

Cybersecurity Trends



Update/Case Studies
Controls & IT Exam
Hot Topics

& Vendor Showcase

**Ramkota Hotel & Conference Center
800 South Third Street, Bismarck ND**

**Social and Vendor Showcase
April 19th 6pm-9pm**

**Session and Vendor Showcase
April 20th 8:30am Registration
9am-4pm Session**

FFIEC and other interagency guidance relating to cybersecurity aware-ness is the focus for upcoming IT examinations. The guidance is in response to the growing threat vector for cybercrime. We have evolved from worms, viruses, spyware, and botnets to more targeted cyber espionage involving advanced persistent threats, dynamic Trojans, and stealth botnets. Attacks have become blended, involving combinations of physical, technical, and social engineering techniques. Know what your financial institution should be doing to mitigate cyber threats and meet regulatory expectations.

How should attend? Senior Management, Information Security Officers, Information System Administrators,

Quick Look



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Independent Community Banks of North Dakota

PO Box 6128
Bismarck, ND 58506-6128

701.258.7121
info@icbnd.com
www.icbnd.com

Senator John Hoeven

338 Russell Senate Office Building
Washington DC 20510
Phone: 202-224-2551
Fax: 202-224-7999

Banking Aide: Emily Tryon
Emily_tryon@hoeven.senate.gov
Ag Aide: Cassie Bladow
Cassie_bladow@hoeven.senate.gov

Senator Heidi Heitkamp

SH-110 Hart Senate Office Building
Washington DC 20510
Phone: 202-224-2043
Fax: 202-224-7776

Banking Aide: Craig Radcliffe
Craig_Radcliffe@heitkamp.senate.gov
Ag Aide: Tyler Jameson
tyler_jameson@heitkamp.senate.gov

Congressman Kevin Cramer

1032 Longworth House Office Building
Washington DC 20515
Phone: 202-225-2611
Fax: 202-226-0893

Banking Aide: Adam Jorde
adam.jorde@mail.house.gov
Ag Aide: Mark Gruman
Mark.gruman@mail.house.gov



Rick Beall
Peoples State Bank of
Velva
Minot
ICBND Chairman

I'd like to start off this month's newsletter with a shout out to our newest member Wells Fargo!!! With their recent histories of over two-million scandalous accounts and current fines and settlements totaling over \$210 million dollars, I feel they will be a great addition to ICBND....er... ah...never mind, April Fools. With March's announcement that Wells Fargo reached a \$110 million dollar settlement over fake accounts, it brings great joy knowing that ICBND and our great member banks all across North Dakota stand and strive to be the complete opposite of that banking model. The values, integrity and commitment demonstrated day after day by each and every one of you are something that needs to be applauded.

While we are on the subject of applause, I'd like to throw a great shout out to Jersey Benson and the rest of the emerging leaders program. It's not very often you can get someone from Texas to give credit to something outside of Texas but we are the exception. I kid about Texas, (unless it's jokes about the Dallas Cowboys, those are always

funny) but at the 2017 ICBA convention in San Antonio, incoming chairman Scott Heitkamp personally recognized the great program we have going on up here in North Dakota. He also spoke about how excited he was to hear of Jersey's involvement and the impact the Washington DC summit had on him. I have said it before and I will say it again, this program is such a great value for both bankers and banks alike in North Dakota. Kuddos to every member and for every bank who help promote our emerging leaders. Also I would amiss if I didn't say thank you to Barry, his staff and all our fellow bankers who have been active in this year's state legislature. The 65th assembly has been a grind to say the least. Although there hasn't been an overwhelming amount of legislation impacting our community banks, we have had to provide our knowledge and resources on a few different occasions and it's amazing how impactful our great community bankers can be. To all involved, thank you.

President's Remarks



Barry D. Haugen
ICBND President

The snow has almost all melted, spring is in the air, and the North Dakota legislative session is almost over. These are all good things! There's also cautious optimism that community banks might see some much needed regulatory relief with a new Congress and administration. While regulatory relief for community banking isn't as high on President Trump's priority list as we'd like, it's at least in the top five. The road so far, however, has been pretty bumpy with the at least temporary stalling of ACA repeal. Hopefully, regulatory reform for community banks has a smoother path. We'll find out more later this month when we travel to DC for [ICBA's Capital Summit](#).

Closer to home, the 65th Assembly of the North Dakota Legislature could wrap up by Easter. At least that's legislative leadership's plan. Doing so would save about 10 days of the 80 day maximum in case there's a need to reconvene during the interim.

For the last couple years, the state has been chasing an ever-eroding revenue figure. I remember back to Governor Dalrymple's budget address during the legislature's organization

session in December 2014. The revenue estimate at that time for the 2015-2017 biennium was in excess of \$8 billion. We now know of course that the underlying assumptions of that forecast were grossly flawed as oil had already begun to tumble and ag commodity prices were sliding downward as well. The most recent revenue forecast delivered in early March now estimates \$3.6 billion for both the current biennium and the 2017-2019 biennium. As you can imagine, budget issues have been the primary theme of this session and the pain is being felt far and wide across agencies and any and all incentive programs.

A mentor of mine once told me that "it's never as good or as bad as it seems". I guess that's probably good advice to follow when you live in a commodity-driven economy, but the days of \$100 oil and \$7 corn sure seem a distant memory!

Welcome!

Featuring our newest ICBND Associate Member:

Wipfli LLP

8665 Hudson Boulevard North, Suite 200

St Paul, MN 55042

Contact: Maureen Fassbinder

Web Site: www.wipfli.com

E-mail: mfassbinder@wipfli.com

Telephone: (800) 486-3454

Fax: (651) 636-6087

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Marilou Voegele, Director of Card Services for **ICB Services, Inc.**, has announced her retirement as of May 31, 2017. Marilou was hired as Credit Card Coordinator for ICB Services in September 1999 providing customer service to our credit card member banks. In July 2005, Marilou was promoted to Director of Card Services. Under her direction, annual sales have nearly doubled to over \$100 million with nearly 27,000 accounts.

For the past 12 years as Director of Card Services, Marilou has developed important relationships with our member banks and ICBA. Through her leadership, the Card Services program was able to survive the 2009-2010 CARD ACT which would have been detrimental to our smaller community banks without the help and guidance with compliance and disclosure assistance that Marilou was instrumental in providing. She also spearheaded the transition from Magnetic Stripe to Europay, MasterCard and Visa (EMV) cards in 2015, and today over two-thirds of the cards issued are chip enabled. Most recent, the Card Services program will be going through a mass tokenization project that will enable our participating member banks to offer mobile payments on their credit cards by the end of 2017.

In her retirement, Marilou plans to travel around the country with her husband Al. Their first trip will be in June to Alaska where Al plans to drive their RV to the end of the highway in Prudhoe Bay. We have a running bet around the office as to which one of them will be coming back. Along with their travel plans, they will be visiting and spending time with their 8 grandchildren.

In her 18 years of service with the credit card program, Marilou has brought much needed organization, personality, and fun to the office. ***We will miss her greatly and wish her well on her upcoming retirement.***



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Let's see it through

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

FINE Points



Now is a great time to be a community banker. Spring brought with it a powerful and successful ICBA Community Banking LIVE national convention. And as we look ahead to the ICBA Capital Summit kicking off this month in the nation's capital, our industry is well positioned to achieve some historic policy victories in Washington.

We have fought long and hard for tiered, proportional regulation for community banks. We have battled for the kind of substantial relief that will truly energize our local economies, and now we're on the verge of getting it. But before we get carried away, let's remember that we have been fighting for meaningful relief for years—and we're not there yet.

Nothing in Washington is ever easy. Seeing significant reforms through to the president's desk is always hard work, no matter who is in charge. Now is the time for community bankers to rededicate ourselves to the job at hand. Now is our chance to dig deep, stay active and see regulatory relief all the way through to the end.

After all, we have gotten this far only through the hard work of those who came before us. Our mission goes back to ICBA's formative day.

May 9, 1930. Amid a financial panic, 28 community bankers gathered to discuss what to do about two large bank holding companies intent on vacuuming up every local bank in the Ninth Federal Reserve District. Rather than sell out, these independent bankers passed a hat for donations, used their collective strength to resist, and founded what is now ICBA.

Those individuals stood up for our industry's principles of relationship banking and our nation's ideals of

independence and localized service. What brought them together then is the same thing that binds us together today. Our strength still comes from collective action, our actions remain guided by principle, and our achievements are due to nothing less than hard work.

So in this season of rising temperatures and sunlit evenings, we cannot afford to sit back and rest on our laurels. We have far too many issues up in the air: regulatory relief, tax reform, credit union and Farm Credit System mission creep, and more. As optimistic as we might feel about the prospects of meaningful reform, we must work all the more diligently to finish the job. Now is the time to meet with lawmakers face to face at the ICBA Capital Summit, to sign ICBA's Plan for Prosperity petition on behalf of meaningful reform, and to ensure we are fully engaged on our advocacy goals, from the C-suite to the front line.

We cannot allow ourselves to be drowned out amid the clamor of competing interests in Washington. We have an excellent opportunity before us, and we cannot afford to waste it. We have been at it too long to settle for anything less than our absolute best.

So let's continue to speak out in solidarity. Let's continue to fight on behalf of our independent voice. Let's keep at it until the job is done. We owe it to ourselves, to our industry, to our local communities and to all those who came before us to see this thing through all the way to the end.

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](#)



How has it been a year already?

Written by: **Rebeca Romero Rainey, Chairman of ICBA**

From the Chairman



Last year, I stood up on the convention stage so excited and humbled to be your ICBA chairman. Since then, it's been a whirlwind of a year and even more exciting and humbling than I ever thought possible.

I've truly loved having the opportunity to visit and speak with so many of you over the past year. The stories that you've shared with me have touched my heart—especially the many parents and grandparents who've come up to me and said that I've been a role model for their sons and daughters who are now considering a career within the family community bank. You have no idea how honored I feel to have helped ensure that your family legacy lives on at your bank, like it has for my grandfather's bank, my father's bank, my bank, Centinel Bank of Taos.

Community banking has a bright future because of you—the community bankers who represent it.

Last year on the convention stage in New Orleans, I asked you to tell your story. I asked you to get engaged and advocate for our great industry. You did that. Thank you.

You got engaged and advocated because community banks matter. We know that community banks make a tremendously positive impact in our local communities and beyond. We help Main Street thrive. We help America thrive.

That's why sharing your story has been so important. We can't let anyone forget what we do for our customers and our

communities, and the impact it has on our local economies. We make a real difference, and that's why policymakers need to create and promote an environment where community banks can flourish. They need to look at ICBA's mission statement and make it their priority as they try to unlock the full potential of America's economic system.

I also want to thank you for your support and encouragement over the past year. Just like family, you have been there for me and provided such inspiration and compassion. You've showed the same support to my family, and for that I'm so grateful. Being ICBA chairman has been such an amazing opportunity for me, my family and for our bank. I will never forget this experience and will continue to be grateful for it.

