



**Did you get
'thrown for a loop'
this year without
the ICBND
Convention packet
postal mailing?**

**Luckily, you still have
time to register since you
won't want to miss this
special event marking
ICBND's 50th Annual
Convention!**

**See our website for full details
and the complete set of forms or
page 11 for the banker/non-
exhibitor registration form.
Please consider registering also
for the Community Outreach
event, page 10. This "feel good"
event is sure to become an
annual event at the convention
and can be attended solely as
well as part of your full
registration. Complete your
registrations today!**

Remembering the Past,
Anticipating the Future.

50th
Annual
Convention



Independent Community Banks of North Dakota
August 13 - 15, 2017
Ramkota Hotel • Bismarck, ND

[2017 ICBND Convention Information and Registrations](#)

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Convention information on
page 1, 10, 11, 17 **2**



Rick Beall
Peoples State Bank of
Velva
Minot
ICBND Chairman

For one last time I would like to start out by saying Hello...so, Hello! I must say this past year has definitely flown by and I would like to thank you all once again for electing me Chairman. Trusting a 35 year old who has very questionable taste in Monday night wardrobes was definitely a leap of faith, but I hope I have honored and served our organization to the best of everyone's wishes. Community Banking may not have been my first words, but I honestly believe it was one of the first core beliefs I developed and still hold onto today. As a fourth generation community banker, I love this organization, I love this way of life and I love the people who I get to be surrounded by. The work that you all do truly does help make all of our communities better.

I have touched on it before, but also thank you so much for the time a lot of you put in developing our emerging leaders program. I like to believe that, myself, and so many others across the state are first hand examples of how important this program is in helping today's young bankers become tomorrows developed leaders. Remember though, this program only stays successful and growing if we keep getting involvement from everyone on both spectrums of the banking circle. To my younger counterparts, remember to stay patient and learn from our experienced bankers. One thing school and books cannot teach is life lessons. My parents currently have 80+ years in the banking circles and that kind of knowledge is something that is truly priceless. Embrace it, understand it, and truly use it. To my elder friends, this group of young and emerging

bankers in our state is truly exciting. The intelligence, passion, creativity and drive is something that is truly remarkable. It makes banking so much fun to have these sparks in our businesses. But remember, some of us don't wear suits, we enjoy our technology, our sense of schedule may differ from yours, but at the end of the day we are all on the same team and have the same goal. To help make community banks across North Dakota the prairie rose of financial institutions.

Lastly, I would like to say thank you so much to Barry and the staff at ICBND. Talk about a fun group who help lead the best banking association in North Dakota. I can honestly say each and every one of them is all in when it comes to our mission. They don't have jobs in Bismarck, they have dedication to a cause in which they all truly believe in. Thank you all. This last year has been fun, but as the saying goes all good things come to an end. Tim Karsky is going to be your next chairman and the knowledge and passion that man has brought to our organization rivals only to that of his receding hairline! Tim, I look forward to seeing all the great things you can do to help advance ICBND toward our next 50 years. I look forward to seeing all of you at convention. Thank you once again. ICBND is truly the one and only community banking organization in our state and I look forward to seeing that continue for years and years to come.

Thanks.

Rick

President's Remarks



Barry D. Haugen
ICBND President

Well, I literally just ordered my costume for the theme party for the 50th Annual ICBND Convention in a couple weeks. Assuming I fit into the "one size fits most" category, I will be proudly donning it Monday evening of the convention. While I'm not much of a costume person, I thought I better try a bit harder this year given the 50 year milestone. I'm almost nervous to see what Chairman Beall and Jordan Nelson will be wearing. The jockey outfits last year were just short of disturbing!

If you've not already registered for this year's convention, please consider attending. It promises to be fun and informative as we've assembled another premier lineup of educational and networking events along with our outstanding associate member exhibits. Of the many special touches this year will be recognition at Tuesday's banquet of those volunteer bankers that dedicated the time and energy to make this association and community banking in our state what it is today. Nearly 30 of the former volunteer presidents/ chairmen of ICBND have already registered to attend. We are humbled and honored by their service and presence at the convention. It will be a very special evening.

Switching gears, we're in the midst of severe drought in many parts of the state. The last month I've been out on bank visits nearly every week all across the state. The disparity in conditions is somewhat alarming. The western part of the state reminds me of the late 80's when my dad and I were scrounging for every bit of ditch hay we could find. The crop and pasture conditions are very dire in many areas and commodity prices (short of wheat) aren't helping much. From these challenging times, however, are opportunities for community banks to further differentiate themselves in the marketplace. Time and again, our member bankers remind me that they will work alongside their customers to get through these times. You know your customers and you've all been there before. Every situation is unique and requires relationship banking. Lending in the good times is easy. As the big banks and Farm Credit System kick producers out the door (after they probably helped overleverage them to start with), community bankers are working with their customers to get through this. In these times, I really wonder where some of our rural agricultural communities would be without solid local community banks!

Until next time!

Welcome!

Featuring our newest ICBND Associate Member:

Farmer Mac

1999 K Street NW, 4th Floor

Washington DC 20006

Website: www.farmermac.com

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FARMER  **MAC**

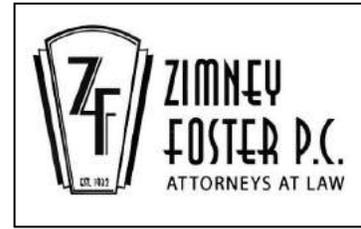
Farmer Mac is America's secondary market for agricultural real estate loans and for loans guaranteed by the USDA. Farmer Mac purchases qualified loans directly from community banks and provides those institutions with competitive products and pricing to ensure customer retention, continued liquidity and additional sources of non-interest income for their agricultural lending operations. Visit www.farmermac.com for more information on available loan products and current pricing.

Featuring ICBND's Associate Members:



Associate Profiles

Featuring ICBND's Associate Members:



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FINE Points



No Place Like Home

Written by: Camden R. Fine, President and CEO of ICBA

We knew it wasn't going to be easy. Despite single-party rule of the White House and Congress, community bank regulatory relief remains unfinished business. Many ICBA-advocated bills have been introduced and enjoy bipartisan support, but community bankers will have to continue the grassroots push for progress on Capitol Hill.

The calendar gives community bankers a chance to provide a jolt of momentum. With the August congressional recess almost upon us, ICBA strongly encourages community bankers to make their voices heard by scheduling district meetings with their members of Congress.

What's true for Dorothy and Toto is true for grassroots advocacy: There's no place like home. Whether by attending a town hall forum, paying a visit to a congressional district office or, preferably, inviting members of Congress for a bank tour and discussion, community bankers can use the opportunities of the August recess to demonstrate the real-world challenges posed by federal banking regulations. With Washington facing so many interruptions to reforming unnecessary and excessive regulations, now is our chance to truly bring the debate home for lawmakers.

After all, the community banking industry is positioned as well as any group to take advantage of this pause in the legislative session. The House has passed House Financial Services Committee chairman Jeb Hensarling's (R-Texas) comprehensive Financial CHOICE Act relief bill. The multipronged CLEAR Relief Act—which takes up numerous community bank-specific provisions from ICBA's Plan for Prosperity—has been introduced in the House and Senate with bipartisan support. Meanwhile, a litany of stand-alone bills taking on community bank regulatory burdens and promoting access to capital are pending. But as active as ICBA is in

working these issues on Capitol Hill, it is up to the grassroots to see them through.

Of course, ICBA is here to help. To facilitate face-to-face district meetings, ICBA offers a variety of resources on our Be Heard grassroots website (icba.org/beheard). In addition to sample letters to request a meeting, the site provides a comprehensive guide, with tips on setting up and conducting visits, information on notifying and following up with ICBA, and social media tools to amplify your message.

As a longtime community banker, I know full well that it's a job that doesn't leave a lot of time for hosting members of Congress. But we have a historic shot at advancing meaningful regulatory relief and need to use every weapon in our arsenal to finish the job. With so many priorities facing Washington, we have to show how excessive regulation truly affects lawmakers' own communities and what relief means for the constituents they represent. Now is the time to start scheduling and preparing for district meetings in August. Hosting lawmakers and their legislative staff provides a firsthand look at the complexities of community banking regulations and perspective on the need to reform the one-size-fits-all regulatory system. We call on community bankers nationwide to invite members of Congress for a look at your bank, show them what overregulation really means and remind them that they're not in Washington anymore.

Camden R. Fine is President and CEO of the Independent Community Bankers of America® (ICBA), a national trade association representing the interests of more than 6,500 community banks. Follow Camden R. Fine on Twitter, [@Cam_Fine](https://twitter.com/Cam_Fine)

Put Down Grassroots This Summer

Written by: Scott Heitkamp, Chairman of ICBA

From the Chair



I'm so pleased ICBA is once again recognizing top community bank lenders in July's *Independent Banker*. I look forward to seeing the results every year. As a community banker, I love reading about how other banks are making names for themselves in their communities—how they find what works for them and their customers, and how they stay successful despite market forces like a crippling regulatory burden and a low interest rate environment.

We often hear that community banks are nimble and scrappy, but I have to say I think we're quite a sophisticated group. We are businessmen and women, and we know how to make community banking work for our customers. If there's a need in a community, you can count on a community bank to find that niche and provide that service to residents and small businesses.

This year's Top Lenders profile stories exemplify that notion and show us that even in the face of challenge, there is always an opportunity to change and find what works. After all, isn't that what being nimble is all about? Having been a community banker for years, I can't stress enough how important it is to be open to change.

Take Seacoast Commerce Bank in San Diego (featured on page 26). Seacoast entered SBA lending in late 2009 after working to save the bank from failing. It selected that specific program after realizing that it offered two distinct advantages that the bank needed. Now, it is thriving and doing better than ever. What an impressive account of taking a challenge and making it into an opportunity. I commend Seacoast for its tenacity and thoughtful strategy.

Read the other excellent profiles and you'll see the same. None of these Top

Lenders let challenges get them down. They've only allowed these challenges to lead them to brighter paths that make their community banks and their communities more successful.

This same philosophy that applies to our businesses should also apply to advocacy. We must find opportunity in challenge. We've done this recently, with two high-profile meetings with President Trump and members of the administration. Now more than ever, the White House is listening, and that's because community bankers didn't sit back and let challenge happen. We made it into a platform for change.

Now more than ever, the spotlight is on us. This is the time to make our message heard, so don't stop now. We still have a ways to go for meaningful regulatory relief, but I truly believe that with more community banker voices and more gusto, we can make change happen.

That's why I encourage you to make this year's August congressional recess your time to shine. Please meet with your members of Congress while they are at home in their districts, so they can see you in the community doing the important work you do. Meet with them and invite them into your bank. Encourage them to support the Financial CHOICE Act relief bill, along with the multipronged CLEAR Relief Act. (See page 20 for details of how ICBA can help.) Now is the time. Now is always the time. We're fighting for what's right, and we're fighting for our communities. So, as you enjoy the summer, I also hope you enjoy standing up for our industry. We're all in this together!

R. Scott Heitkamp is chairman of the Independent Community Bankers of America® (ICBA), the only national trade association that exclusively represents community banks.





Portfolio Management

By Jim Reber

The Great Liquidity Squeeze of 2017

Cash dries up as loan demand continues to grow

This article is in the be-careful-what-you-wish-for category: Community banks have returned to their traditional business model, after being in a figurative bunker for nearly a decade, and old issues have begun to arise.

