:	\$1,650.00 per student per year
Independent Community Bankers of Minnesota Members:	\$1,650.00 per student per year
Montana Independent Bankers Members:	\$1,650.00 per student per year
Independent Community Bankers of South Dakota Members:	\$1,650.00 per student per year
*NON-ICBND Members:	\$3,300.00 per student per year

*\*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.*

**LAST MINUTE REGISTRATION**

A last minute registration fee of \$100 will be added to all registrations received after May 29, 2021.

**CANCELLATION POLICY**

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

Attendee Name \_\_\_\_\_ Title \_\_\_\_\_

Email Address \_\_\_\_\_

Bank Name \_\_\_\_\_

Mailing/Billing Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Phone # \_\_\_\_\_ Fax # \_\_\_\_\_

Attendee Education \_\_\_\_\_

Work History and Current Responsibilities \_\_\_\_\_

\_\_\_\_\_ Invoice Bank      \_\_\_\_\_ Check Enclosed for \$ \_\_\_\_\_

\_\_\_\_\_ Credit Card      \_\_\_\_\_ Card # \_\_\_\_\_ Exp Date \_\_\_\_\_

Name on Card \_\_\_\_\_

Address on Card \_\_\_\_\_

**Register by Phone, Mail, or Online:**



701-258-7121 or  
800-862-0672



ICBND  
PO Box 6128  
Bismarck, ND 58506



Credit Card Payment  
Available Online at  
[www.icbnd.com](http://www.icbnd.com)