It has been a blessed year, and you've made that possible. Thank you for being community bankers. Thank you for telling your story. Thank you for believing in our industry principles, and thank you for all you do to make community banking the revered industry it is.

I wish you continued success in your career as a community banker and look forward to our paths crossing once again.

Rebeca Romero Rainey is chairman and CEO of Centinel Bank of Taos, in Taos, N.M. Follow her on Twitter at [@romerorainey](https://twitter.com/romerorainey).

We are the Difference Makers

Written by: **Scott Heitkamp**, Chairman of ICBA

From the Chair



As I write my first column as ICBA chairman, I'm filled with excitement, pride and determination. I look forward to seeing so many of you throughout the year as I travel the country and have the honor to represent and advocate for our great industry.

I had a taste of what this year will be like when I joined so many of you at ICBA Community Banking LIVE in San Antonio last month. There, I had the opportunity to speak with you about my priorities as chairman, our common challenges and goals, and one of my favorite stories, which demonstrates the power we all have to make a difference and how each action has a ripple effect.

The story recounts a man who was walking along the beach when he noticed a boy picking something up and gently throwing it back into the ocean. Approaching the boy, he asked, "What are you doing?"

The boy replied, "Throwing starfish back into the ocean."

The surf was up and the tide was going out. "If I don't throw them back, they'll die."

"Son," the man said, "don't you realize there are miles and miles of beach and hundreds of starfish? You can't make a difference!"

After listening politely, the boy bent down, picked up another starfish and threw it back into the ocean. Then, smiling, he said, "I made a difference for that one!"

Now that we're all back home in our communities, I wanted to remind you of that powerful visual and narrative.

We are difference makers, just like that little boy. That loan you make, that idea you have, is a difference maker in the life of your customer and for the community. Never forget that. As community bankers,

we not only power capital, we also power dreams.

To showcase the power of community banks to make a difference, ICBA recently released a video, "Community Banking: Know the Difference," which you can share during ICBA Community Banking Month. But as you'll see, the video should be shared long after the event wraps. In the video, you see money from a water tower going into the small businesses that line Main Street. And that's what we do every day.

While money doesn't really pour out of water towers—it sure would be nice if it did—the analogy holds: Community banks are the water towers that keep their communities thriving and protected from a capital drought.

If you haven't seen the video yet, or downloaded ICBA's Community Banking Month marketing and communications toolkit, I encourage you to do so. That way, you can continue to spread the positive story of your community bank and community banks across the nation with your local media, customers and other stakeholders.

We need to build on the storytelling that Rebeca Romero Rainey, our fearless immediate past chairman, encouraged us all to do. We must tell our story, and ICBA Community Banking Month is a great time to do it. If we don't talk about how community banks are difference makers, nobody else will. It's up to us to make sure everyone knows where community banks stand and that we're the difference makers for our communities.

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

Coming and Going

Supply of government agency debt remains low

Answer: The last year before 2015 that aggregate outstanding debt of U.S. government agencies totaled less than \$2 trillion.

Jeopardy (double entendre) question: What is 2000?

Yes indeed, the supply of debt issued by your favorite agencies has continued to dwindle in total. These bonds have for decades been a staple of well-structured community bank investment portfolios. As your industry's profitability continues to grow, along with your bank's footings, this may present some challenges for you portfolio managers out there.

Interestingly it's not a uniform retreat by all issuers. In fact, several of the more familiar names have been growing. But as supply/demand forces collide to help define fair value, it may be useful to review what was, and is, the market for these instruments so that an informed community banker can make some good decisions on the behalf of his or her financial institution.

Significant contribution

It is easy to understand why this investment sector is popular. Agency bonds are simple to analyze, highly liquid, readily pledgeable, and available in virtually any maturity and callable configuration. Did I mention 20 percent risk-weighted? Their yields will of course be higher than a comparable Treasury bond, with the spread being a function of their maturity and call features. At the moment, a five-year agency that can be called in two years has an incremental yield of about 20 basis points (.20 percent) over the curve.

Still, the supply issues coupled with community banks' growing familiarity with mortgage products and increased need for tax-free income have caused the average bank's allocation to agencies to shrink. Ten years ago, about 30 percent of a typical community bank portfolio was comprised of these agencies. Today, the number is around 10 percent. Nonetheless, 10 percent of anything is significant.

In the headlines

What's old news at this point is the two housing government-sponsored enterprises' (GSEs') status in legal limbo. Technically both Fannie Mae and Freddie Mac are in a conservatorship, and their earnings are being swept into the Treasury coffers to compensate the taxpayers for the risk we assume as stewards. Accompanying the conservatorship is a requirement that both GSEs shrink their mortgage holdings to \$250 billion apiece by the end of 2017.

As their mortgages owned have shrunk since 2008, so have their borrowing needs. Freddie Mac, for example, cut its outstanding securitized debt by over \$200 billion between 2012 and 2016. Fannie Mae's debt dropped by almost \$300 billion in that time. This is the major cause of the decline in the quantity of agency debt through 2016. (Total outstandings of all agencies for both 2015 and 2016 are just below \$2.0 trillion.)

On the way up

Other agencies' borrowing needs are increasing. The largest and most visible is the Federal Home Loan Bank (FHLB) System. This consortium of regional banks makes collateralized loans to "members," which are mostly FDIC-insured depositories. In large part, loan demand at the members' institutions determines the size of the advance book of a regional FHLB. The corollary to that is the FHLBs need to borrow most of the dollars required to match-fund the advances.

FHLB debt peaked in late 2007, just as the housing bubble burst. Between 2007 and 2011 advances and debt declined each year. Since then, however, FHLB borrowings have increased by about \$300 billion, which partly replaces the falloff in Fannie/Freddie supply.

Proof in the prices

Accompanying the shrinkage in the supply of securities was the financial crisis of 2008-2009. As we well know, interest rates were stuck at historic lows for the better part of the last 10 years. Usually, as interest rates decline, the yields on "spread product"—everything except Treasuries—will fall at a slower rate. Stated another way, spreads tend to widen.

That didn't happen on agencies between 2008 and 2016. And I must say that vindicated my faith in a free-market system in which informed buyers and sellers, and supply and demand, determine prices. The need for, and attractiveness of, these issues meant that prices rose with the benchmark Treasuries even through 500+ basis points of monetary easing.

Agency debt supply seems destined to be stable, but not grow, in the foreseeable future. As we engage a year in what appears to be in a rising rate scenario, it will be interesting to see if spreads tighten on agency debt. Since they are still at historic lows, there seems to be little room for further spread shrinkage. These are all arguments for your community bank maintaining a suitable allocation to the government agency sector.

Jim Reber is president and CEO of ICBA Securities, an institutional fixed income broker/dealer and can be reached at 800-422-6442 or jreber@icbasecurities.com.

ICBND EDUCATIONAL OPPORTUNITIES



LENDER'S COMPREHENSIVE GUIDE TO MORTGAGE LOAN COMPLIANCE

APRIL 27-28, 2017

NORTH DAKOTA HERITAGE CENTER, BISMARCK

During the last few years, both Congress and the various federal regulators have crafted revisions to many of the regulations that have been a part of our lending lives. This has resulted in many additional regulatory issues in every mortgage loan transaction. As a result, lenders have been struggling to determine what they should do to assure that they not only make a safe and sound loan for the bank, but also do so in a manner that will not create regulatory difficulties.

With all of the changes and additions, a one-day seminar to cover this subject has not been possible in recent years. This seminar will be two very full days in length. This seminar will cover all aspects of mortgage compliance that a lender should know, including all the current rules.

All subjects that will be covered will include all of the latest information available.

Register Here!



Dear Colleague:

Social Security is with you through life's journey, and that includes our outreach to groups and organizations. As Social Security's Deputy Associate Commissioner for External Affairs, I want to say hello and tell you that I will now be your liaison with Social Security regarding key agency initiatives and outreach. We have many exciting communications initiatives on the horizon, and your continued partnership will be invaluable as we put them into action. So mark your calendars for:

- National Social Security Month – April 2017
- National Disability Forum – April 5, 2017

Thank you for helping Social Security secure today and tomorrow, and for everything you do on behalf of the people we serve!

Sincerely, Maria Artista-Cuchna

Deputy Associate Commissioner for External Affairs (T) 410-965-1804

Sponsorship Opportunities

Independent Community Banks of North Dakota is currently looking for sponsors for our various seminars, and programs being held in 2017 as well as our annual convention.

Sponsorships for these programs would cover expenses such as food, hotel, travel, speakers, and more. Recognition will be given to those sponsoring the event, along with the opportunity to address the attendees & distribute company information!

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- ⇒ Lender's Comprehensive Guide to Mortgage Loan Compliance
- ⇒ ICBND 2017 50th Annual Convention and events
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For more information on how you can become a sponsor please contact us at:

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ICBA TO CONGRESS: EXCESSIVE REGULATION HARMS CONSUMERS

The Independent Community Bankers of America® (ICBA) March 28, 2017 told Congress that the nation’s economy and consumers would fare better if policymakers address overly burdensome community bank regulations. Testifying before the House Financial Services Committee’s Subcommittee on Financial Institutions and Consumer Credit, ICBA Chairman R. Scott Heitkamp said excessive regulations are limiting access to credit for many Americans and inhibiting the economic recovery.

“Simply put, regulatory overkill is cutting off access to credit for credit-worthy borrowers,” said Heitkamp president and CEO of ValueBank Texas in Corpus Christi, Texas. “The expense and distraction of regulatory compliance divert scarce funding and management resources from community lending—particularly for those marginal borrowers whose applications warrant closer review and a greater capacity for risk.”

Heitkamp noted that community banks are outsized lenders due to their first-hand knowledge of borrowers and local communities, though he cited examples of credit-worthy borrowers who have been directly harmed by regulatory lending restrictions. For instance, customers who relocate for a new job or small-business owners who cannot comply with income-documentation requirements are being denied mortgage loans because of federal ability-to-repay rules.

Fortunately, there are many readily available legislative solutions to community bank overregulation and its negative economic impact, Heitkamp said. ICBA’s pro-growth [Plan for Prosperity](#) platform contains nearly 40 separate legislative recommendations to alleviate excessive burdens and promote lending while preserving consumer protections.

“Despite some recent, positive news on the state of bank lending, now is not the time to be complacent,” Heitkamp said. “We strongly encourage this committee to complete the work that was begun in the last Congress and enact meaningful regulatory relief for community banks.”

ICBA TO TRUMP, CONGRESS: INFRASTRUCTURE PLAN SHOULD INCLUDE RURAL AMERICA

ICBA asked President Donald Trump and Congress to ensure that any new national infrastructure program keeps the interests of rural Americans and the banks that serve them as a priority. In a joint letter, ICBA and the American Bankers Association noted the millions of jobs created by agricultural exports and the need for a modernized transport infrastructure.