Nationally, community banks' loans have expanded nearly eight percent since last year. This is over twice the rate of banking in general. Loans as a percentage of assets are at their highest level since 2009. What has been the result of these developments is that, in addition to improved earnings, the means for funding this demand is becoming a challenge.

To be sure, these are issues that a community banker would prefer to tackle compared to a slowdown in loan demand, or worse, a deterioration of credit quality. Still, since this is the first time in a decade that liquidity management has focused on finding adequate sources, instead of employing suitable uses, it's a worthwhile exercise to review the expectations and make some suggestions.

Rules are the same

The last time the coalition of bank examiners, the FFIEC, saw the need to publish a joint policy statement on the matter was way back in 2010 when it issued guidance on Funding and Liquidity Risk Management. In that Financial Institution Letter, the council identified six components of effective liquidity management:

- *Accurate cash flow projections
- *Diversification of funding sources
- *Stress testing
- *A formal contingency funding plan
- *A cushion of liquid assets, and
- *An early warning system

There is a good chance that your community bank has access to help in measuring your compliance with, or creating policies and procedures for, each of these criteria. For example, a sample liquidity policy is a standard document that any full service broker-dealer or consultant should have ready for your use. Also, interest rate models should assist in quantifying how much cash flow will naturally be available from the current mix of assets and liabilities, given an assumed future interest rate path.

Bonds for cash flow

If your community bank finds itself in a situation in which it is looking for more liquidity in the near future, there are a number of strategies relating to the investment portfolio that can be easily employed. And, we hasten to add, without any

incremental risk to credit quality, your asset/liability posture, or your earnings.

First, you could purchase investments that have a high likelihood of being called within a year. These will be investments such as agency securities whose stated interest rates are above current levels, and have call dates in the near future. You will probably have to pay a price above par for them, in which case you will have bought a "cushion bond." When the call date arrives, if your bond doesn't get taken away from you, your investment yield will rise. Hence the cushion against rising rates.

A variation of this recipe is to buy a mortgage-backed security (MBS) that has a high enough borrowers' rate ("Gross WAC") to improve the chances that there will be some prepayment activity. Currently, a 15-year MBS with a Gross WAC of 4.00 percent or higher could see some near-term refinancing. Your brokers can find some candidates that check these boxes.

Other home-grown sources

You also may be surprised to learn that there is an active secondary market for high quality non-conforming loans. Many sellers of these loans have accumulated some type of concentration risk in their loan portfolios—interest rate, loan sector, and geographic are some examples. If your community bank has a homogenous set of \$5 million or more in performing credits, my recommendation is to have an intermediary work up an estimated price for your consideration. These transactions can be structured for the seller to either retain or release the servicing.

And don't forget the wholesale funding option. Recently there have been opportunities to lock in rates on brokered deposits that are longer in duration and lower in cost than a lot of community banks can accomplish in their traditional footprint. And from the looks of the FHLB's balance sheet, which now has more outstanding advances than at any time since 2009, a lot of your fellow community bankers have been availing themselves of that option once again.

To conclude, liquidity management has really come full circle in a decade. No longer are community banks awash in idle funds. We have, finally, found ourselves in a part of the business cycle in which a comprehensive liquidity policy should be ready to complement the needs of the core earning assets of the balance sheet.

Jim Reber is president and CEO of ICBA Securities and can be reached at 800-422-6442 or jreber@icbasecurities.com.



Tina's Take on Payments

By Tina Giorgio

Mythbusting Digital Misconceptions

According to a new Price Waterhouse Cooper digital payments study, 46 percent of bank customers interact with their banks EXCLUSIVELY through digital channels (e.g., mobile, tablet and PC). This staggering trend away from traditional banking methods begs this important question: "What products and services is my bank delivering to customers living a digital life?" If your answer is none and you think that your bank will be unaffected by the digital payments tsunami because your customers aren't asking for digital services, think again. If you've subscribed to the notion that older customers don't bank digitally or that younger customers won't be attracted to a community bank, let me dispel those myths right now!

Myth #1 – My customers aren't asking, so we don't need to provide it.

Guess what? If your customers are not asking for digital services, it's because they are already getting them elsewhere. According to [First Annapolis Consulting](#), 51 percent of respondents in their 2016 Study of Mobile Banking & Payments have a mobile wallet. Yet, only 7 percent are getting the wallet from their bank! Not surprisingly, Apple is leading the pack as the purveyor of digital wallets, followed by PayPal and Google. But guess who is tied for fourth with banks? Amazon! If you just sucked in your breath when you read the name Amazon, don't despair. Forty-five percent of respondents in the same study indicated that they would prefer a mobile wallet from their bank versus a non-bank provider.

Myth #2 – My bank serves an older clientele.

The average age of a community bank customer is just over 51 years old. Don't let age fool you, the First Annapolis study indicates 64 percent of consumers aged 45-54 have made a mobile payment - even baby boomers are getting in on the action! According to the [2017 FIS Consumer Banking PACE report](#), baby boomers have 9.1 touches per month with their bank through digital channels and only 2.9 via a branch or ATM. That number would probably be higher if it wasn't for consumer concerns regarding merchant acceptance, privacy and security.

Myth #3 – My bank doesn't attract younger customers.

Why not? According to FIS, 5 million (about half) of all small businesses are owned by millennials and Gen Xers (age 18-52). But here's an interesting statistic - by 2020,

millennials and Gen Xers will make up 70 percent of the workforce in the United States. So, the number of this group who are business owners is likely to grow. Unlike consumers, small businesses use their bank's mobile services slightly more than services from non-bank providers. In fact, these small business owners wish they could offer MORE digital services through their trusted bank partner.

It's not too late to get in the game.

Now for the good news - it's not too late to get in the game! While the speed of change is beyond anything we have historically experienced, there are many partners out there to help your bank succeed in navigating the digital payments space (including ICBA Bancard). Customers will still seek digital services from their bank first. Not only that, if they are already with a non-bank provider, they will switch back to their bank when the digital solutions become available. Why? Because banks offer security and regulatory protections that non-banks cannot. Year to date, there have been more than 760 data breaches in the United States affecting over 12 million records, 55 percent of which were in the business sector.

Where to start.

It seems like a daunting task if you feel like you're already out of the game, but with three steps you can get back in there.

First, you need to create a digital payments strategy. For help getting started, read my first two blogs (and coming soon, I will provide a template to help you).

Second, look at your organizational structure. Where do payments fit? Are the responsibilities fragmented and siloed? Is there a payments champion on the senior/executive management level? Organize around digital – always think digital first.

Third, more of your customers will adopt digital technology when you do. Do you have the right services in the right delivery channels? Are your employees embracing these channels? Can your employees talk about the features, benefits, and demo the solutions?

Tina Giorgio is President and CEO of ICBA Bancard and can be reached at 800-242-0770 or tina.giorgio@icba.org.

Community Outreach Event

Let's show everyone what Community Banking is really about—giving back to our communities!



Monday, August 14, 2017

1:30 pm - 4:30 pm

Ruth Meiers Hospitality House
1100 E Boulevard Ave, Bismarck ND

Every heart needs a home! As the first female Lieutenant Governor of North Dakota, Ruth Meiers worked to improve the lives of the less fortunate in her community and believed in providing those people with support, inspiration, and hope. In 1987 Ruth Meiers Hospitality House (RUTH MEIERS) was established in her name and began providing shelter services to seven homeless men in Bismarck. Now, RUTH MEIERS provides over 200 shelter beds and 110 affordable housing units, alongside multiple essential services to meet the growing needs across the region. What started out as a small shelter almost 30 years ago has now grown into multiple facilities, serving clients through the implementation of a transitional pathway that includes shelter and essential services with the goal of community reintegration.

In 2016 RUTH MEIERS provided 36,341 nights of shelter; 63,094 meals through nutrition services; 23,166 lbs of food through their food pantry; 892 community food baskets provided each week; 143 free health care appointments; and affordable daycare and free after-school care to 25+ children each day.

Our goal is to help RUTH MEIERS continue this great community service. We will meet at their main building with our work clothes on and our minds and bodies ready to serve. They will have projects ready to assign which could include organizing the food pantries, making food baskets, sorting and organizing donated clothing, and maintenance or yard work at their shelter and homes. If you would like to bring good used clothing or canned goods to donate you are also welcome to do so.

What a great way to spend the afternoon and let everyone know that
COMMUNITY BANKERS CARE!



Name _____ Email _____

Name _____ Email _____

Name _____ Email _____

Bank/Company _____ Phone _____

City _____ State _____ Zip _____

Please mail this form with your convention registration to ICBND, PO Box 6128, Bismarck ND 58506

For more than three registrants please add additional forms.

If you have any questions, please feel free to contact Wendy Ruud at 701-258-7121

REGISTRATION FORM - Banker/Non-Exhibitor

First Registrant Name _____ Email _____
 Additional Registrant Name _____ Email _____
 Spouse/Guest Name _____ Email _____
 Spouse/Guest Name: _____ Email _____
 Bank/Company Name: _____
 Bank/Company Address: _____
 City: _____ State: _____ Zip: _____ Telephone: () _____

Full Registration Fees

**Early Bird Rate: Registrations received before June 30, 2017*

	<u>Early Bird Rate</u>	<u>Rate</u>	
First Full Registrant	_____ @ \$399	_____ @ \$518	= \$ _____
Each Additional Full Registrant from Same Bank/Company	_____ @ \$329	_____ @ \$428	= \$ _____
Full Spouse/Guest	_____ @ \$185	_____ @ \$240	= \$ _____
Paid Full Annual Emerging Leader Development Member	_____ @ \$0	_____ @ \$0	= \$ _____
Golf Scramble (submit enclosed golf registration form for each golfer)		_____ @ \$139	= \$ _____
		Total Due	= \$ _____

For a meal count, please mark the number of individuals who will be attending each event:

Sunday's Welcome Reception _____ **Monday's** Breakfast _____ **Monday's** Theme Party _____
Tuesday's Annual Prayer Breakfast _____ **Tuesday's** Business Luncheon _____ **Tuesday's** Annual Banquet _____

Partial Registration Fees

(EACH Bank/Company MUST have ONE FULL REGISTRANT before registering partial registrants.)

	<u>Early Bird Rate</u>	<u>Rate</u>	
Sunday, August 13 - This includes Welcoming Reception (Heavy Hors d'oeuvres/Beverages) and Opening Exhibit Events (Snacks/Beverages)	_____ @ \$89	_____ @ \$116	= \$ _____
Monday, August 14 - This includes Full Buffet Breakfast, Opening General Session, Exhibit Theme Party (Full Meal/Beverages), and Casino Night (Snacks/Beverages)	_____ @ \$199	_____ @ \$259	= \$ _____
Tuesday, August 15 - Annual Prayer Breakfast Meal and Speaker Only	_____ @ \$89	_____ @ \$116	= \$ _____
Tuesday, August 15 - This includes Annual Prayer Breakfast (Full Meal/Beverages), Keynote Economist, ICBA Seminar, Business Meeting Luncheon (Meal/Beverages), Closing General Session, Social Hour (Hors d'oeuvres/Beverages), Annual Banquet (Meal/Beverages), Closing Entertainment	_____ @ \$299	_____ @ \$389	= \$ _____
Tuesday, August 15 - Annual Banquet Only - This includes Social Hour (Hors d'oeuvres/Beverages), Annual Banquet (Meal/Beverages), and Closing Entertainment	_____ @ \$99	_____ @ \$129	= \$ _____
		Total Due	= \$ _____

Cancellation Policy: A full refund less \$25 will be given if notice is received by July 7th, 50% refund through July 21st, no refunds for cancellations after July 21st. Substitutions are allowed. Golf fees are non-refundable.