The letter says any major infrastructure legislation should significantly benefit rural America, should not grant new lending authorities to the Farm Credit System or other governmentally privileged lenders, and must avoid new bank taxes to pay for infrastructure development.

[Read the Joint Letter>](#)

TRUMP EXTENDS CYBERSECURITY STATE OF EMERGENCY

President Donald Trump extended a 2015 executive order declaring a cybersecurity state of national emergency. Executive Order 13694 says significant malicious cyber-enabled activities from outside the United States continue to pose an unusual and extraordinary threat to national security, foreign policy and the U.S. economy.

[Read the Executive Order>](#)

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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**ICBA: Where You Choose
to Bank Matters**

ICBA today launched Community Banking Month by reminding consumers that where they choose to bank matters. In a national news release, ICBA is spotlighting the benefits of banking with community banks, such as their respect for local communities and relationship-based model.

“Never forget that your money has the power to strengthen your own community’s growth,” said Scott Heitkamp, ICBA chairman and president and CEO of ValueBank Texas in Corpus Christi. “When you deposit funds in your community bank, that money is redistributed back into the community in the form of loans to residents and entrepreneurs.”

ICBA is offering a variety of customizable resources and a new animated video to help member community banks celebrate ICBA Community Banking Month in April, including a custom op-ed and news release, print ads, and sample social media posts. Additional resources and continued coverage will be available on the ICBA website, ICBA’s Go Local blog, ICBA NewsWatch Today and the #BankLocally hashtag on Twitter.

- [Read ICBA Release>](#)
- [Access ICBA Toolkit>](#)
- [Watch Animated Video>](#)




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From one location to the next, NDGT offices share the same mission: to provide the best service in every market in which we participate. As always, one mission and – very soon – one name. Watch for signage changes at your local North Dakota Guaranty & Title Co. office.

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April is National Social Security Month!

Join us for a national conference call with personal finance expert **Suze Orman** as she shares her tips on communicating with the public about financial literacy and discusses the importance of Social Security to every person's financial plan.

Wednesday, April 19 from 2:00 – 3:00 p.m. ET



Registration information will be coming soon.

We look forward to your participation!

The Social Security Administration does not endorse any particular financial advisory product or service.

Throughout National Social Security Month, watch for posts from Suze Orman on [Social Security Matters](#), [Facebook](#), and Twitter ([@SocialSecurity](#) & [@SSAOutreach](#)).

During this special month, you can also help us spread awareness about the importance of financial planning by taking part in our Thunderclap, a synchronized social media event to educate your networks about our programs and services. [Sign up here](#) today to add your social media followers to the list of people who will receive this message at the same time on April 17:

Celebrate National #SocialSecurity Month! Take '5 Steps Toward YOUR Financial Security'

www.socialsecurity.gov/agency/5-steps-toward-your-financial-security/

Follow the simple prompts to [sign up](#) for the Thunderclap, and you don't need to do anything more.

I hope you will also consider sharing our ready-to-post [educational materials](#) during National Social Security Month and beyond. Your participation will help us inform the public how our programs support them through every step on life's journey, including important information concerning their current protections and future benefits.

Social Security retirement benefits replace about 40 percent of pre-retirement earnings for the average worker. That's a good foundation, but most people will also need other sources of income in retirement — like pensions, savings, and investments. Yet nearly a third of the nation's workers have no money at all set aside specifically for retirement, let alone enough to live comfortably.

Together, we can help the public understand their Social Security protections and put workers and their families in control of their financial future.

Thank you for joining us in promoting National Social Security Month. With your organization at our side, Social Security is here to help secure today and tomorrow.

Maria Artista-Cuchna, Deputy Associate Commissioner for External Affairs

(T) 410-966-0439



“The Art of Execution”

by Jeff Rendel, Certified Speaking Professional

“I’ll take a well-executed, one-page, written-on-a-legal pad strategic plan over a poorly (if at all) executed, twenty-page, four-color, complete with charts and graphs strategic plan any day. Substance over style – all day long.” Those are the words of a large bank’s CEO as he discussed the value of executing for results. Slapdash, one might think, of his remarks. Effective, others might believe, when recognizing that directors and executives place a premium on the art of execution.

What makes for successful execution? One hundred plus C-level bank leaders provided their insights to that straightforward question. To them, three behaviors stood out as making the biggest difference in the most significant executive skill – execution.

Be precise and disciplined. Coming out of a strategic planning session, it’s easy to be enthusiastic and jump right in to busy undertakings. But, does all of the commotion lead to strategic success? Several CEOs shared that their most valuable tactical planning sessions focused on insisting that all decisions support an end strategic objective. “One of our objectives is to ‘Increase the Measured Lifetime Value of All Customers,’” said one CEO. “That in mind, we ask how every refined and new action – from my desk to the drive-through window – supports lifetime value. Our discipline and connection to a strategic element give us clear direction in all that we do.”

Stretch your team. Like it or not, when CEOs set stretch goals, it changes performance. Too much pressuring can lead to doubting motivations or loss of support; however, the right amount of challenge increases commitment and determination. One CEO described how his team had developed a reasonable and well-designed sales and business development plan that would be fully functioning in 18 months. “What would it take for us to accomplish this in 15 months?” he asked his team. “Include my role, too,” he insisted. He left the room and brought back lunch a few hours later, discovering a better plan for execution than before. In the end, the plan was executed in 13 months, and the team was more engaged and self-assured than before.

Settle conflict with confidence right away. Conflict is natural, especially when a team is composed of leaders from many functional areas. With any project or endeavor, differences will arise, often due to limited resources, time, and patience (personalities are always in the mix). “In every meeting, I ask, ‘What roadblocks are you facing?’ explained one CEO. “I note these challenges on a whiteboard for all parties to see. I also write the objective of our meeting and ask what step – and I ask for one step only – moves us closer to success and away from this test. More often than not, the parties settle the difference and move forward without a need for me to step in. We’re more unified as a team, and I’m a better executive because I kept us moving forward in spite of the trials.”

Leadership experts loosely define “execution” as “the ability to achieve goals and objectives.” Several bank leaders who contributed to this article added “the ability to help others achieve goals and objectives.” Apply your peers’ wisdom as a catalyst in your growth as an executive, working more effectively on your own part and teaching your team leaders how they can do the same.

Jeff Rendel, Certified Speaking Professional and President of Rising Above Enterprises, works with banks that want entrepreneurial results in leadership, sales, and strategy. Each year, he addresses and facilitates for more than 100 banks and their business partners. Contact: jeff@jeffrendel.com; www.jeffrendel.com; 951.340.3770.



Father/son Community Bankers School graduates Adam Parrott, '13, vice president, Citizens First State Bank of Walnut, and Doug Parrott, '88, President/CEO, State Bank of Toulon and CBAI Regional Vice Chairman.

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"When management offered in 1987, I jumped at the chance to attend a school that would enable me to be prepared to be a part of bank management one day. It also created many lifelong friends and colleagues in banking around the state that offers a social network to lean on to get answers when needed.

I'm very proud to mention that my son Adam Parrott, now a vice president in his bank also graduated from the school and I attended his graduation ceremony as the first father/son graduates.

Our bank has sent many other employees to the school that enabled them to become a more vital part of our bank. All my employees come back from the school energized and ready to use the skills learned."

Doug Parrott, CBS Inaugural Class



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- May 16 Bank of North Dakota loan program changes with
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Tax Commissioner Ryan Rauschenberger today released the 2016 third quarter taxable sales and purchases report. Taxable sales and purchases were \$4.625 billion for July, August and September of 2016, a drop of nearly 20 percent over those months in 2015.

“With continuing lower commodity prices in the agriculture and oil industries, we anticipated that third quarter taxable sales and purchases would show a decline,” stated Rauschenberger. “We should begin seeing our year-to-year comparisons level off and a new normal emerge soon.”

Rauschenberger pointed out that \$4.625 billion is closer to what the third quarter taxable sales and purchases was just six years ago.

The third quarter report includes data for the largest 50 cities in North Dakota, and all 53 counties. Of the 50 largest cities in North Dakota, the highest percent increases (compared to the third quarter of 2015) were Ellendale, Beulah, Wahpeton and Cando. Counties with the highest percent increases (compared with the third quarter of 2015) were Sioux, Mercer, Towner and Oliver.

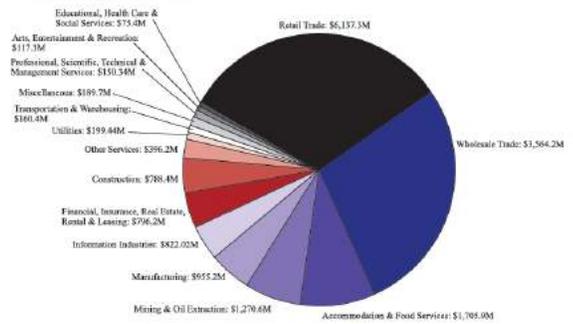
Just one of the 15 major industry sectors reported taxable sales and purchases gains when compared to the third quarter a year ago. The construction sector increased by 3.76 percent (increase of more than \$10 million).

The most notable industry sector decreases were the mining and oil extraction sector with a decrease of 53 percent (decrease of \$347.6 million) and the wholesale trade sector with a decrease of 30 percent (decrease of nearly \$415 million) compared to the same months in 2015.

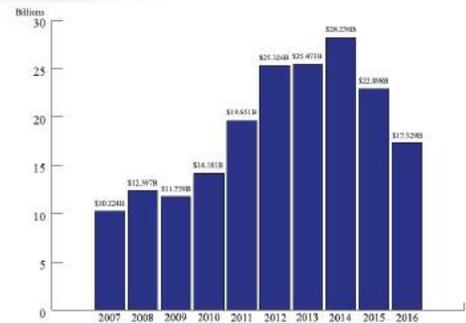
The complete third quarter 2016 North Dakota Sales and Use Tax Statistical Report can be accessed online at www.nd.gov/tax.

Taxpayers can stay up-to-date on North Dakota tax-related matters by visiting the Office of State Tax Commissioner’s website at www.nd.gov/tax or by connecting on Facebook, Twitter, LinkedIn and YouTube.

ND Tax ND Taxable Sales & Purchases by Industry
2016



ND Tax ND Total Taxable Sales & Purchases
2007 - 2016 Annual



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and registration will be coming
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[ICBND CONVENTION](#)

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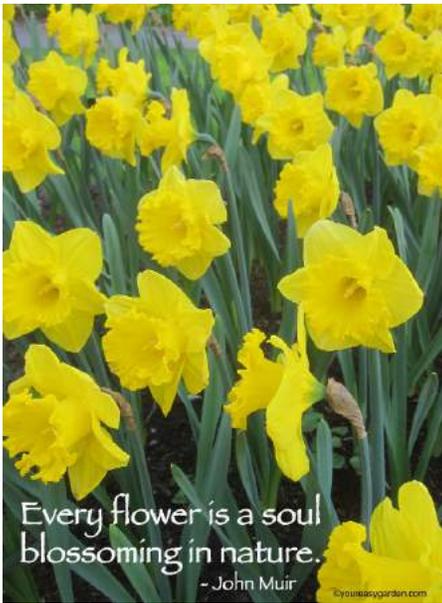


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- John Muir

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Drive Employees to Sign Reg Relief Petition

ICBA is urging community bankers to drive employees to sign ICBA’s petition supporting its Plan for Prosperity platform. The nation’s more than 760,000 community bank employees are a formidable force and are needed to advance meaningful regulatory relief. Join the industry’s fight against burdensome regulations and forward the petition link throughout your community bank.

[Sign the Petition Today>](#)

ICBA Calls for Series of Congressional Hearings on Farm Credit System

The tax-advantaged Farm Credit System has drifted from its historical mission of serving agriculture to expand into non-farm lending activities and large corporate loans, ICBA is telling Congress today. In a statement for today’s House Agriculture Committee [hearing](#) on the FCS, ICBA is calling for a series of hearings on FCS abuses and the Farm Credit Administration’s complicity.

ICBA’s statement cites the government-sponsored enterprise’s illegal investment schemes, loans to Fortune 500 corporations, clandestine \$10 billion line of credit from the Treasury Department, and predatory lending practices against community banks. The statement calls on the FCS to focus on meeting the needs of the farm sector, particularly amid declining farm incomes, instead of engaging in non-farm loans and targeting community banks’ best borrowers with below-market rates.



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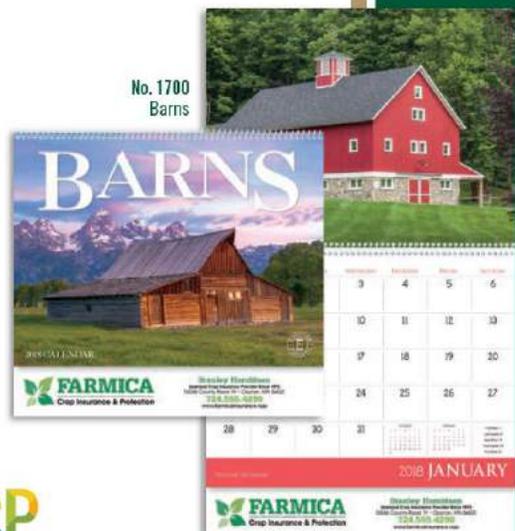
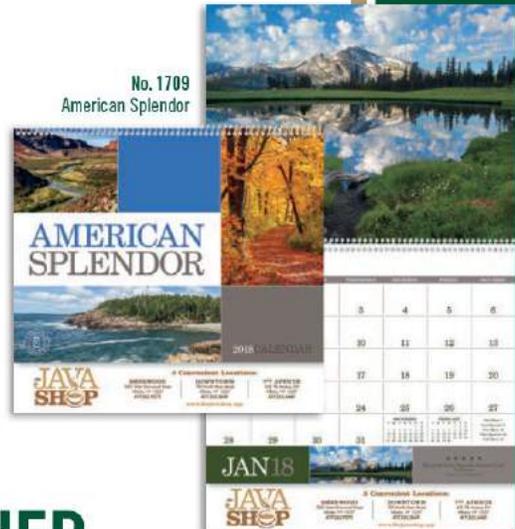
Visibility for the long run...

- **83%** of consumers purchase products or services from the advertiser who supplied them with a calendar, while only **78%** did business with the advertiser before receiving the calendar.
- On average, a person looks at a calendar **12** times a day, **84** times a week. After **365** days, your brand will leave a definite impression: **4,380** times!
- **94%** of business people can recall the advertising message on their calendars.
- **85%** of all home calendar users do business with the firm that supplied their advertising calendar.
- **50%** of all calendar recipients save their calendars for pictures, reference to records, recipes, etc.



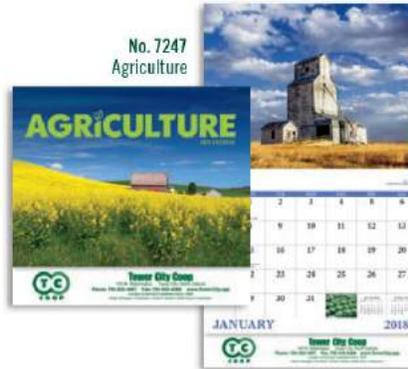
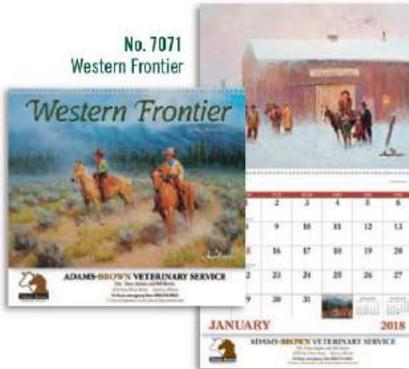
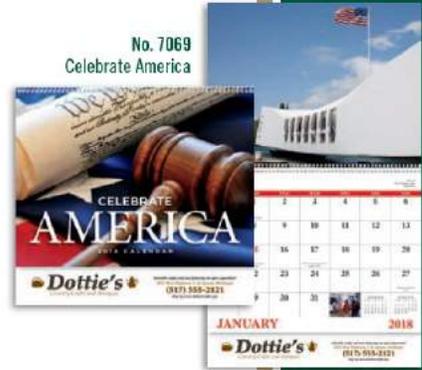
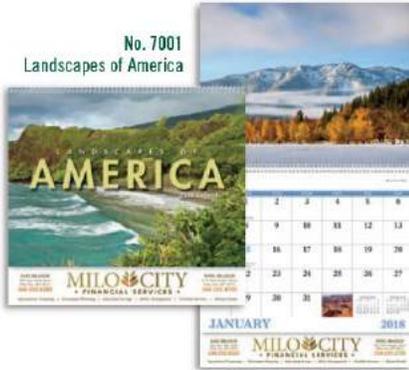
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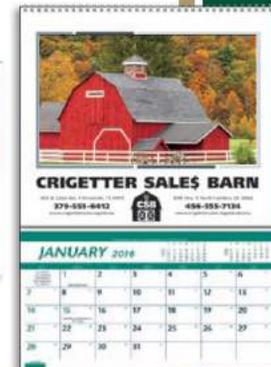




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Prepare for Tax Season

Live Well, Work Well

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

Tax season is almost upon us and it is important that you have all the information you need to file your 2016 tax returns. Below is some general information to help you understand the filing process. If you have any specific questions related to your filing situation, it is important to consult with a tax professional.

How to File

Many people elect to file their tax returns electronically. This can be done in a variety of ways, including tax-preparation software, like Turbo Tax, consulting a tax return professional or using the IRS' Free File (<https://www.irs.gov/uac/free-file-do-your-federal-taxes-for-free>) software, if you qualify.

Forms to Include

If you are filing with a paper form, there are certain

documents you must be sure to include. Required forms include the following:

- A copy of your W-2 for each of your employers over the last calendar year.
- A copy of Form W-2C (a corrected W-2 form), if received from your employer.
- A copy of Forms W-2G and 1099-R, if federal income tax was withheld.

For more information on how to file, what forms to include, credits you qualify for or any other filing-related questions, please visit the IRS' Interactive Tax Assistant (<https://www.irs.gov/uac/interactive-tax-assistant-ita-1>) tool. This interactive tool was designed by the IRS to help individuals navigate the tax filing realm. ■

Workplace Stress Levels Dropping

Stress in the workplace is on the decline, according to a recent study from health portal provider MediKeeper, Inc.

The majority of respondents said, on a scale of one to five, that their stress level was at a two in 2016. This is down from 2014, where the majority said they were at a level three.

Similarly, the number of people who reported a level one increased by 58 percent over the same two-year period.

Curb your stress with these helpful tips:

- Make to-do lists of tasks that need completing and cross off items as you finish them.
- Talk with a co-worker about things that are bothering you. Getting support from friends is a great way to relax and reduce anxiety.
- If you continually run late, set your clocks and watch ahead to give yourself extra time.
- Read over your job description so you know exactly what is expected of you. ■

Top 5 Spring Break Destinations

1. Miami Beach
2. Cancun
3. Bahamas
4. Cabo San Lucas
5. Maui

Source: US News & World Report

Spring Break Travel Tips

Traveling is usually the most stressful part of any vacation. Things like bad traffic, airport security or misplaced travel documents can set a bad tone for the rest of the trip. Here are some tips to help avoid travel woes.

Plan Ahead

A good trip is often well thought out and incorporates as many details about the vacation as possible. Things like coordinating transportation to and from airports and hotels, packing appropriate clothing for the destination climate, and having all required travel and reservation documents is essential for a smooth trip.

Arrive Early

If you are flying, it is recommended that you arrive at the airport at least two hours ahead of your departure. This will ensure you have time to queue through security checkpoints and settle in at the gate before boarding the plane.

Pack Smart for TSA

Security is a time-consuming and unavoidable ordeal at the airport. Make the process a little quicker by storing liquids in a separate, clear bag so you can pull it out at the screening checkpoint. ■



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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)

Roasted Herb Potatoes

Ingredients

- 1 pound potatoes (3 cups cubed)
- 2 tsp. vegetable oil
- ½ tsp. rosemary
- ½ tsp. salt

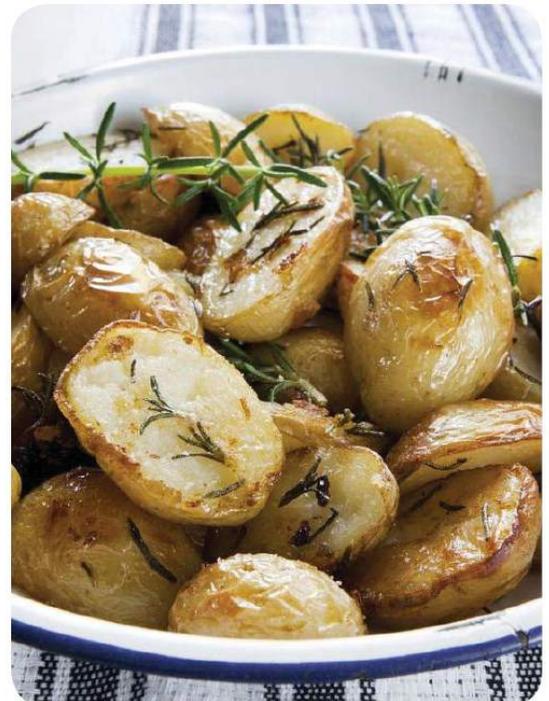
Preparation

1. Preheat the oven to 450 F. Use vegetable cooking spray to coat a baking sheet large enough to fit the potatoes.
2. Wash and peel the potatoes. Next, cut them into ½-inch cubes and place into a bowl.
3. Combine the rosemary, oil and salt in a small bowl. Then, pour the mixture over the potatoes and stir to coat them evenly.
4. Spread the potatoes evenly on the baking sheet. Bake for 25 to 30 minutes, or until golden brown.