Mail to:
 ICBND
 PO Box 6128
 Bismarck, ND 58506-6128

For more convention information visit www.icbnd.com

Federal Reserve Holds Target Rates Steady

The [Federal Open Market Committee](#) unanimously voted to hold the target range for the federal funds rate at 1 to 1.25 percent. The FOMC noted moderate growth in the economy and solid job gains. The Fed also said it expects to start winding down its treasury and mortgage bond portfolio “relatively soon” as a sign of confidence in the U.S. economy. The panel’s next meeting is Sept. 19-20.

ICBA to Congress: Reverse Ill-Conceived and Counterproductive Arbitration Ruling

Independent Community Bankers of America® (ICBA) today [sent letters](#) to Congress in support of Sen. Mike Crapo’s (R-Idaho) and Rep. Keith Rothfus’s (R-Pa.) Congressional Review Act resolutions (S.J. Res. 47) and (H.J. Res. 111), respectively, which seek to reverse the Consumer Financial Protection Bureau’s (CFPB) final ruling restricting the use of consumer arbitration agreements.

“If the CFPB rule stands, exposure to class action litigation expenses, coupled with a rising tide of regulatory compliance costs, will surely contribute to the consolidation trend, which is reshaping the banking industry to the detriment of consumer choice,” ICBA’s President and CEO Camden R. Fine wrote. “With your support in passing this resolution, the CFPB’s ill-conceived and counterproductive rule can be reversed.”

Community banks invest heavily in resolving customer complaints amicably and on a timely basis. However, when a dispute cannot be resolved, a speedy and fair resolution is the best outcome for all parties.

The CFPB’s own report indicates arbitration offers a better process and outcomes for consumers, as opposed to class action suits, which are slower and provide on average little financial recovery to consumers, ICBA noted in an [earlier comment letter](#) filed with the bureau.

Arbitration provides an effective check on enterprising trial lawyers and the trend toward frivolous class action litigation, which serves the interest of trial lawyers at the expense of community banks and consumers.

Call me at
701.866.4676

Tom Ishaug

Based in Fargo, ND,
serving North Dakota, Minnesota,
Idaho and Washington.

Bell Bank

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We'd love to hear about participations or loans you need from us.

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ICBA Proposes Five Goals for New Farm Bill & Ways to Prevent Next Farm Crisis

The Independent Community Bankers of America® (ICBA) today urged Congress to adopt a new long-term farm bill incorporating five broad goals and offered enhancements to USDA programs to prevent a farm credit crisis. Testifying before the Senate Agriculture Committee’s “Commodities, Crop Insurance & Credit” hearing, ICBA witness Brenda Kluesner, a loan officer and crop insurance manager for Royal Bank in Cassville, Wis., advocated for Congress to adopt a dynamic new multi-year farm bill upon expiration of the current bill to provide continuity and enable agricultural producers and their lenders to engage in multi-year business decision making.

Kluesner urged Congress to authorize permanent funding mechanisms for USDA farm loan programs and USDA’s Business and Industry program in years where demand for program loans exceed appropriated funds. She also noted more robust and better-financed USDA guaranteed lending programs through the 2018 farm bill will help avoid a farm credit crunch and prevent an exodus of producers from the agricultural sector.

ICBA’s five principles for consideration in the next farm bill include:

1. providing producers ample funds for commodities, crop insurance and credit programs to help them weather a potential farm income or farm credit crisis,
2. considering any program changes, including outside the current farm bill, that benefit producers and their community banks,
3. directing agencies to reduce regulatory burdens and prohibit regulations not based on statutory language or that add unnecessary regulatory burdens,
4. requiring federal agencies’ rules to treat all categories of program participants fairly, and
5. requiring direct loan programs to compliment, not undercut, private sector lending.

To meet the growing demand for these programs, Kluesner encouraged Congress to provide adequate funding, raise loan limits, minimize origination fees and paperwork requirements, and provide uniform financing requirements for USDA loans across state lines in addition to other recommendations.

“Congress has the power to help avoid a farm credit crisis,” Kluesner said. “A strong farm safety net for commodities, and a strong crop insurance program, are both vital to producers and community banks. By enhancing, streamlining and adjusting the USDA guaranteed lending programs in the next farm bill, we will ensure that they fulfill their potential to be a key component of the farm safety net and help prevent the next farm credit crisis.”

About ICBA

The Independent Community Bankers of America®, the nation’s voice for more than 5,800 community banks of all sizes and charter types, is dedicated exclusively to representing the interests of the community banking industry and its membership through effective advocacy, best-in-class education and high-quality products and services. For more information, visit ICBA’s website at www.icba.org.



Ag finance experts to talk strategic business planning and economic expectations

Economic surprises have created unprecedented challenges and opportunities in agriculture. Farmers can attend an upcoming ag symposium to learn time-tested business principles that work regardless of business cycles or changing paradigms.

David Kohl, an author and nationally known speaker on the economics of farming and agribusiness, will be in Moorhead and Fergus Falls, Minn., Wednesday, August 2, to tell farmers what to expect in both domestic and global economics. He will also discuss land values, oil prices and interest rates – all imperative in sound strategic business planning.

Kohl is a professor emeritus in the Virginia Tech agricultural and applied economics department, a regular columnist for *Corn & Soybean Digest*, and has years of experience working with lenders, agribusinesses and institutional leaders. He has conducted more than 6,000 workshops and seminars.

Lynn Paulson, Bell Bank senior vice president and director of agribusiness development, will also give his insight on the state of the ag economy and what it means for both lenders and borrowers. Paulson has worked in ag lending for more than 30 years and farms 1,000 acres in Benson County, N.D. He also writes and speaks about ag lending and finance, the global economy and the ag economy.

Bell Bank is hosting the presentations. This is the third year Bell has invited Kohl to speak in the area. The events drew nearly 400 people last year, and attendance continues to grow every year. Founded in 1966 and headquartered in Fargo, Bell is the largest independently owned bank in North Dakota, South Dakota and Minnesota, with 20 banking locations and more than \$4 billion in assets.

What: Good to Great in Agriculture: Vision 2025, sponsored by Bell Bank

Who: David Kohl, ag finance author and speaker Lynn Paulson, Bell Bank senior vice president and director of agribusiness development

When & Where: 8 a.m. Wednesday, August 2, M State, 1414 College Way, Fergus Falls, Minn. (Breakfast will be served at 7:30 a.m.) 1:30 p.m. Wednesday, August 2, Courtyard by Marriott, 1080 28th Ave. S. Moorhead. (Lunch will be served at 12:30 p.m.)

Info.: Events are free and open to the public. Please RSVP by Wednesday, July 26.

To register for the Fergus Falls event, please call (218) 998-5605 or email lkvidt@bellbanks.com.
To register for the Moorhead event, please call (218) 291-3317 or email twheeler@bellbanks.com.

Media note: Kohl and Paulson are available for interviews Wednesday, August 2. Paulson is also available for interviews prior to the symposium. For help making interview arrangements, please contact Tracy Frank, Bell Bank content writer, at (701) 451-7519 or tfrank@bellbanks.com.



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ICBA Endorses Small Business Advisory Board Legislation

ICBA sent a letter to Sens. Mike Rounds (R-N.D.) and Angus King (I-Maine) to express support for the Bureau of Consumer Financial Protection Advisory Board Enhancement Act (S.1579), which would codify the existing Community Bank Advisory Council and the Credit Union Advisory Council and create a Small Business Advisory Board at the Consumer Financial Protection Bureau.

Codification of the CBAC ensures that the forum would not be dismantled following a change in administration at the CFPB.

The legislation would also ensure that the community banks serving rural areas and underserved communities are represented on the CBAC and that small businesses are represented in CFPB rulemakings.

[Read ICBA Letter>](#)

ICBA Among Featured Proposals in Fed's Faster Payments Report

The 10 recommendations focus on three key areas—governance and regulation, infrastructure, and sustainability and evolution—that will set the standard for making payments faster, safer and more accessible.

The final report also includes 16 end-to-end faster payments proposals, including a joint proposal by ICBA and North American Banking Company.

The joint proposal features a white-label mobile application and a payments directory to enable secure transactions that clear and settle through the ACH network using Same-Day ACH.

"While the Federal Reserve's final report represents a significant step toward real-time payments, there is still much work left to be done," said ICBA President and CEO Cam Fine. "The Federal Reserve needs to take the next step and play an operational role in real-time payments, which will enable banks of all sizes access to real-time payments."

[Read Faster Payments Final Report>](#)

[Read ICBA Release>](#)

ICBA Advocates Fair and Prudent Housing Finance Reform

ICBA urged members of the Senate Banking Committee to preserve competition and reform Fannie Mae and Freddie Mac to support community bank lenders' continued access to the secondary mortgage market.

"ICBA strongly supports reform, but it is essential to borrowers and the broader economy that the details of reform are done right," said Jack Hopkins, president and CEO at CorTrust Bank in Sioux Falls, S.D. Hopkins offered several recommendations as outlined in ICBA's white paper, which include:

- ending the net worth sweep of revenues to Treasury and requiring Fannie and Freddie to develop capital restoration plans,
- having FHFA review and approve capital plans, establish risk-based capital levels and set timeframes and milestones for re-capitalization goals,
- requiring FHFA to monitor the GSE's performance against their plans and releasing them from conservatorship as they become well-capitalized,
- mandating the GSEs complete construction of the Common Securitization Platform and issue their mortgage backed securities from the platform, and
- deferring the launch of the Uniform Mortgage-Backed Security until both GSEs are recapitalized and released from conservatorship.

[Read ICBA Release>](#)

[Read ICBA White Paper>](#)



Don't miss the fun with this year's Theme Night- "1967...The Tribute" at ICBND's 50th Annual Convention!



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Contact Lacey or Jess, ICB Marketing Solutions for more information or to answer any questions you may have.




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Office of the Attorney General

ATTORNEYS GENERAL URGE FCC TO ADOPT RULES TO STOP ROBOCALLS

Attorney General Wayne Stenehjem joined Attorneys General from across the country in submitting comments to the Federal Communications Commission, to urge enactment of new rules to block robocalls and caller ID spoofing.

“Illegal robocalls are more than just an annoying interruption. They are easy money makers for scam artists, who use computer software not only to generate millions of calls every day but also to display a false number on the caller ID to hide their location,” said Stenehjem.

In the letter, the Attorneys General urge the FCC to allow telephone service providers to block calls from unassigned and invalid numbers, and to provide assistance to people whose actual telephone number has been hijacked by scam artists spoofing the caller ID.

“Legitimate businesses do not need to use any of these [spoofing] methods to contact consumers. Allowing providers to block these calls would stymie scammers without burdening businesses,” the Attorneys General wrote in their comments.

A report issued in October 2016 by the FCC’s Robocall Strike Force said telemarketing calls were the number one consumer complaint.

Stenehjem said the Consumer Protection Division receives dozens of complaints every week about robocalls. The majority of complaints involve the fake IRS call, the “lower interest rate” scam and the “auto warranty offer” scam, but increasingly the complaints are from consumers whose own numbers have been hijacked by the scam artists.

- Stenehjem reminded North Dakota consumers never to answer a call from an unfamiliar number, even if it appears to be from the North Dakota 701-area code.
- If you do answer a call, do not respond to the option to press a number to be taken off the call list; doing so merely confirms that your phone number is valid and will result in even more calls.

The FCC is taking comments on the proposed new rules through July 31, 2017, and is expected to issue its rule later this year.



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Just a friendly reminder that if your bank has been the victim of any type of fraud please email the information to info@icbnd.com with as many details as you can so we may in turn alert our fellow community bankers around the state. It seems that there are more counterfeit bills, checks, and suspicious activity including robberies in our state at an increasing rate these days.

Please stay safe and help us to keep all our North Dakota Community banks, customers and employees safe by getting us your information to pass on to our members.



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To have *your* announcements featured in the *Community Banker* please send your articles to info@icbnd.com



ICBA Endorses Reciprocal Deposit Legislation

ICBA sent a letter to Sens. Jerry Moran (R-Kan.) and Mark Warner (D-Va.) to express its support for “Keeping Capital Local for Underserved Communities Act of 2017” (S. 1500), which would allow “reciprocal deposits” to serve as a stable source of funding that supports community bank lending in their communities.

The proposed legislation provides a targeted exception for reciprocal deposits from the definition of a brokered deposit without compromising safety and soundness protections.

Reciprocal deposits allow a community bank to accept a deposit that exceeds the \$250,000 insurance limit by distributing it through a network of banks and receiving reciprocal deposits from other banks in the network.

[Read ICBA’s Letter>](#)

ICBA, State Groups Denounce CFPB Arbitration Rule

ICBA and 42 of its state-affiliated associations sent a letter to the Senate in support of Sen. Mike Crapo’s (R-Idaho) Congressional Review Act resolution (S.J. Res. 47), which seeks to void the Consumer Financial Protection Bureau’s recently finalized arbitration ruling.

“With your support for S.J. Res. 47, arbitration will be preserved as a fair, established and cost-effective tool of dispute resolution. This is the best outcome for consumers, community banks, and the broader economy,” the groups wrote.

[Read ICBA Letter>](#)

Support Senate CFPB Arbitration Rule Reversal

Urge the Senate to support Sen. Mike Crapo’s (R-Idaho) Congressional Review Act resolution (S.J. Res. 47) that seeks to reverse the Consumer Financial Protection Bureau’s final ruling restricting the use of consumer arbitration agreements. Join ICBA by taking action and sending a letter to your elected officials.

[Contact Congress Today>](#)

Outreach Needed on HMDA Reporting Exemption Bill

ICBA is encouraging community bankers to urge members of Congress to co-sponsor legislation that would exempt low-volume community bank mortgage lenders from expansive new regulations. Community bankers can use ICBA’s Be Heard grassroots website to urge support for the Home Mortgage Disclosure Adjustment Act (H.R. 2954), introduced by Rep. Tom Emmer (R-Minn.) and the Senate version (S. 1310) introduced by Sens. Mike Rounds (R-S.D.) and Heidi Heitkamp (D-N.D.).

The legislation, inspired by a key provision in ICBA’s [Plan for Prosperity](#), would offer relief from a pending Consumer Financial Protection Bureau rule requiring banks to collect and report data on small business loan applications.

[Contact Congress Today>](#)



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ACCESS IS ESSENTIAL: IS YOUR ORGANIZATION UP TO DATE ON DIGITAL ADA COMPLIANCE?

By SPC, Marketing

Businesses interested in growth don't generally turn away customers and set out to incur government fines. But non-compliance with the Americans with Disabilities Act (ADA) can lead to exactly that. Since ADA was enacted in 1990, it has grown to embrace our changing national landscape, and that covers the Internet and digital access. 1 If your institution hasn't made accommodations across its digital offerings, awareness of the penalties should incentivize you to take steps now.

Department of Justice (DOJ) civil penalties have jumped to a maximum of \$75,000 for a first violation, with additional accrued expenses in damages and legal fees ranging in the thousands to hundreds of thousands. 2 This is clearly trouble best avoided. Beyond that, think of the clients you are bypassing by not providing a means through which to work with you. You and your board of directors wouldn't think of denying movement disabled patrons access to your facility via a wheelchair ramp. Shouldn't all disabled patrons be welcomed with accommodating digital offerings?

While the DOJ's binding rules for ADA compliant websites are expected in 2018, the Web Content Accessibility Guidelines (WCAG-2.0) include a broad range of recommendations for accessibility relating to visual, auditory, speech, cognitive and movement limitations, photosensitivity, and learning disabilities, as well as combinations of these. 3

Taking steps to comply with the ADA will empower your clients and your institution. As one senior citizen commented, "As people age, they lose patience. So the easier any financial transaction is, such as paying a credit card bill, the faster it is, the more seniors will use that company or service." 4

Here are some ways that specific disabilities may easily be accommodated within your company's website and mobile app.

1. For individuals with hearing loss, audio content may not be perceived. Therefore captioning and transcripts are essential. Your public webinars can embrace more users when the transcript is posted along with a captioned video or audio cut.
2. Screen readers and/or voice dictation software may be the needed bridge for individuals with cognitive impairments, such as dyslexia or ADHD. Challenges with understanding instructions or distractions can be assuaged with these tools. Screen readers are also valuable for blind and low vision patients, as are Braille display and screen magnification software.
3. Those who are mobility impaired may have difficulty entering information. Pinching or zooming on mobile devices, along with using a computer mouse, may also be beyond their reach. Eye tracking or voice dictation software may be their key to accessing your website.

Best practices as related to the above include:

VISUAL & AUDIO ACCOMMODATION:

- Include descriptive captions to identify an image, or alt text within the code. Without the added text, a blind person's screen reader would not know if the image is a logo, link to another page, or a stock photo.5
- Don't rely on color as your site's navigational tool; colorblind users and screen readers will not be able to differentiate based on color alone.
- Ditch the pdfs. Image based formats cannot be read by screen readers or text enlargement programs.6
- Avoid including content that flashes more than three times, including flashes within videos, as this may cause seizures for the photosensitive.7
- Where there are sound prompts, include a visual message.
- Allow font size and color adjustments throughout the site and app. High contrast color settings or very large fonts may be necessary for the visually impaired.
- Don't set videos to play automatically; include text captions for the deaf, as well as narration and transcripts for the blind.8

Continued on page 26



Prevent Heat Illness

Live Well, Work Well

Health and Wellness tips for your work, home and life brought to you by ND BANKS Benefit Trust.

There were 7,415 heat-related deaths in the United States from 1999 to 2010, according to the Centers for Disease Control and Prevention (CDC). These preventable deaths illustrate how important preparation is during extreme temperatures. Whether you are swimming at the beach or lounging in the park, you should be prepared for extreme heat conditions.

Stay Prepared

The CDC provides three easy steps to prevent heat-related illnesses: stay cool, stay hydrated and stay informed. This summer, make sure you have shade wherever you are going and have attire, like a sun hat or a thin, long-sleeved shirt, to avoid direct contact with the sun. Be sure to drink lots of water – more than you usually do. Your body quickly loses fluids in

the summer more quickly, which can lead to illness. Finally, stay informed by monitoring the local weather forecast and prepare accordingly for outdoor activities.

Know the Signs

The two most dangerous heat-related illnesses, besides dehydration, are heat exhaustion and heat stroke. Heat exhaustion is exhibited through cold, clammy skin, heavy sweating and nausea. If you or someone shows these symptoms, move to a cooler location and sip water. If you or someone has a rapid pulse, hot and red skin, and losses consciousness, this could mean heat stroke, and you should call 911 immediately. In this latter scenario, **do not** give fluids to the person showing the symptoms. **Do**, however, move them to a cooler location and lower their temperature with cool cloths.

Hepatitis C Rates Triple

The number of new hepatitis C infections has reached a 15-year high, tripling over the last five years, according to the Centers for Disease Control and Prevention (CDC).

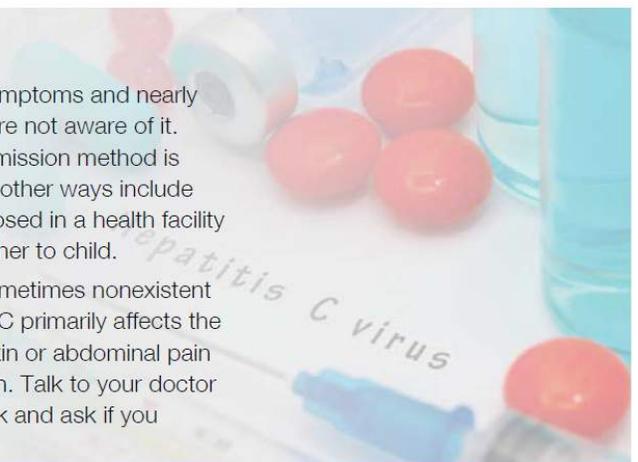
New virus infections are increasing among young people ages 20 to 29. This is primarily due to more people using injection drugs, according to the CDC.

However, three-quarters of individuals living with hepatitis C are baby boomers (born between 1945 and 1965). They are six times more likely to be infected and to die as a result of the virus.

Hepatitis C shows few symptoms and nearly half the people infected are not aware of it.

The most common transmission method is injection drug usage, but other ways include being unintentionally exposed in a health facility or transmission from mother to child.

Symptoms are mild or sometimes nonexistent for years. Since hepatitis C primarily affects the liver, dark urine, yellow skin or abdominal pain could be signs of infection. Talk to your doctor about your hepatitis C risk and ask if you should be tested.



Have a Responsible Summer

This Aug. 18 to Sept. 4, law enforcement will be stepping up their "Drive Sober or Get Pulled Over" campaign. This means police officers will be focused on spotting impaired drivers and pulling them over.

There were nearly 10,000 people killed in alcohol-impaired motor vehicle crashes in 2014, according to the CDC. This accounts for nearly 33 percent of all traffic-related deaths in the United States. Keep this sobering statistic in mind when attending gatherings with alcohol, like barbecues, beach parties or work events.

The National Highway Traffic Safety Administration (NHTSA) created a smartphone app to help drivers who cannot safely drive home. The app can help tell you where you are, help you call a taxi or help you call a friend. Other useful apps include Uber and Lyft, as both can get you home if it's not safe for you to drive.

For more information on the Drive Sober or Get Pulled Over campaign, visit the NHTSA website. ■

DRIVE SAFE

EACH DAY, 28 PEOPLE DIE IN ALCOHOL-RELATED MOTOR VEHICLE CRASHES IN THE UNITED STATES. THIS MEANS ONE DEATH EVERY 53 MINUTES.

THE ANNUAL COST OF ALCOHOL-RELATED CRASHES TOTALS MORE THAN \$44 BILLION.



SOURCE: CDC



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Contact Angi Day at (701) 223-5303 or angi@ndba.com for more information on ND BANKS Benefit Trust.

(Article provided by Zywave Broker Briefcase)

Broccoli Strawberry Orzo Salad

- ¾ cup orzo pasta (uncooked)
- 2 cups fresh broccoli (chopped)
- 2 cups fresh strawberries (diced)
- ¼ cup sunflower seeds

Lemon Poppy Seed Dressing:

- 1 Tbsp. lemon juice (fresh or bottled)
- 2 Tbsp. apple cider vinegar
- 2 Tbsp. olive oil
- 1 tsp. sugar (or honey)

Preparations:

1. Cook pasta. Drain and rinse in cold water.
2. In a large bowl, combine orzo pasta, broccoli, strawberries and sunflower seeds.
3. For the lemon poppy seed dressing, combine ingredients. Next, drizzle on top of the mixture in the other bowl.
4. Season with salt and pepper. Chill in refrigerator until ready to serve.