Makes: 6 servings

Nutritional Information (per serving)

Total Calories	70
Total Fat	2 g
Protein	2 g
Carbohydrates	13 g
Dietary Fiber	1 g
Saturated Fat	0 g
Sodium	190 mg



Banks Set to Pursue Omnichannel Banking in 2017



by Steve DuPerrieu

Each year, CSI puts forth its [Banking Priorities Study](#)—a benchmarking survey in which banking executives from across the country share their thoughts on a range of topics, and shed light on their strategies and plans for the coming year.

For this year's survey, 163 banking executives, representing institutions of various asset sizes and geographic locations, answered 10 questions on what they expect will be their greatest challenges, top opportunities and foremost concerns for 2017.

The study annually reveals the most pressing issues facing the industry at that particular point in time: four years ago, a good portion of the respondents indicated a growing confidence in cloud adoption, which was just coming to prominence at the time. And last year, respondents ranked mortgage-related regulations as their greatest compliance concern heading into 2016, as banks were busy digesting the Consumer Financial Protection Bureau (CFPB)'s [final rule on the Home Mortgage Disclosure Act \(HMDA\)](#).

And this year? When asked about their greatest challenges going into 2017, a whopping 72 percent of respondents named driving growth and profitability as their No. 1 challenge.

That's no surprise, as this has been and will continue to be a trying issue for financial institutions across the country. As consumers increasingly use digital channels to access their personal finances and execute transactions, institutions must provide their customers with the most seamless and efficient banking experience across all channels. Doing so is one crucial way to help ensure growth and profitability.

Accordingly, there seemed to be a pervading focus in this year's study: creating an omnichannel experience. In fact, almost a quarter of respondents (23 percent) listed pursuing an [omnichannel experience](#) as their biggest challenge in 2017. It's a very telling statistic regarding the strategic road map that banks could follow in 2017; the notion of implementing omnichannel banking to improve the customer experience figured prominently in responses throughout the report.

So why is omnichannel banking so important? Because it's what your customers expect.

We are entrenched in a culture shift, brought on by the digital age, that has fostered a consumer base having high expectations for products and services—namely, consistency and cohesion across a product's platforms and points of service, and an interface that uses consumers' habits and history to anticipate future needs. Many components of our day-to-day routines like shopping, entertainment and news already are immediately accessible and inherently linked.

The growing availability and accessibility of technology that meets consumer needs and expectations means customers can and will abandon products and services that fall short. So, just as customers can easily search for the best price on a sweater, they also can comparison shop for a financial institution that provides them with the most seamless and helpful experience.

Elsewhere in the survey, when asked about the areas in which they expect to increase spending over the next 12 months, 56 percent of respondents named Information Technology, while 55 percent answered that they expect to increase spending on customer service initiatives. Increased spending in both of these areas is another telltale sign that banks this year will be spending on, and working toward implementing, omnichannel initiatives.

In fact, for the first time, Banking Priorities respondents were asked about specific omnichannel strategies they plan to pursue in the coming year. More than half of those surveyed (57 percent) stated that implementing [customer relationship management \(CRM\) software](#) was their No. 1 omnichannel strategy.

A core-integrated CRM opens up communication and streamlines coordination between all business lines and banking channels, enabling banks to hone in on the channels their customers prefer. In addition, integrated CRM software helps financial institutions proactively anticipate individual customers' product and service needs.

Other answers to the omnichannel question included mobile banking adoption (47 percent) and online account opening/funding (46 percent). Both of these strategies are important for banks that wish to retain their current customers, as well as attract new, younger consumers who expect a full suite of digital banking solutions.

According to [Millennials and Banking](#), a survey from the American Bankers Association (ABA), 61 percent of millennials say that mobile has made tracking and spending their money better. Also, almost a quarter of respondents (23 percent) cite lack of a mobile app as the main barrier to bank engagement.

In the end, financial institutions must strive to provide their customers with integrated services without sacrificing the unique functionalities of each channel. According to a [Celent](#) report on the omnichannel topic, "multiple channels — digital channels in particular — influence the consumer's choice of banking relationship. Banks therefore need to close the deal whenever and wherever customers make the decision to onboard. To do otherwise is not just inconvenient for potentially profitable prospects, it is bad business."

Through the [Executive Report: Banking Priorities 2017](#), we see that banks have taken this concept to heart. And the responses prove they're placing a heavier emphasis on pursuing omnichannel initiatives this year. Will you?

Steve DuPerrieu is vice president of channels and analytics for CSI. In his role, he provides leadership for CSI's delivery channel strategy, which includes digital banking, payment services, business and analytics software, and branch/retail delivery solutions.



ICBA STATEMENT ON NCUA LAWSUIT

Independent Community Bankers of America® (ICBA) President and CEO Camden R. Fine released this statement on ICBA’s lawsuit against the National Credit Union Administration.

“ICBA has decided not to file an appeal in its lawsuit challenging the National Credit Union Administration’s commercial lending rule. Instead, ICBA will explore all avenues for redress of NCUA’s unjustified and outrageous expansion of limitations on credit union commercial lending activities under current congressional statutes. We remain deeply concerned with the tangible threat this poses to community banks, consumers and the financial system at large.

“The case illustrates the difficulty in challenging agency rules in light of the Chevron doctrine, which gives deference to agency rulemaking and determinations. ICBA will continue to call on Congress to prevent credit unions and their captive regulator from continuing to unreasonably expand their activities beyond any limits justified by their tax exemption, especially at the expense of taxpaying community banks.”

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.



Tax Commissioner Ryan Rauschenberger visited the Morton-Mandan Public Library, an AARP Foundation Tax-Aide site, to discuss the availability of free tax preparation for North Dakota taxpayers.

Both the AARP Foundation Tax-Aide Program and the Internal Revenue Service (IRS) Volunteer Income Tax Assistance (VITA) Program maintain more than 40 sites across North Dakota and western Minnesota. North Dakota taxpayers can receive professional assistance preparing their North Dakota and federal tax returns for free. “We enjoy promoting this service to North Dakota taxpayers,” Rauschenberger said. “It is a great opportunity for taxpayers to get free assistance with their taxes from trained professionals.”

Professionals at these free tax preparation sites are trained volunteers who are knowledgeable about various state and federal forms, credits and deductions. Electronic filing will be available and encouraged for qualified individuals.

Tax preparation at these sites is for individuals with low-to-moderate income, individuals with a disability and for elderly individuals – AARP sites especially accommodate those 60 and older. A list of the Tax-Aide and VITA site locations may be found on the Office of State Tax Commissioner’s website: www.nd.gov/tax/freetaxprep

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Contact Nanci at info@icbnd.com

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.



Happy Easter!



Office of Attorney General

The DC Circuit Court of Appeals issued a victory for North Dakota today on the Northwest Area Water Supply (NAWS) Project, approving the state's request to be allowed to begin paper design work of a water treatment plant. The design work is expected to take approximately 20 months, with construction taking an additional two years.

"The Court recognized that this design work is an important and lengthy process that will do nothing to harm Manitoba or Missouri," Attorney General Wayne Stenehjem said. "However, given the length of time it will take to complete design, it is important that we begin this work soon. In addition, during this budgeting cycle, this is an important message to our legislature that the NAWS project is continuing to move in a positive direction," he continued.

North Dakota has been attempting to design and build the NAWS project for approximately the past twenty years to bring a higher quality, more reliable supply of drinking water to approximately 81,000 citizens in Minot and the surrounding communities. Those efforts have been thwarted by the Province of Manitoba and State of Missouri through continued litigation.

The merits of the underlying case are scheduled for oral argument on March 30, 2017, in front of the DC District Court.



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2017 WOMEN IN COMMUNITY BANKING SUMMIT

MAY 9-10, 2017

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ICBND recognizes the powerful influence and potential of women in the banking profession, as well as the many challenges they face on a daily basis.

Don't miss this opportunity for invaluable networking, powerful information, and a great career move. Not only do you benefit both personally and professionally, you leave this conference motivated, energized, and inspired!

And back by popular demand! Enjoy an evening of wine, art, laughter and food and fun with Art Uncorked. Fill your plates with delicious hors d'oeuvres and your glass with wine (or your beverage of choice!), then sit down and foster your inner artist!

Register Here!

OFFICE OF ATTORNEY GENERAL: Warn Elderly Relatives About Scams Before They Get a Call

In just the past month, several elderly North Dakotans have fallen victim to the “grandparent” scam, each losing thousands of dollars to scam artists who pretended to be a grandchild supposedly in a dire situation and in desperate need of money.

The grandparent scam is one of the common “imposter” scams that have been circulating in the state for several years, along with the Fake IRS call and the phony Sweepstakes/Lottery win. Attorney General Wayne Stenehjem has issued numerous warnings about these scams. Unfortunately, the consumer protection division of his office receives reports of new victims every week.

Stenehjem urged all North Dakota residents to talk to elderly parents and relatives about these scams.

“The only way to beat the scammers is to make sure our elderly relatives know what to do *before* they get a call,” said Stenehjem. “These scam artists are ruthless professionals who will do whatever they can to convince their victims to part with their life savings,” he continued.

Parrell Grossman, director of the Consumer Protection division, said scam artists are known to target elderly individuals. “Don’t assume that elderly family members will recognize a scam call or know what to do when they get one. Get the conversation started by asking your family members if they have heard about the grandparent scam,” he said.

Grossman said to remind family members of the following:

- If the caller asks them not to tell mom or dad (or anyone), it is a giveaway that the call is a scam.
- Confirm the whereabouts of your grandchild with another family member, before sending any money.
- 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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CHAMPIONS OF AFFORDABLE HOUSING HONORED

North Dakota Housing Finance Agency honored several of its partners as Champions of Affordable Housing during its Statewide Housing Conference in February.

“The Champion awards recognize and celebrate the work of individuals, non-profit organizations, public agencies, and private sector businesses that make exceptional affordable housing contributions in North Dakota,” said Jolene Kline, NDHFA executive director.

Mortgage loan officers, financial institutions and real estate agents promote NDHFA’s homeownership programs to first-time buyers, households that previously owned a home and needed assistance buying again, and special needs households including single parents, veterans, and households with disabled or elderly family members in the home. Awards are presented to these partners based on the volume of loans produced and participation in locally sponsored affordable housing activities.

Travis Lang of Cornerstone Bank in Bismarck, ND, was the greatest individual producer of NDHFA’s affordable home loans in 2016. He originated 56 mortgages, providing more than \$11 million in financing.