Makes: 6 servings

Nutritional Information

Total Calories	153	Dietary Fiber	3 g
Total Fat	8 g	Saturated Fat	1 g
Protein	4 g	Sodium	33 mg
Carbohydrates	18 g		



MOBILITY:

- Provide keyboard shortcuts for all website functions.⁹
- Design tabbing order to be smooth and logical.¹⁰
- Make sure that pages relying on plugins return to the parent page or offer exit instructions.¹¹
- Present content in multiple ways.

ONLINE FORMS¹² – BE SURE CODE IS EXECUTED THOUGHTFULLY:

- Make instructions easy to find.
- Clearly label fields, and indicate required fields.
- Provide visual and audio error messaging that explains which fields need to be fixed and why.
- Extend session timeouts.

As you steer your company toward full digital compliance, it is wise to identify individuals who will be tasked with overseeing and ensuring web accessibility, and to include training for web and content development staff.¹³

Want to quickly check your website's WCAG 2.0 accessibility? Try running a free accessibility software such as 508checker.com, AChecker¹⁴ or WebAIM, the Wave Accessibility Evaluation Tool.

1. https://en.wikipedia.org/wiki/Americans_with_Disabilities_Act_of_1990
2. <http://www.lexology.com/library/detail.aspx?g=baa6c249-e8af-4558-9fb5-6f85be10b1a2>
3. <http://www.w3.org/TR/WCAG20/>
4. <https://esignrecords.org/ada-compliance-every-company-needs-know/>
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8. <https://esignrecords.org/ada-compliance-every-company-needs-know/>
9. <https://www.primeview.com/blog/ada-compliance-a-primer-and-its-importance/>
10. <https://esignrecords.org/ada-compliance-every-company-needs-know/>
11. https://app.hubspot.com/presentations/158743/view/56686?accessId=9cf17d&__hstc=120680407.21c1f10e5d7ad25f37bfff4f852ae9.1489292103002.1489292103002.1489292103002.1&__hssc=120680407.2.1489292103003&__hsfp=1002705890
12. <https://esignrecords.org/ada-compliance-every-company-needs-know/>
13. <https://www.civicplus.com/blog/do-you-have-an-ada-compliant-website>
14. <http://www.508checker.com>
15. <http://achecker.ca/checker/>

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You are invited to attend the Annual Meetings of the Disability Research Consortium (DRC) and Retirement Research Consortium (RRC), which will take place **August 2-4, 2017**, at the National Press Club in Washington, DC.

The Annual Meetings of the DRC and RRC bring together policy analysts and policymakers from SSA and other agencies and organizations – with DRC and RRC researchers from Boston College's Center for Retirement Research, the Michigan Retirement Research Center, the National Bureau of Economic Research, and Mathematica Policy Research. The researchers will present their most recent, policy-relevant research on Social Security, disability, and retirement. If you would like to attend, registration is available online at the following links:

DRC: <https://www.disabilitypolicyresearch.org/events/disability-research-consortium-annual-meeting-2017>

RRC: <http://crr.bc.edu/about-us/events/2017-retirement-research-consortium-meeting/>

Note: There is no fee for the event; however, the seating capacity at the Press Club is limited, so we encourage you to register soon.

The meetings will also be webcasted for those not able to attend in person. Use the following links to register for the DRC & RRC meetings. Each day has a separate registration page.

DRC (August 2): <https://scontent.webcaster4.com/web/DRC> RRC (August 3): <https://scontent.webcaster4.com/web/RRC1>

RRC (August 4): <https://scontent.webcaster4.com/web/RRC2>



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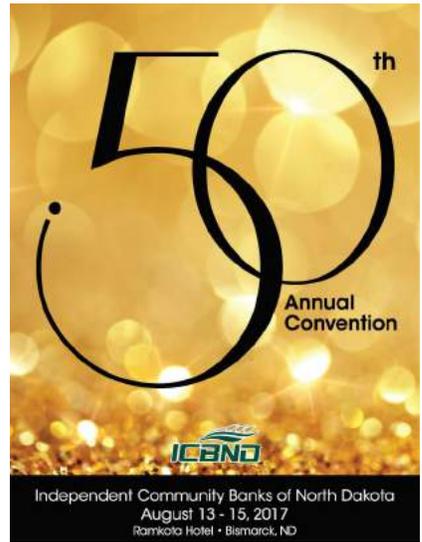
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THERE MIGHT BE SOME GOOD NEWS ABOUT CARD NOT PRESENT FRAUD

Many news outlets are proclaiming that eCommerce merchants could be facing a veritable tsunami of card-not-present (CNP) fraud thanks to the ever-growing number of virtual payment transactions

and the transition from mag stripe to EMV (chip). While we can expect an increase in CNP fraud over the next year as more merchants' POS terminals become chip enabled (and fraudsters move to the online realm in search of easier pickings), we should consider several indicators that point to card-not-present fraud numbers staying relatively even—and perhaps even declining when calculated as a percentage of online sales.

This spring, Randy Vanderhoof, executive director of the U.S. Payments Forum stated that reports of large rises in CNP fraud seem to be conflating consumer perception of fraud with actual fraud data. "It's important to understand all of the factors at play with what's happening with CNP fraud in the U.S," he said.

So while it is true that CNP fraud is growing, it's important to take into account the growth of online sales. In the Census Bureau's Q1 2017 retail and e-commerce sales report, e-commerce totaled \$105.7 billion in 2017's first quarter, representing a 14.7 percent increase from the first quarter of 2016. Comparatively, total retail sales grew by only 5.1 percent over the same period. Since the end of 2015, e-commerce's share of all retail sales has risen to 8.5 from 7.5 percent of total sales.

Furthermore, the Fed's 2016 Payments Study listed counterfeiting (44 percent); fraudulent use of card number (39 percent); and lost and stolen (11 percent) as the three most common types of card fraud in the United States in 2015.

This is positive news however, it is still probably only a small comfort to a community bank issuer that has just been hit with CNP fraud. We know that to truly secure online sales it will take a joint effort from the payment networks, issuers, acquirers and merchants to provide and promote a consistent consumer online experience across all e-commerce channels and devices to help authenticate cardholder data.

3-D Secure on Steroids.

Fortunately, there is a new technology that may truly make a difference. 3D Secure protocols (think Verified by Visa and Mastercard Securecode) have been around for years, but have earned a bad reputation for creating friction at checkout leading to cart abandonment by the consumer. The newest iteration of this technology, 3-D Secure 2.0, leverages traditional 3-D Secure protocols, but takes them a dramatic step further by analyzing a merchant's contextual data and authenticating most

transactions behind the scenes.

Merchants can use this real-time, secure, information-sharing pipeline to send an unprecedented number of transaction attributes that the issuer can use to authenticate a transaction without asking for a static password or slowing down the purchase. Consumers are only asked to verify the transaction if it is deemed high-risk, but thanks to the additional data flowing between issuers and merchants, typically fewer than 5 percent of all transactions are projected to fall into this category.

Visa stated that it would keep existing rules for merchant-attempted transactions using 3-D Secure in place until March 2019, and that the new rules will take effect at the beginning of April 2019, giving merchants and issuers time to pilot and test the system. Some merchants and issuers are already working on their implementations, and Visa expects early adoption to begin in the latter half of 2017.

About ICBA

The Independent Community Bankers of America®, the nation's voice for more than 5,800 community banks of all sizes and charter types, is dedicated exclusively to representing the interests of the community banking industry and its membership through effective advocacy, best-in-class education and high-quality products and services. For more information, visit ICBA's website at www.icba.org.

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For more information on how you can become a sponsor please contact Nanci or Wendy at:

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Pete Switenki
VP, Investments
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pete.switenki@ubb.com

Todd Holzwarth
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REGISTRATION OPENS FOR ANNUAL NORTH DAKOTA FINANCIAL RESOURCE TOUR

The Bank of North Dakota, USDA Rural Development, the Small Business Administration, and the North Dakota Department of Commerce are partnering with Center for Technology & Business to provide the latest news on small business lending programs.

The annual Financing Resource Tour will provide information on the latest developments in small business lending programs in North Dakota.

The tour will reach Williston, Minot, Dickinson, Bismarck, Fargo and Grand Forks.

Tour stops will be:

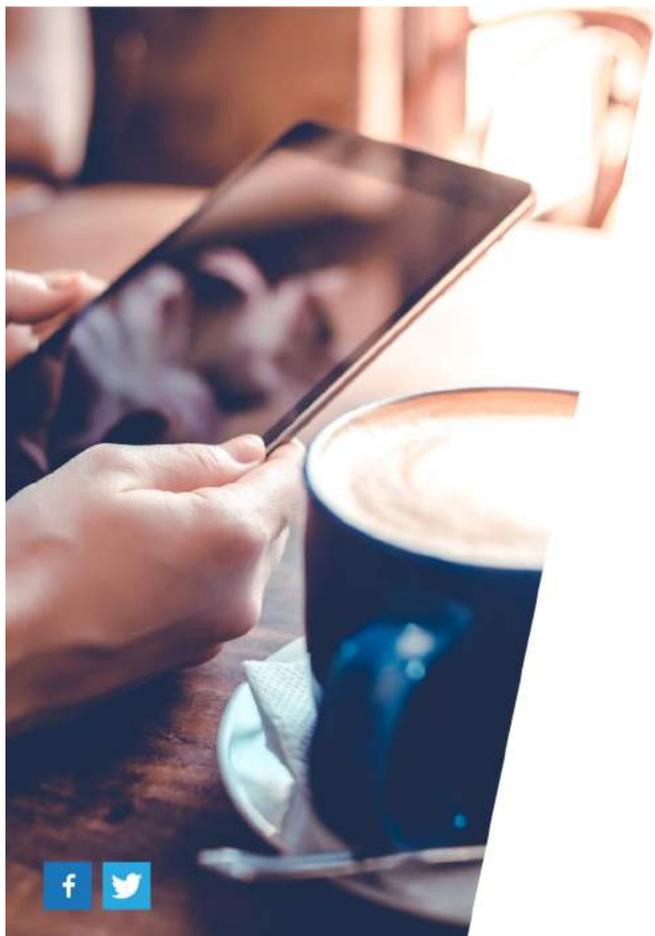
Tue., Aug. 29 / Williston: 8:30 - 11 a.m. CDT / **Minot:** 1:30 - 4 p.m. CDT

Thur., Aug. 31 / Dickinson: 8:00 - 10:30 a.m. MDT / **Bismarck:** 2:00 - 4:30 p.m. CDT

Thurs., Sept. 7 / Grand Forks: 8:30 - 11 a.m. CDT / **Fargo:** 1:30 - 4 p.m. CDT

Register at:

<http://trainingnd.com/technology-training/annual-financing-resource-tour>



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SWEEPSTAKES SCAMS STILL FINDING VICTIMS

Stenehjem: Elderly North Dakotans Particularly Vulnerable

In the last twelve months, elderly North Dakotans have reported losses of more than \$366,000 to sweepstake scams. Attorney General Wayne Stenehjem said the victims all believed they had won a valuable prize in a sweepstake but had to pay assorted fees and taxes before the prize could be released to them.