Also recognized was **Debby Wisdom of Dakota Community Bank & Trust in Mandan, ND**. Wisdom originated 46 loans in 2016 valued at more than \$8 million. Over the past five years, Wisdom has produced more than 200 loans for the agency valued at over \$33 million.

NDHFA also recognized other financial institutions as Champions of Affordable Housing – **The Union Bank**, and **Gate City Bank**. These awardees were selected based on market penetration and loan production, special programs used, their portfolio performance and loan quality. Together, they originated 240 loans on the agency’s behalf equaling more than \$38 million.

Kirstin Wilhelm of Keller Williams Roers Realty in Bismarck, ND, was recognized for introducing 15 of her clients to NDHFA’s homeownership programs, securing more than \$3 million in financing. **Kyle Reedstrom of Hatch Realty in Fargo, ND**, was honored for helping 17 of his clients obtain \$2.9 million in financing.

The Property Management award recognizes either an individual property manager or a property management company that oversees affordable rental housing administered by NDHFA. **MetroPlains Management, LLC of Fargo, ND**, received the award for the outstanding work it does managing the more than 50 NDHFA properties in its rental portfolio. Housing Production award entries are judged on the degree of response to a housing need, use of innovative and successful financing techniques, effectiveness of partnerships with other housing organizations or programs, and the measurable benefits to underserved people. **Cook’s Court LLLP Senior Living of Minot, ND**, received the award.

Through partnerships Beyond Shelter, Inc., a nonprofit developer based in Fargo, ND, forged with the City of Minot, State of North Dakota, Minot Housing Authority and Wells Fargo, Cook’s Court Apartments was successfully developed on an in-fill lot in southeast Minot. The property provides affordable rental housing for 40 low-income households age 55 and older.

NDHFA began recognizing its housing partners with Champion of Affordable Housing Awards in 1995. For more information on the awards or the agency’s program, contact NDHFA at (800) 292-8621 or www.ndhfa.org.

NDHFA is a self-supporting state agency dedicated to making housing affordable for all North Dakotans. The Industrial Commission of North Dakota, consisting of Governor Doug Burgum as chairman, Agriculture Commissioner Doug Goehring and Attorney General Wayne Stenehjem, oversees the agency.

Client Alert

Texas Bankers Sue Plaintiffs' Lawyers Over Website ADA Demand Letters

On January 25, 2017, the Texas Bankers Association ("TBA") and the Independent Bankers Association of Texas ("IBAT") filed a lawsuit in state court in Ft. Worth, Texas against the lawyers who have been sending letters to community banks around the country threatening litigation over their websites. The lawyers contend the banks' websites do not comply with the Americans with Disabilities Act because they allegedly are not accessible by disabled patrons.

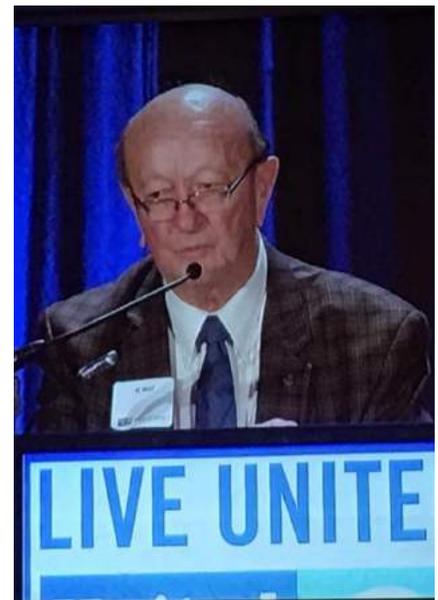
The TBA and IBAT contend the lawyers have illegally solicited professional employment from Texas residents in a manner that violates state anti-barratry laws. In the proposed settlement terms included with the demand letters sent by the lawyers, they offer to assist the target banks in defending themselves against any other law firms and complainants who may assert website ADA violations against the banks. This offer of legal services to the banks is alleged to constitute criminal barratry in Texas. The TBA and IBAT, among other things, seek an injunction prohibiting the lawyers from soliciting professional employment from Texas banks by offering banks a release of purported ADA claims or by offering banks any other thing of value. They also seek statutory penalties of \$10,000 per violation.

Importantly, TBA and IBAT have not challenged the underlying claim being threatened by the lawyers – liability under the ADA for websites that do not comport with the Web Content Accessibility Guidelines. Whether or not this lawsuit deters the plaintiffs' lawyers from sending demand letters and filing lawsuits against Texas community banks remains to be seen. Aside from fighting the lawsuit, we may see the plaintiffs' lawyers amending their proposed settlement terms to no longer offer assistance in fending off other plaintiffs' firms and plaintiffs.

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AMERICAN BANK CENTER

American Bank Center is proud to share that one of their board members, Al Wolf, is the recipient of the Lifetime of Caring Award at the annual United Way luncheon. Congratulations, Al!



2017 ICBND Educational Opportunities:



Register Here!

CYBERSECURITY TRENDS/UPDATE/CASE STUDIES/CONTROLS & IT EXAM HOT TOPICS & VENDOR SHOWCASE

APRIL 19-20, 2017

RAMKOTA HOTEL & CONFERENCE CENTER, BISMARCK

FFIEC and other interagency guidance relating to cybersecurity awareness is the focus for upcoming IT examinations. The guidance is in response to the growing threat vector for cybercrime. We have evolved from worms, viruses, spyware, and botnets to more targeted cyber espionage involving advanced persistent threats, dynamic Trojans, and stealth botnets. Attacks have become blended, involving combinations of physical, technical, and social engineering techniques. Know what your financial institution should be doing to mitigate cyber threats and meet regulatory expectations. Key topics:

- Cybersecurity Trends
- Advanced Persistent Threats
- Identify Most Common Cyber Threats
- Regulatory Guidance
- FDIC Information Technology Risk Examination (InTReX) Program
- FFIEC Information Technology Handbook Updates
- FFIEC Cybersecurity Awareness Guidance
- FFIEC Cybersecurity Assessment Tool
- Cybersecurity Attack Case Studies
- Tools
- Cybersecurity Controls
- Password Management
- Ransomware Prevention
- Audit Planning
- Network Segmentation
- Employee Training Program
- IT Examination Hot Topics
- Third-Party Risk Management
- Data Flow Diagrams
- Threat Intelligence/Cybersecurity Resources
- IT Governance/Board Reporting
- Incident Response/Testing
- Virtual Systems/VoIP



Register Here!

LENDER'S COMPREHENSIVE GUIDE TO MORTGAGE LOAN COMPLIANCE

APRIL 27-28, 2017

NORTH DAKOTA HERITAGE CENTER, BISMARCK

During the last few years, both Congress and the various federal regulators have crafted revisions to many of the regulations that have been a part of our lending lives. This has resulted in many additional regulatory issues in every mortgage loan transaction. As a result, lenders have been struggling to determine what they should do to assure that they not only make a safe and sound loan for the bank, but also do so in a manner that will not create regulatory difficulties.

With all of the changes and additions, a one-day seminar to cover this subject has not been possible in recent years. This seminar will be two very full days in length. This seminar will cover all aspects of mortgage compliance that a lender should know, including all the current rules.

All subjects that will be covered will include all of the latest information available.



Register Here!

2017 SPRING FRONTLINE SEMINAR

APRIL 4—BISMARCK; APRIL 6—MINOT

Imagine finding yourself in “the flow” with those you live and work with – energized, focused, accomplishing great things, and everybody’s happy. Some days it happens. And other days – good grief! What choices could shift how we live and work together? Where do we find energy when our batteries are drained? How do we keep going when life is a “you’ve got to be kidding me” moment. *What if...?*



Register Here!

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ICBND Members in the News

CHOICE FINANCIAL

Dallon Bitz was recently promoted at **Choice Financial** to credit analyst in our Dickinson branch. Dallon joined Choice Financial as a frontline specialist in February 2015 and has continued to grow by helping the loan and credit departments on various projects.



Matthew Beneke was recently promoted at **Choice Financial** to client account manager for the Choice Financial Insurance team. Matt joined Choice Financial as a CSR—frontline in April of 2012 and was promoted to a virtual banker with our deposit team in November of 2013.



Darrin Wollitz was recently promoted at **Choice Financial** to senior frontline specialist in Grafton. Darrin joined Choice Financial as a frontline specialist in March of 2016 bringing three years of banking experience and over four years of customer service experience.



Nicole Koons was recently promoted at **Choice Financial** to AVP—credit analyst in Langdon. Nicole joined Choice Financial as a senior credit analyst in August of 2013.



Scott Maher recently joined **Choice Financial** as a frontline specialist.



Doug Lee recently joined **Choice Financial** as a mortgage loan officer. Lee brings over 10 years of banking experience to Choice.



McKenzie Hart recently joined **Choice Financial** as a customer service representative.



Jenaah Nyhof was recently promoted at **Choice Financial** to agency operations analyst. Jenaah joined Choice Financial as a client account manager in September of 2014. She works primarily with commercial lines insurance between Fargo & Dickinson. She was promoted in May of 2016 to client account executive/claims manager.



PEOPLES STATE BANK OF VELVA



Rick Beall has been promoted to CEO of **Peoples State Bank**. Originally from Velva, Beall started his career as a 4th generation banker at PSB when he was 14 years old. Graduating from Concordia College and the University of Colorado Graduate School of Banking, he returned to PSB, most recently serving as Minot branch president.



Missy Feist-Erickson has been promoted from assistant vice president to vice president of **Peoples State Bank's** Minot location. A Sawyer native and graduate of North Dakota State University and the Dakota School of Banking, she has been with PSB since 2009.

Ty Bruner has joined **Peoples State Bank** as an agricultural loan officer. He brings to his new position prior ag banking experience as well as a farming background.



Denise Martin has been promoted to lead CSR at **Peoples State Bank**. Relocating to Minot from Harvey in 2011, Martin joined PSB as a CSR and brings 5 years of banking experience to the position of lead CSR.



graduate of Minot State University.

David Kramer has been promoted to president of **Peoples State Bank's** Velva location. Previously the vice president, Kramer has been with PSB for 20 years. He has over 25 years of banking experience and is a



Melinda Kroeplin has been promoted from assistant operations officer for **Peoples State Bank** to operations officer/assistant vice president. Originally from Drake, Kroeplin joined the Velva bank in 2012 and has 10 years

banking experience in customer service, personal banking and internal auditing.

WIDMER ROEL PC



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

BELL BANK



with Bell Bank since November 2011.

Jade Witty has been promoted to personal banking officer at **Bell Bank**, located at 15 Broadway in Fargo. In his new position, he will sell and grow deposit accounts and work with customers on consumer loans and other retail banking services. He has been

ICBND Members in the News



Breanna Hamdan has been promoted to personal banking officer at **Bell Bank**, located at 3100 13th Avenue South in Fargo. In her new position, she will sell and grow deposit accounts and work with customers on consumer loans and other retail banking services.