“Elderly individuals who live alone are favorite targets of scam artists and are particularly vulnerable. If the initial call is successful, the scam artist knows they have hooked their next victim, and they get to work, reeling the individual in with empty promises and relentless phone calls,” said Stenehjem. His office has issued numerous warnings in the past few years about sweepstakes scam calls.

One 80-year old victim was told she had won \$2.5 million. The scam artist gave her a phone number to call to “verify” the prize. Over the course of the next several weeks the victim mailed cash, deposited money into a third person’s bank account, and mailed a check to pay various assorted “fees,” all in the belief that she would soon receive her prize money. Only when the victim’s son discovered what was going on and reported it to the Attorney General’s Consumer Protection division did the victim realize she had been conned, but by then she had already sent over \$50,000 to the scam artists.

Another elderly victim only realized he had been lied to for months after he went to meet the prize notification team at the airport to claim his long-awaited prize but no one showed up. By that time, he had sent more than \$200,000 to the phony prize notification officials to pay supposed fees and taxes. He reported that the “prize officials” would sometimes send him a money order with instructions to cash it and then wire it onto another person, telling him that they did not want him to be out of pocket. The money orders were counterfeit, and the bank later reversed the deposits.

“Sadly, these individuals continued to send money, week after week, based solely on assurances made by a total stranger on the other end of the phone,” said Stenehjem.

Parrell Grossman, director of the Consumer Protection Division, said some of the recent victims had been told they had won a prize from Publishers Clearing House, which is often used by scam artists because of the name recognition. “Victims also reported they had been instructed to keep the “win” secret and they were even coached on what to say if someone found out and tried to convince them it was a scam,” Grossman continued.

Stenehjem urged all North Dakota residents to talk to elderly parents and relatives about these scams. He said to remind family members of the following:

- If you are asked to pay anything at all before you receive the prize, it is a scam. No legitimate sweepstakes require a winner to pay fees or taxes up front before the prize money is disbursed.
- If they send you money to pay the prize fees so you are not out of pocket, it is a scam.
- Scam artists like to have victims use alternative forms of payment, such as gift cards, iTunes cards, Walmart-to-Walmart transactions or wire transfers, because they can access the funds instantly and they cannot be tracked.

For more information on how to talk to elderly parents and relatives about scams, contact the Consumer Protection division at (701) 328-3404, toll-free (800) 472-2600, or online at www.attorneygeneral.nd.gov.



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Tim Porter, BND, Kelvin Hullet, BND, Jon Godfread, Insurance Commissioner and Barry Haugen, ICBND at the Chamber of Commerce golf scramble.



The Community Banker
Together We Prosper



CECL: Your Step-by-Step Guide to Compliance by 2020-21

by Keith Monson



Very soon, CECL will fundamentally change how the financial industry accounts for loan loss reserves.

Currently, institutions can't record expected losses until deemed "probable." Because of this limitation, they were inadequately reserved before the 2008 financial crisis.

To avoid a disastrous repeat, the Financial Accounting Standards Board's (FASB) Current Expected Credit Loss (CECL) approach to the Allowance for Loan and Lease Losses (ALLL) goes into effect between 2020 and 2021.

The following guide takes your institution through implementation, one step at a time.

Step 1: Initiate Education and Planning

If you haven't already done so:

- **Assign a team leader and assemble a team**
 - Identify a strong candidate with experience in such areas as credit risk or accounting. The CECL leader should build a team representing key affected areas, including senior management, loans, credit underwriting, risk management, accounting and internal audit.
- **Educate the team and board**
 - Review CECL and explain its implications to your board and key stakeholders. Start by reviewing these interagency documents about CECL: [Joint Agencies Statement](#) and [Frequently Asked Questions](#).
- **Create a project plan**
 - Your detailed project plan should manage system and policy changes, provide training and communication, and account for contingencies.
- **Communicate with your core provider**
 - CECL relies on historical data on life of loan or life of portfolio loss rates, key portions of which reside within your core system. So, contact your provider to make adjustments to the current closed-file destruction schedule.

Step 2: Address Key Decision Points

The CECL project team must determine your institution's best course of action.

- **Data identification**
 - Institutions must anticipate collecting the following data—at a minimum—for individual loans, and assess the need for more granular detail: risk rating, loan duration, origination date, maturity date, loan balance, key charge-off or recovery information, and loan segmentation.
- **Data gathering**
 - Gather individual loan data for existing loans to build the historical picture and vintage disclosures CECL requires, including data from:
 - **Core system:** determine the data available, and plan for accessing it.
 - **Loan accounting and servicing systems:** determine how to retrieve data points captured within these systems.
 - **Loan files and credit memos:** certain data points may only be available within the loan file or credit memo.
 - **Other databases:** search other resources, like customer relationship management systems, to complete customer profiles.
- **Process adjustment**
 - The project team must adjust existing loan processes and systems to capture the CECL data more cost effectively. This includes creating consistent codes for data fields, eliminating duplicate fields, ensuring data can be accessed and transitioning to digital-collection methods.
- **Data analysis**
 - Decide where to store the data, be it in an Excel spreadsheet or a complex, secure database—and determine a cost-effective way to analyze that data.
- **Portfolio Segmentation**
 - The Federal Reserve advises to "identify the portfolio segmentation needed to implement the proposed CECL model, such as grouping assets with similar risk characteristics."
- **Economic Variables**
 - Institutions also must include national and local economic data when calculating CECL. Those that are readily available, including unemployment rates, housing prices and commercial real estate prices, will prove the most helpful.
- **CECL Methodology**
 - FASB doesn't require that a specific methodology be used to calculate the ALLL under CECL. The interagency joint statement explains "allowances for credit losses may be determined using various methods. Additionally, institutions may apply different estimation methods to different groups of financial assets."
 - Methodologies include:

Average charge-off method	Vintage analysis	Static pool analysis	Roll-rate method or migration analysis
Probability of default	Regression analysis	Discounted cash-flow analysis	

Step 3: Validate and Test Your Decisions

Follow the change management best practice of *Plan, Do, Check, Act*.

- **Validate chosen methodology**
 - Ensure your methodology meets all CECL requirements and provides the most accurate reserve estimates. The former will indicate your institution's compliance readiness; the latter helps minimize the financial impact from CECL.
- **Run parallel ALLLs**
 - Calculate both the current ALLL model and the newly devised CECL version through the transition period, to help with budget decisions in preparation for CECL's effective date.
- **Estimate capital impact**
 - The Federal Reserve suggests institutions "be proactive in estimating the potential impact to their regulatory capital ratios to assess whether they will have sufficient capital at the time that the CECL model goes into effect."

Step 4: Transition to CECL by 2020-21

Institutions that follow this multi-step plan, making use of system-driven resources, will reap many benefits, including balancing CECL-related tasks with other responsibilities, streamlining data analysis and ensuring their CECL rollout meets regulatory expectations.

Using this background information and our four-step plan, you have the tools to determine how to implement CECL based on your institution's size, loan complexity and budget.

Keith Monson serves as CSI's chief risk officer. In this role, Monson maintains an enterprisewide compliance framework for risk assessment and reporting, as well as other key components of CSI's corporate compliance program.

ICBND Educational Opportunities



Keynote Speaker pictured above: **Greg Tehven**: "Build the Community You Want to Live In"

Keynote Speaker pictured to the right: **Ross Bernstein**: "The Champion's Code: Building Relationships Through Life Lessons of Integrity and Accountability from the Sports World to the Business World"



Keynote Speaker pictured above with Emerging Leaders members: **Larry McKenzie**: "Basketball for Business"

Keynote Speaker pictured to the left: **Ty Bennett**: "Partnership is the New Leadership"



Urban Toad Brewery Tour with Fargo Brewing Company, Kilstone Brewing, Drekker Brewing and Wurst Bier Hall and Dinner.

Emerging Leaders Community Outreach Program: "Home in a Box"



THANK YOU TO OUR SPONSORS



ICBND Members in the News

WESTERN STATE BANK

Western State Bank's human resources director, **Kelsey Smith**, was selected for the 35 Under 35 class of 2017. The 9th annual



program began in January 2017 and participants met monthly to focus on various issues pertinent to young leaders. Topics covered in the six month program included focusing on

strengths, community involvement, philanthropy and deepening in addition to refining leadership skills.

Matthew Oachs, assistant VP/retail banking manager with **Western State Bank** in West Fargo recently graduated from the Dakota School of Banking sponsored by the North Dakota Bankers Association (NDBA) and endorsed by the South Dakota Bankers Association (SDBA). In its 44th year, the school trained 61 bank personnel. The school has been held on the campus of University of Jamestown in Jamestown, North Dakota, since 1997.

Lisa Uhlenkamp, personal banking officer with **Western State Bank** in Devils Lake recently graduated from the Dakota School of Banking sponsored by the North Dakota Bankers Association (NDBA) and endorsed by the South Dakota Bankers Association (SDBA). In its 44th year, the school trained 61 bank personnel. The school has been held on the campus of University of Jamestown in Jamestown, North Dakota, since 1997.

Leah Lovin was recently promoted to customer service representative supervisor at **Western State Bank**. Her responsibilities are to lead the bank's customer service representatives by coaching and developing the team toward providing an exceptional customer experience, managing scheduling, team and



individual meetings, and necessary internal and regulatory policies and protocols are followed and implemented for each position and team. She has been with Western since September of 2015, serving as a

customer service representative at the Devils Lake location.

BANK OF NORTH DAKOTA



Tyson Zeltinger joined **Bank of North Dakota** as a business banker. He will be based out of the Grand Forks office.



Tiffany Kapla returned to **Bank of North Dakota** as a loan operations specialist in operations.



Sara Jiras joined **Bank of North Dakota** as a bank operations processing technician.



Pam Lewis accepted the role as a student loan specialist in New Loans. Lewis began her career at **BND** in 2014 as a student loan customer service representative.



Michelle Schwab accepted the loan operations specialist in operations at **BND**. Schwab has been an electronic banking specialist since April 2016.



Wanda Herberholz accepted the role as electronic banking specialist in operations. Herberholz began her career at **BND** in student loans in 1995.

CHOICE FINANCIAL



Shania Gross recently joined **Choice Financial** as a frontline specialist.



Haley Weber was recently promoted at **Choice Financial** in Fargo to frontline specialist. Haley joined Choice Financial as a CSR- frontline in May of 2014 for the Fargo locations.



Mikka Willits was recently promoted at **Choice Financial** in Walhalla to universal banker. Mikka joined Choice Financial in 2009 working in the CSR loans. Her new role will include CRS loans, all lines of insurance and frontline

duties.



Brenna Downs was recently promoted at **Choice Financial** to frontline operations manager for the Langdon location. Brenna joined Choice Financial as a part-time frontline CSR in December of 2015.



Kendall Kuntz recently joined **Choice Financial** as a client account manager. She brings three years of experience in wealth management as well as one year of experience in banking.

STARION BANK



Petersen has been promoted to universal banker. In this role, she helps customers with new accounts, provides customer service on deposit transactions and continues working in the teller line. Petersen has several years of customer service experience, joined **Starion** in May 2016

as a teller.

ICBND Members in the News

BELL BANK



Dalton Rolland has been promoted to personal banking officer at **Bell Bank**, located at 1333 South 8th Street in Moorhead. In his new position, he will work to retain and expand existing personal

deposits and loan relationships with customers. He has been with Bell Bank since May 2012. .



Kari Bloomquist has been promoted to VP/virtual bank manager at **Bell Bank**, located at 3216 13th Avenue South in Fargo. In her new role, she will manage and lead the virtual bank team, ensuring that work is

performed accurately and in a manner consistent with Bell's mission to provide customers with unequalled personal service. She has been with Bell Bank since February 2014, serving as teller supervisor at multiple locations.



Bryce Jorgenson has been promoted to personal banking officer at **Bell Bank**, located at 2704 North Broadway in Fargo. In his new position, he will work to retain and expand existing personal deposits and

loan relationships with customers. He has been with Bell Bank since September 2015.



Sean Deichert, trust officer at **Bell Bank**, located at 5500 Wayzata Blvd in Minneapolis, has received the **CERTIFIED FINANCIAL PLANNER™** designation from the

Certified Financial Planner Board of Standards (CFP Board), following a rigorous course of study and a comprehensive examination. Deichert joined Bell in 2011 and is one of the original Bell employees in the Twin Cities market. He serves as a trust officer working with high-net-worth clients to reach their financial goals.

CORNERSTONE BANK



Wade Elder is enjoying an exciting start to his role as market president at **Cornerstone**

Bank as the bank prepares to move to their brand new bank location in July. Elder joined the bank in 2012 as a business banker. He has over 30 years of experience in banking in North Dakota and Montana. He succeeds former Market President Dale Patten who retired on March 31 after a distinguished career of more than 33 years in banking.



Cornerstone Bank is proud to welcome **Leo Gefroh Jr.** as a VP/business banker in Bismarck. Gefroh brings over 32 years of banking experience. He joins business banking experts Jerry Hauff, Steve Wangler, and Derek

Weigel bringing the total years of financial experience and local expertise now available at Bismarck's Cornerstone Bank to 115 years.

FIRST INTERNATIONAL BANK & TRUST



First International Bank & Trust (FIB&T) is proud to announce the promotion and hire of the following employees. **Drew Flaagan** as VP/commercial loan officer. Drew has been with the bank for seven years and currently works at our Watford City branch.



Tony Watterud as AVP/trust officer. Tony has been with the bank for two years and currently works at our Minot Broadway branch.



Melissa Frohlich as AVP/digital banking manager. Melissa has been with the bank for two years and currently works at our Bismarck branch.

Tina Key as personal banker III. Tina has been with the bank for three years and currently works at our Fargo Southwest branch.

Blair Miller as information technology security analyst. Blair is new to the bank and currently works at our Fargo Southwest branch.

Jessica Mears as east market retail banking supervisor. Jessica is new to the bank and currently works at our Fargo South branch.

Brandon Hoffman as central/western ND mortgage market manager. Brandon is new to the bank and currently works at our Bismarck branch.

Keri Tews as learning and development retail instructor. Keri is new to the bank and currently works at our Fargo South Branch.

First International Bank and Trust had six employees recently graduated from the Dakota School of Banking sponsored by the North Dakota Bankers Association (NDBA) and endorsed by the South Dakota Bankers Association (SDBA). In its 44th year, the school trained 61 bank personnel. The school has been held on the campus of University of Jamestown in Jamestown, North Dakota, since 1997.

The employees include:

☐ **Dan Aichele** (Killdeer office manager) Killdeer, ND



< **Gregory Eckes** (commercial loan officer) Bismarck, ND



< **Jada Helfrich** (deposit operations manager) Watford City, ND

☐ **Joseph Roline** (commercial loan officer) Staples, MN (not pictured)



< **Melissa Anderson** (consumer loan officer) Harvey, ND

☐ **Todd Johnson** (commercial loan officer) Watford City, ND (not pictured)

ICBND Members in the News

WIDMER ROEL



Brian Christensen has joined the tax department of **Widmer Roel**, a public accounting and business advisory firm with offices in Fargo, Bismarck and Hazen, N.D. Brian, as a staff accountant, provides tax and accounting services.



Nick Evin has joined the audit department of **Widmer Roel**, a public accounting and business advisory firm with offices in Fargo, Bismarck and Hazen, N.D. Nick, as a staff accountant, provides audit and accounting services.



NORTH DAKOTA HOUSING FINANCE AGENCY

Amy Fugere of Bismarck, ND, was recently hired by North Dakota Housing Finance Agency. The state agency helps low- to moderate-income North Dakotans achieve homeownership by providing down payment and closing cost assistance, and affordable mortgage loans.

A homeownership specialist, Fugere will work primarily in mortgage acquisition, reviewing loan applications and communicating with participating lenders to ensure compliance with program standards. As needed, Fugere will assist with

borrower services.

ICB SERVICES, INC.

ICB Services, Inc. is pleased to announce Charlene Wandler has joined their team as Card Services Specialist. Charlene will be responsible for data entry and general customer service for the ICB Services Credit Card Department.

Bill Walker was recently promoted to Card Services Coordinator at ICB Services, Inc. His primary responsibilities include customer service and relationships, billing, compliance, and bank training. Bill joined ICBS in 2012 and served as Card Services Specialist for 5 years.

Angie Olson was recently promoted to Director of Card Services at ICB Services, Inc. She will focus on marketing, product development, retaining and expanding key relationships with banks, along with sharing initiatives through external communications. Angie has worked for ICBND for over 18 years and served in the position of Card Services Coordinator for 12 years.

DAKOTA CERTIFIED DEVELOPMENT CORPORATION



Pictured: Dakota CDC Board of Directors and Staff on site of the new headquarters in South Fargo. (Back L to R): Darin Geray, Dan Jacobson, Mike Connor, Andy Maragos, Rich Becker, Jim Hambrick. (Front L to R): Samantha Horab, Marlowe Johnson, Lori Gabriel, JP Mortenson, Tamara VanWechel, and Steve Dusek.

The new facility will provide several opportunities for growth, expansion, and improvement for Dakota CDC's day to day operations. "The overall open, collaborative design will include space for current and future staff, board and presentation space that will be important to communicate a consistent brand to people outside of our organization, privacy areas for small group meetings or discussion, and social areas flexible for a variety of activities," added Dusek. "The facility was designed with an understanding of organizational culture and collaborative styles, improving the way we work together both internally and externally."

As a mission-based lender, Dakota CDC's work is all about helping small business owners and entrepreneurs achieve their dreams of opening, growing and expanding their businesses. The construction will be completed by numerous contractors, of which many are small business borrowers that have worked with Dakota CDC to finance their own businesses.

This announcement comes as part of the 35th Anniversary of Dakota CDC. While celebrating the success of the small businesses they have helped over the years, construction of the facility is a milestone achievement that further builds the foundation for continued growth and success into the future.

Founded in 1982, Dakota CDC is the oldest, largest, and most experienced CDC in North Dakota. With staff in Fargo, Bismarck, and Minot, Dakota CDC serves the entire state of North Dakota and five counties in western Minnesota. The mission of this private, not-for-profit entity is to provide small business financing solutions through collaborative partnerships in a supportive, creative environment that grows the economy and creates or preserves quality jobs. Since inception, Dakota CDC has provided over \$450 million in loans with total project impact exceeding \$1 billion to small businesses and local economies.

Dakota Certified Development Corporation is excited to announce an important step forward in the evolution of their organization by breaking ground on a new headquarters office in South Fargo. Construction on the 5,800 square foot facility near the corner of Veterans Boulevard and 36th Avenue South officially began on June 2, 2017. "The new location will further enhance our brand of 35 years, enable us to control our current and future growth, and provide a state of the art facility with which to recruit and retain a quality workforce," explained Dakota CDC's president and CEO, Steve Dusek. Dakota CDC has been at their current location for almost 10 years and recently has also outgrown the space.



(Back L to R) Steve Dusek, Tamara VanWechel, Darin Geray, (Front L to R) Samantha Horab, Bethany Sortland, Roxi Pflieger, and Emily Schroeder on site of the new Dakota CDC headquarters in South Fargo shortly after groundbreaking.

ICBND Members in the News

WESTERN STATE BANK

WESTERN STATE BANK RECEIVES 5 STAR RATING FROM BAUERFINANCIAL

On June 12, 2017, BauerFinancial, Inc., the nation's leading independent bank rating firm, released its bank and credit union star-ratings for the 2017 first quarter. Western State Bank is proud to receive a 5 star rating for the 50th consecutive quarter. BauerFinancial has been providing the public with these rating since 1983.



"We are committed to maintaining excellent asset quality and providing financial solutions to help our customers meet their goals. Our Hometown Banking philosophy focuses on building relationships, this is how we differentiate ourselves from our competition and exceed our customers' expectations. We are proud to continue to receive this recognition from Bauer Financial," said Brian Houkom, Chief Executive Officer at Western State Bank.

Western State Bank is a 115 year old employee-owned, community bank with assets totaling over \$990 million. The bank offers superior full-banking services, investments, real estate financing to personal and business customers, as well as nationwide equipment financing services. Western State Bank's locations are located in the North Dakota communities of Devils Lake, West Fargo, Fargo and Towner, and in the Arizona communities of Casa Grande, Chandler, Scottsdale, Sun City and Sun City West.

NORTH DAKOTA HOUSING FINANCE AGENCY

UNIQUE SENIOR APARTMENTS OPEN IN DOWNTOWN BISMARCK

MetroPlains LLC opened the doors to a unique senior apartment complex today. Located in downtown Bismarck, the four-story building offers very desirable amenities and it's affordable.

100 West Main has a four-season porch, lounge, exercise room, community room, and on-site chapel. A community manager organizes activities and supportive services are offered that allow tenants to age in place. The apartments all have energy-efficient lighting and appliances, and some have balconettes. The building is within walking distance of churches and restaurants, retail, financial and medical services, and it offers easy access to public transportation.

"Walkable downtowns that offer a variety of retail, dining and entertainment options, as well as housing for all income levels, are an important element of the Main Street Initiative," Lt. Gov. Brent Sanford said at the celebratory event. "This property is a great example of public-private partnership creating diverse housing opportunities that help contribute to a healthy, vibrant community."

Sanford attended the event on behalf of the North Dakota Industrial Commission. The commission, consisting of Gov. Doug Burgum as chairman, Agriculture Commissioner Doug Goehring and Attorney General Wayne Stenehjem, oversees North Dakota Housing Finance Agency.

"Affordable housing for seniors with limited incomes is a much-needed resource in Bismarck," said NDHFA Executive Director Jolene Kline. "100 West Main will be a great addition to the city's core."

NDHFA allocated \$600,000 from the state's Housing Incentive Fund to the project and awarded \$506,097 in federal Low Income Housing Tax Credits. The credits brought \$5.11 million in equity to the project through the syndication by Wells Fargo Affordable Housing Community Development Corp. Wells Fargo also provided the project's construction financing.

Additional development support was provided by the City of Bismarck, Bank of North Dakota, and the Lewis and Clark Development Group (formerly CommunityWorks North Dakota). Security First Bank provided the project's pre-development and permanent financing.

"We are very appreciative of all of the support provided by our project partners," said Rob McCready, MetroPlains Principal. The total cost of developing the property was \$6.56 million.

"To have an opportunity to provide affordable housing for seniors in a location which contributes positively to the diversity and vitality of downtown Bismarck is extremely gratifying," said Randy Schold, MetroPlains Principal.