Eric Halvorson has been promoted to SVP/director of commercial real estate lending at **Bell Bank**, located at 3100 13th Avenue South in Fargo. Halvorson started his career as a bank examiner with the FDIC. He joined Bell Bank in 2002 and previously served as SVP/commercial lender.



Jamie Klein has been hired as a credit officer at **Bell Bank**, located at 3100 13th Avenue South in Fargo. In his new position, he will be a resource to lenders by underwriting, documenting and administrating a loan portfolio. He has nearly 18 years of ag/commercial lending experience.



Kristi Krebs has been hired as loan servicing manager at **Bell Bank**, located at 3100 13th Avenue South in Fargo. In her new position, Krebs will be responsible for ensuring that all consumer and commercial loans serviced maintain or exceed acceptable service levels. Krebs will manage staffing needs and skills, anticipating volume growth and business needs for the department. She has been in the banking field for the past 14 years.



STARION BANK

Starion Bank has named **Bob DeWald** president of the Bismarck market. As market president, DeWald is responsible for managing and growing the commercial banking portfolio in Bismarck. He supervises the business banking team to help them provide financing, leasing and cash management services to businesses and agricultural producers.



He is also responsible for the leadership and professional development of the branch staff and representing Starion in the community. DeWald has more than 20 years' experience in banking.

Barbara Mothershead has joined **Starion Bank** as a business banking representative at the bank's Rolla location. In this position, she will work with new and existing customers and provide sales and service support to the business banker.



Starion Bank has named **Arnie Strebe** president, with **Craig Larson** continuing in the roles of CEO and chairman of the board for the bank. As CEO and chairman of the board, this change in organizational structure allows Larson to focus on developing the overall strategy and vision for Starion Bank while Strebe handles the day-to-day operations of the bank. Strebe joined Starion in April 2015 as chief human resources officer, bringing more than 30 years of senior-level leadership success at global companies in multiple industries. Equally important to Larson was Strebe's 20 years of experience in family-owned businesses. In this new role, Strebe will partner



with and develop Starion's high-performance leadership teams, focusing on all operational aspects of the bank and building relationships within the bank, with customers and all the communities Starion serves.

DAKOTA HERITAGE BANK OF NORTH DAKOTA



The Board of Directors of **Dakota Heritage Bank of North Dakota** announce the promotion of **Dustin Nagel** to branch president - Hillsboro effective March 1, 2017. Dustin Nagel began his banking career at Dakota Heritage Bank in 2009. Dustin succeeds long time Hillsboro banker, Donald Foss, in his new position. Don Foss will continue to serve Dakota Heritage Bank as senior director. Foss was recognized in June 2016 by the North Dakota Bankers Association for 40 years of Banking in Hillsboro.



Ben Olson was named vice president at the Hunter office effective March 1, 2017. He succeeds Edward "Butch" Ewertz who retired in December after 35 years of service to the bank. Ben began his banking career at **Dakota Heritage Bank** in 2011.



Dakota Heritage Bank of North Dakota recently named Hillsboro native, **Cayle Paulson**, as branch president-Harvey. Cayle started his banking career in 2010 and began employment at Dakota Heritage Bank Harvey in August 2016.

WESTERN STATE BANK



Megan Schill recently joined **Western State Bank** as a data center/electronic banking representative. Her primary duties include performing daily electronic processing procedures in accordance with Federal Regulations, NACHA Operation Rules and the organization's Mission Statement and Core Values.

ICBND Members in the News

WESTERN STATE BANK



Keli Bukowski recently joined **Western Equipment Finance** as a collections specialist. Her primary responsibilities include monitoring collection activities, managing delinquent accounts and establishing repayment structures.



Kim Koenders was recently promoted to business banking assistant-team lead at **Western State Bank**. Her duties include monitoring daily workload and staffing for the team of business banking assistants, preparing loan documents for business loans, file maintenance and providing excellent customer service. Prior to this promotion, Koenders served at Western State Bank as business banking assistant for the past 3 years at the West Fargo bank location.

Sue Olson was recently promoted to in-house real estate processing –team lead at **Western State Bank**. Her duties include



processing in-house real estate loan documents. Prior to her promotion, Olson served at Western State Bank as a loan processor for the past 3 years at the West Fargo bank location.

Sheila Bozovsky was recently promoted to vice president/loan documentation manager at **Western State Bank**. Her duties include providing



oversight and guidance for all consumer, in-house residential, agricultural, and commercial loan documentation and file administration. Prior to her promotion, Bozovsky served at Western State Bank as assistant vice president/cash management officer at the West Fargo bank location.



Leah Poulsen recently joined **Western Equipment Finance** as customer service representative. Her duties include taking payments, calculating interest paid, address changes, running payoffs, providing payment histories and providing

excellent customer service.



Becca Oie was recently transitioned to human resource coordinator at **Western State Bank**. Her primary responsibilities include assisting with the organization's recruiting process, leave administration, wellness

initiative, employee data management and human resources information system (HRIS) administration. Oie joined Western State Bank in 2015 as a customer care banker. She has over 10 years of customer service experience.



Riley Rude was recently promoted to vice president/business banking officer at **Western State Bank**. His primary responsibilities include commercial business development and providing financing

solutions to new and existing business customers. In his expanded role at Western State Bank, Rude continues to work with various businesses, including larger relationships across various industries. Riley has over eight years of experience in the financial industry and joined Western in October 2012.



Desarae Pfeifle recently joined **Western State Bank** as a business banking assistant. Her duties will include preparing loan documents, file maintenance and providing excellent customer service.



Angie Scoville and **Kelly Engstrom** were both recently promoted to assistant vice president/mortgage loan officer at **Western State Bank**. **Scoville** has been with Western State Bank since

August of 2003 and has served in a variety of different roles throughout her time here with us. She has been in the mortgage loan officer position since October of 2012.



Engstrom has been with Western State Bank since August of 2013. She joined the team as a mortgage loan processor and transitioned into the mortgage loan officer position in early 2014.



Kayla Kelly was recently promoted to customer service representative supervisor at **Western State Bank**. She has been with Western since August of 2014, serving as a customer service representative at our West Fargo branch. Kelly has over 12 years of customer

service experience.



Tyler Baem recently joined **Western State Bank** as an in-house real estate processor in West Fargo. His duties will include processing in-house real estate loan documents.



Justin Smaaladen recently joined **Western State Bank** as a customer care banker. His duties include responding to internal and external customer inquiries and referring bank products and services. Prior to

joining Western as a customer care banker, Justin worked for Western Equipment Finance for two years as an intern.

UNITED BANKERS' BANK

William C. Rosacker, President and CEO of **United Bankers' Bank (UBB)** is pleased to announce the addition of



Ed Usalis, JD, CFE, as Vice President, BankValue. Ed brings to UBB a distinguished history of management experience in the business valuation industry.

In his new role, Ed will lead the BankValue team in providing financial advisory services tailored to the needs of community banks.

ICBND Members in the News

FIRST WESTERN BANK AND TRUST



Lindsay Kinnischtzke joined **First Western Bank & Trust** as a commercial loan assistant. Kinnischtzke has several years of banking and title experience. She started in July of 2016 and we are pleased to have her join our Bismarck team.



Carin Johnson joined the team at **First Western Bank & Trust** in October 2016 as a customer service representative and teller. She comes to us with over 11 years of banking and management experience.



Ian MacDonald has recently moved to Bismarck, ND to join the **First Western Bank & Trust** team. He will continue his previous duties as online banking specialist. He has been with First Western Bank & Trust since August of 2012.



Erik Arnold has recently joined the Bismarck team at **First Western Bank and Trust** as a customer service representative/teller. He recently transferred from our branch in Eden Prairie, MN in January 2017.



First Western Bank & Trust is pleased to announce that **Sam Foss** has joined our team. He serves as vice president & manager of mortgage lending for our Minot and Bismarck offices. Sam has 27 years of experience in the financial industry.



Lori Hetletved was hired in May 2016 and is presently the executive assistant and corporate secretary for **First Western Bank & Trust**. Hetletved has years of financial & banking experience.



Krystal Girard was hired in May 2016 as a part-time customer service representative for **First Western Bank & Trust**.



Jen Paterson was hired in August 2016 as an accounting assistant for **First Western Bank & Trust's** Main Bank location.



June Stroklund was hired in September 2016 as a computer technician for **First Western Bank & Trust's** Main Bank location.



Karen Rollman was hired in September 2016 as a bookkeeper for **First Western Bank & Trust's** Main Bank location. Rollman has over 14 year of experience in the financial arena.



First Western Bank & Trust was excited to have **Jacob Fannik** join our team as an Ag lending officer in November of 2016.



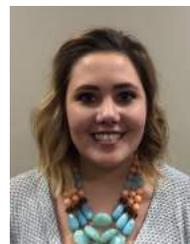
Kristopher Lien joined **First Western Bank & Trust** in December of 2016 in the role of information technology officer. Lien has over 20 years of experience in information technology.



First Western Bank & Trust was excited to have **Dawn Ystaas** join our team as a vice president of project management, in December 2016. Dawn has worked in the financial institution industry for over 15 years.



Darla Allen joined **First Western Bank & Trust** in February of 2017 in the role of system analyst. She has over 12 years of experience in information technology.



Brenna Hill joined **First Western Bank & Trust** in January of 2017 as a part-time teller at our Dakota Square location.

DAKOTA CERTIFIED DEVELOPMENT CORPORATION

Dakota Certified Development Corporation is pleased to welcome **Bethany Sortland** as a



commercial loan officer and **Darin Geray** as a loan servicing specialist to the team.



Sortland is responsible for developing small business projects and lender relations. She brings 9 years of banking & lending experience to her role and is the founder of Inspire Networking.

Geray is responsible for processing servicing requests on funded loans.

ICBND Members in the News

CORNERSTONE BANK

After a distinguished career of more than 33 years in banking, **Dale Patten** is set to retire from **Cornerstone Bank** on March 31, 2017.



Patten began his banking career in 1983, shortly after McKenzie County Bank opened in Watford City. He has served in many leadership roles within the bank over his career starting as an ag lender, becoming a commercial lender, and then market president.

Wade Elder has been promoted to market president in Watford City and is working to ensure a smooth transition for the Watford City clients and team. Elder has over 30 years of experience in banking in North Dakota and Montana. He joined the bank in March 2012 as a commercial lender.



Gary Petersen, Cornerstone Bank Chairman, has accepted an appointment to the Community Depository Institutions Advisory Council for the Federal Reserve Bank of Minneapolis. According to the Minneapolis Fed, Council members provide information, advice, and recommendations from the perspective of community depository institutions. Members are representatives of depository institutions (thrifts, credit unions and banks) in the Ninth District with total assets of less than \$10 billion. The chair of the Minneapolis Council represents the Ninth District at meetings of the Board of Governors' Community Depository Institution Advisory Council in Washington, D.C. Members are appointed by the Minneapolis Fed President and serve a three-year term.