All of the apartments at 100 West Main are reserved for income-qualified households age 55 and older. There are 18 one-bedroom and 12 two-bedroom units. Five units are fully accessible. Depending on household size and income, the units rent for \$370 to \$806 per month plus utilities. An individual earning \$17,370 or less would qualify to rent a one-bedroom apartment for \$370.

Individuals who would like to learn more about 100 West Main can contact MetroPlains Management at (701) 751-9951. Information is also available online at www.metroplains.com.

MetroPlains partners with individuals, organizations and local governments in order to provide exceptional developments which meet the diverse housing goals of communities. MetroPlains Management provides property management services to promote a superior experience for the residents.

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

ICBND Educational Opportunities



ICBND
Together We Prosper

Welcome to the
2017 ICBND
School of
Agricultural
Lending

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The 2017 ICBND School of Agricultural Lending took place on June 19-23 at the Bismarck State College. Lots of information, lots of hard work and a little bit of fun throughout the week brought 13 graduates through this two year course out of the 36 attendees.



Bismarck Larks Baseball Game and Dinner

Lewis and Clark Riverboat Dinner and Cruise



Pictured above: 2017 Graduates: Roxanne Brodhead-American Bank Center, Cody Gangl-American Bank Center, Josh Shriver-American Bank Center, Kara Froelich-Bell Bank, Josh Schwarz-Bell Bank, Audree D Gifford-BSC Student, Kalyn Luehring-Farmers & Merchants Bank of ND, Samantha Froelich-First International Bank & Trust, Adam Wishek-McIntosh County Bank/Farm Credit Services, Jarett Lovcik-Merchants Bank, Cody Melgaard-Merchants Bank, Billie Jo Shae-ND Farm Management/Dakota College at Bottineau, Cole Solseng-Farmers & Merchants State Bank, Kathy Hoff-First International Bank & Trust and Luke Olmstead-First International Bank & Trust. Pictured to the right with our graduates are the first year attendees: Marsha Schmidt, Brett Kusler, Shane Morris, Serena Frederick, Brad Dewald, Jerome Pilch, Derek Weigel, Allison Thompson, Joana Flemmer, Christy Hase, Jacob Fannik, Tristan MacDonald, Denise Hornstein, Brian Baldwin, Ty Bruner, Missy Feist-Erickson, Jana Hance, Mitch Nelson, Jessica Fleck and Tierai Brusett.



Starion Bank

Starion is a growing community bank known for providing local leadership, personalized service and community loyalty. We foster a culture where you can grow professionally and personally, and treat employees as our most important organizational asset.

Business Banking Officer

Located in Bismarck, the Business Banking Officer is responsible for soliciting, developing, and managing commercial banking relationships. Responsibilities include gathering information and analyzing credit requests, making credit decisions, generating prospects through active sales call efforts and community involvement and administering a loan portfolio within bank policy and regulatory guidelines.

Qualified applicants will have a bachelor's degree and possess strong financial analysis, customer service and sales skills. Preferred candidates will have a minimum of 3 years of commercial lending experience and a working knowledge of documentation, compliance and regulatory standards. Familiarity with SBA loan programs is a plus, along with proficiency using Microsoft Excel.

Internal Auditor

Located in Mandan, the Internal Auditor is accountable for completing internal audits such as evaluating the effectiveness of internal controls, the accuracy of financial records, the efficiency of operations, and the compliance with laws, government regulations and management policies and procedures. The internal auditor also prepares reports and provides recommendations for corrective actions.

Successful candidates will have a bachelor's degree in accounting, business or finance and one to three years of internal audit experience. Experience in a financial institution and a completed Internal Auditor certification is preferred. Requires a strong team player with proven interpersonal, analytical and communication skills.

Starion offers a competitive salary and a full comprehensive benefit package including health, life, dental, vision, health savings account, 401K, profit sharing, paid vacation and holidays.

Join our team and work at a bank recognized as "Best of the Best" by Independent Banker magazine, "50 Best Places to Work" by Prairie Business magazine and "Top 10 Workplaces" by Bismarck-Mandan Young Professionals Network!

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[Starion Bank is an Equal Opportunity Employer of women, minorities, protected veterans and individuals with disabilities.](#)

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LEWIS & CLARK
REGIONAL DEVELOPMENT COUNCIL



Educational Opportunities

Webinars

8/2/2017	Business Signature Cards & Resolutions: Entities, Authority & Documentation Mary-Lou Heighes, Compliance Plus, Inc.	8/30/2017	Asset-Liability Management Overview: Concepts, Fundamentals & Assessing Risks Gary J. Young, Young & Associates, Inc.
8/3/2017	Advertising Compliance: Website, Print, TV & Radio Elizabeth Fast, Spencer Fane LLP	8/31/2017	SPECIAL EDITION Record Retention & Destruction Rules: Compliance & Best Practices Elizabeth Fast, Spencer Fane LLP
8/8/2017	Real Estate Series: Appraisals & Evaluations for Consumer Real Estate Lending: Interagency Guidance, Regulator Issues & FAQs S. Wayne Linder, Young & Associates, Inc.	9/6/2017	Responding to Official Demands for Customer Funds: Subpoenas, Garnishments, Summonses & Levies Elizabeth Fast, Spencer Fane LLP
8/9/2017	Dealing with Employee Discipline, Complaints, Performance Issues & More Diane Pape Reed, CU Doctor	9/7/2017	Understanding & Processing IRA Rollovers & Transfers Frank J. LaLoggia, LaLoggia Consulting, Inc.
8/10/2017	How to Legally Compensate Mortgage Loan Originators Elizabeth Fast, Spencer Fane LLP	9/8/2017 Morning	SPECIAL EDITION Preparing for Reg CC Rule Changes Part 1: Impact, Detailed Changes & Action Plan Dawn Kincaid, Brode Consulting Services, Inc.
8/15/2017	BSA Compliance Series: Job-Specific BSA for Deposit Operations: SAR Monitoring, 314(a) Requests & CIP Susan Costonis, Compliance Consulting and Training for Financial Institutions	9/12/2017	Account Documentation Series: Minor Accounts: Ownership, Documentation & Access Susan Costonis, Compliance Consulting and Training for Financial Institutions
8/16/2017	Risk Management Series: Conducting a Fair Lending Risk Assessment Bill Elliott, Young & Associates, Inc.	9/13/2017	High-Risk Transaction Case Studies in Commercial Property Appraisals, Including HVCRE Considerations Heidi C. Lee, Appraisal Review & Consultation
8/17/2017	Introduction to Call Report Loan Classifications Amanda C. Garnett, CliftonLarsonAllen LLP	9/14/2017	Workout & Liquidation of an SBA Loan Lyndsay Rowland, Starfield & Smith, PC
8/18/2017 Recorded Only	SPECIAL EDITION New Military Lending Act Requirements for Credit Cards, Effective October 3, 2017 Steven Van Beek, Howard & Howard Attorneys PLLC	9/15/2017 Morning	SPECIAL EDITION Managing a Residential Construction-to-Permanent Loan – Start to Finish Ann Brode-Harner, Brode Consulting Services, Inc.
8/22/2017	Vendor Problem Resolution: A Five-Step Approach David A. Reed, Reed & Jolly, PLLC	9/19/2017	Supporting Documentation for the ALLL: Current Rules & Future Expectations Under CECL Tommy Troyer, Young & Associates, Inc.
8/23/2017	Proven Steps to Successful Business Development: Defining Prospects, Engagement Scripts, Overcoming Objections & Measuring Performance Tim Tivis, Pinnacle Training Group	9/20/2017	ACH Specialist Series: RDFI Returns: 2 Day vs. 60 Calendar Days – Understanding the Difference Jen Wasmund, UMACHA
8/24/2017	New Compliance Officer Boot Camp Molly Stull, Brode Consulting Services, Inc.		
8/25/2017 Morning	SPECIAL EDITION Revisiting Your HMDA Policies & Procedures to Include Comprehensive Changes Effective January 1, 2018 Molly Stull, Brode Consulting Services, Inc.		
8/29/2017	Regulation E Series: Comparing Regulation E with Visa & MasterCard Rules Diana Kern, SHAZAM, Inc.		

Educational Opportunities

Webinars

9/21/2017	Understanding Loan Participations & Syndications Part 1: Recognizing the Distinction & Determining the Best Solution Elizabeth Fast, Spencer Fane LLP	10/19/2017	Understanding Loan Participations & Syndications Part 2: Documentation, Servicing, Administration & Due Diligence Elizabeth Fast, Spencer Fane LLP
9/26/2017	Step-by-Step SAR Completion: Dos & Don'ts Dawn Kincaid, Brode Consulting Services, Inc.	10/24/2017	BSA Compliance Series: Job-Specific BSA Training for the Frontline: CTRs, SARs, CIP & More Susan Costonis, Compliance Consulting and Training for Financial Institutions
9/27/2017 Morning	Director Series: Rules & Trends in Executive Compensation Jeffrey C. Gerrish, Gerrish Smith Tuck, PC, Consultants & Attorneys	10/25/2017	Advanced Commercial Loan Documentation Ann Brode-Harner, Brode Consulting Services, Inc.
9/28/2017	Managing & Mitigating Data Breaches: Fraud, Forensics & Incident Response Randall J. Romes, CliftonLarsonAllen LLP	10/26/2017	Risk Management Series: Establishing or Maturing Your Vendor Risk Management Program Branan Cooper, Venminder
9/29/2017 Morning	SPECIAL EDITION 20 Common Collection Pitfalls Elizabeth Fast, Spencer Fane LLP	10/31/2017	SPECIAL EDITION Preparing for the Impact of New Prepaid Card Rules Under Regulation E: Deadline April 1, 2018 Elizabeth Fast, Spencer Fane LLP
10/3/2017	Keys to Effective Employee Recruitment, Onboarding & Retention Kay Robinson, Robinson HR Consulting, LLC		
10/4/2017	Surviving a TRID Compliance Exam Steven Van Beek, Howard & Howard Attorneys PLLC		
10/5/2017	Countdown to the New HMDA Rules Effective January 1, 2018 Susan Costonis, Compliance Consulting and Training for Financial Institutions		
10/6/2017 Morning	SPECIAL EDITION Preparing for Reg CC Rule Changes Part 2: Operations Systems, Audit & Reporting Implications Dawn Kincaid, Brode Consulting Services, Inc.		
10/11/2017	Real Estate Series: ARM & Balloon Payments: Clarifying the Confusion Bill Elliott, Young & Associates, Inc.		
10/12/2017	Call Reports: Regulatory Capital Requirements Amanda C. Garnett, CliftonLarsonAllen LLP		
10/13/2017 Morning	SPECIAL EDITION Planning & Compliance Considerations for the New Fannie Mae & Freddie Mac Uniform Residential Loan Application Michael Brode, Brode Consulting Services, Inc.		
10/17/2017	Beyond EMV: Trends in Payments & What It Means for Community Banks Lee Wetherington, Jack Henry & Associates, Inc.®		
10/18/2017	SPECIAL EDITION All About 1099 Reporting Part 1: Forms 1099-A & 1099-C: Foreclosures, Repossessions & Debt Settlements Elizabeth Fast, Spencer Fane LLP		

Director Series are scheduled from 10:00-11:30 AM Central Time. Most webinars are scheduled from 2:00-3:30 PM Central Time unless otherwise indicated. Please check the brochure copy to confirm the time.

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