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

ASPIRE FINANCIAL

Farmers and Merchants National Bank (also known as F and M National Bank) announced that it will change its name to Aspire Financial, effective January 1, 2017. The name change is part of an overall rebranding effort for the Bank to more accurately reflect its operating culture.



Toby Kommer, Chairman of the Board for the Bank explained that the new name would reflect the evolving focus and standards of the company, adding, "The definition of the word aspire is to direct one's hope or ambitions toward achieving a goal. Our new name, Aspire Financial, encompasses our passion for helping our clients reach their financial goals."

"Although our name is changing the people are not", explained Chief Executive Officer, John Ouradnik. "Aspire Financial will continue to serve our communities with the same dedicated team members, focusing on client service just as we have for many years."

Aspire Financial is a full service, 110 year old Company founded in Hatton, ND. In 2007 the Company opened a branch in Fargo and earlier this year announced the ground breaking of a new location in Fargo located at 5195 45th Street South. The new location in Fargo will be co-located with Red River Financial Group and the certified public accounting firm, Haga Kommer Ltd.. The new location in Fargo will focus on small businesses and their owners.



STARION BANK

Starion Bank has made a \$25,000 donation to five different communities in North Dakota.

The gift will be split among the following community funds:

- \$5,000 to the Oakes Area Community Foundation
- \$5,000 to the Ellendale Area Community Foundation
- \$5,000 to the Rolla Community Endowment Fund
- \$5,000 to the Bottineau Community Endowment Fund
- \$5,000 to the Bottineau Community Endowment Fund, benefitting Dunseith

These local community funds are managed as permanent component endowment funds of the North Dakota Community Foundation. Earnings from the funds are given as grants every year for projects and programs that improve the quality of life in the local area.

"We are pleased to be able to provide this permanent gift to these communities," said Craig Larson, CEO and chairman of the board for Starion Bank. "Giving back to the community has always been an important part of who we are as a community bank and this is one way to make a lasting impact."



The North Dakota Community Foundation is a public, non-profit tax-exempt corporation which receives and distributes charitable funds to support a wide range of programs which benefit North Dakotans. NDCF currently manages over 600 funds for various North Dakota communities and donors, including 63 community foundations and over 120 scholarship funds. It holds assets in excess of \$70,000,000 and has made more than \$65,000,000 in grants all across North Dakota since its inception in 1976.



Pictured: Starion Bank Ellendale check presentation Feb 2017: Aaron Tschosik (EACF board chair), Dan Staller, Arnie Strebe, Tyler Reisenauer, Craig Larson —Starion Bank Oakes check presentation Feb 2017: Bill Schmitz (OACF), Nancy Domine, Rebecca Undem (OACF), Craig Larson, John Zetocha (OACF board chair), Arnie Strebe—Starion Bank Rolla Donation Feb 2017: Rolla Mayor Scott Mitchell, George Youngerman, Dennis Neameyer, Melissa Elick, Hovi Mitchell, Craig Larson, Gerald Krech and Arnie Strebe

ICBND Members in the News

STARION BANK

STARION BANK DONATES TO LOCAL CHARITIES, ORGANIZATIONS

In 2016, Starion Bank donated nearly \$1.02 million to local charities and organizations in the North Dakota and Wisconsin communities it serves.

During the year, major donations were given to local groups ranging from arts organizations to chambers of commerce, scholarship programs to hunger relief.

“Giving back to the community is a core value of Starion Bank,” explained Craig Larson, CEO and chairman of the board for Starion. “These organizations help make the community strong and vibrant. Starion is proud to support so many groups that share our mission to build a better community.”

The bank also supports its employees’ work to make a difference in the community. “As a supercommunity bank, we believe it’s important to support our employees and their volunteer efforts. It’s an honor to work with individuals who care so much about making the community a better place to live and work,” added Larson.

STARION MORTGAGE BANKER NAMED TOP 1% IN NATION

Starion Bank mortgage officer Kassy Landis was named to the Mortgage Executive Magazine’s Top 1% of Mortgage Originators in America list for the second consecutive year.



Landis, a mortgage banking officer since 2012, is located at the Bismarck branch on N. Washington Street. She joined Starion in 2006 as a teller, advanced to business banking representative in 2007 and became a mortgage underwriter in 2008. Landis earned an associate degree from Bismarck State College and a bachelor’s degree from Dickinson State University, both in business administration.

Mortgage Executive Magazine annually compiles a comprehensive list of the nation’s top one percent of mortgage originators in the United States. The list debuted in 1995 as the Top 100 Mortgage Originator list in Mortgage Originator Magazine. In 2011, Mortgage Executive Magazine expanded the rankings to include the top one percent of the hundreds of thousands of mortgage originators in the U.S. The minimum eligibility criteria are a total personal production of at least \$30 million in 2016.

Starion Bank is a \$1.2 billion family-owned community bank and financial services organization. Established in Oakes, N.D., in 1969, Starion has 15 locations in Bismarck-Mandan, Bottineau, Dunseith, Ellendale, Fargo, Oakes and Rolla, N.D.; and Middleton, Monona and Sun Prairie, Wis.

WESTERN STATE BANK

WESTERN STATE BANK PARTICIPATES IN GIVING HEARTS DAY



Western State Bank once again partnered with Lake Agassiz Habitat for Humanity for Giving Hearts Day on February 9, 2017. Western matched the first \$5,000 of the total funds raised on Giving Hearts Day. Total donations received were \$24,227.97 to support Lake Agassiz’s Habitat for Humanity mission of building homes, communities and hope in Cass and Clay counties.

“It is truly amazing how much one day of a community joining together can do for an organization that benefits the Cass and Clay counties. Western State Bank is proud and humbled to be a part of Giving Hearts Day each year.” said Mike Bannach, Market President at Western State Bank.

KELLY ENGSTROM SELECTED AS A MINNESOTA HOUSING TOP PRODUCING LOAN OFFICER

Kelly Engstrom was recently selected as one of the top producing loan officers in Minnesota by the Minnesota Housing program.

The Top Producing Loan Officer program has three levels of achievement based on participants and percentages of regional loan production: Platinum, Gold, and Silver. Engstrom received the gold level award on Thursday, March 9. Engstrom has been on the Western State Bank Mortgage team since 2013. In February, she was promoted to AVP/ Mortgage Loan Officer. This is not Engstrom’s first time being selected for the Minnesota Housing Top Producing Loan Officer. She was also selected in 2015 for a silver level award as well. Western State Bank would like to congratulate Engstrom on receiving this high-level achievement.



WESTERN STATE BANK AWARDS LOCAL STUDENTS WITH PAYS FOR A’S SCHOLARSHIP



Western State Bank recently awarded two students \$250 savings scholarships as part of their savings scholastic recognition program, Western Pays for A’s. This program is designed to reward students in grades 6-12 for their hard work in school. Each year, four students will have the opportunity to begin saving towards their future education.

Hannah Pierson from Maddock and **Jenessa Rohrer** from Devils Lake are the first semester winners of the Western Pays for A’s \$250 savings scholarship program.

Cont’d page 38...

“Western established the Future Checking Scholarship Program as a way to reward deserving individuals in our communities who are committed to continuing their education as well as their efforts outside the classroom,” comments Brett Johnston, Western State Bank President.

Students in grades 6-12 are encouraged to bring their report cards into Western State Bank following each quarter. Students will receive \$1 for each “A” they receive on their report card. Additionally, students will receive an entry into the \$250 scholarship drawing for each “A” they have earned. Each year, students in grades 6-12 will have the opportunity to begin saving toward their college education. Students are limited to winning one scholarship per school year.

Western State Bank is a 115 year old employee-owned, community bank with assets totaling over \$960 million. The bank offers superior full-banking services, investments, mortgage financing to personal and business customers, as well as nationwide equipment financing services. Western State Bank’s bank locations are located in the North Dakota communities of Devils Lake, Towner, West Fargo and Fargo, and in the Arizona communities of Casa

Cornerstone Bank

Loan Documentation Specialist

Cornerstone Bank is looking for a *Loan Documentation Specialist* to join our professional team. This candidate is responsible for preparing all commercial, consumer and real estate loan documentation, change in terms and adverse action notices while ensuring compliance with the bank policy and regulatory requirements. A Bachelor’s degree and 2 years of loan document preparation or experience required. We offer competitive salaries, a comprehensive benefits program and career development opportunities within an exciting growing company. To join a community bank and rewarding work environment, interested applicants please apply online at: www.cornerstonebanks.net.

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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.

Chief Human Resources Officer

Due to an internal promotion, we are hiring a Chief Human Resources Officer. Serves as a member of the Bank’s Executive team and leads the Human Resources and Training Department. Responsibilities include leading the strategic human resource initiatives around employee engagement, salary and compensation, benefits, performance management, recruitment, training and development and employment law compliance.

Possesses a high level of integrity and portrays a professional image in the community; demonstrates a breadth and depth of HR expertise; has a track record of successfully partnering with organizational leaders and the ability to establish and maintain positive working relationships.

Qualifications include a Bachelor’s degree in business or HR -related course of study, a minimum of 10 years of progressively responsible senior-level HR experience, five years of supervisory experience and SPHR certification is preferred. Proficiency with Microsoft Outlook, Excel, Word and Power Point is required.

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! Apply online at www.starionbank.com/careers.

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Webinars

		5/10/2017	Surviving an FFIEC IT Security Exam Randall J. Romes, CliftonLarsonAllen LLP
4/4/2017	Website & Social Media Common Compliance Violations John Zasada, CliftonLarsonAllen LLP	5/11/2017 Morning	Director Series: What the Board Needs to Know About Vendor Management Branan Cooper, Venminder
4/5/2017	Human Resource Dos & Don'ts for Supervisors Kay Robinson, Robinson HR Consulting, LLC	5/16/2017	Risk Management Series: Conducting an RDC Risk Assessment: Compliance Findings & Regulatory Guidance Jen Wasmund, UMACHA
4/6/2017	Real Estate Series: CFPB Real Estate Loan Collection Rules for Mortgage Servicers & Your Bank Elizabeth Fast, Spencer Fane LLP	5/17/2017	HMDA Data Collection Rules: Preparing for the Extensive January 1, 2018 Changes Susan Costonis, Compliance Consulting and Training for Financial Institutions
4/11/2017	Managing TDRs Start to Finish: Initial Identification to Rewriting to Non-TDR Status Tommy Troyer, Young & Associates, Inc.	5/18/2017	Securing Collateral Part 3: Legal & Compliance Issues in Obtaining Priority in Collateral, Including Purchase Money Security Interests Elizabeth Fast, Spencer Fane LLP
4/12/2017	Risk Management Series: Developing a Risk-Based Compliance Audit for Your Loan Portfolio Susan Costonis, Compliance Consulting and Training for Financial Institutions	5/23/2017	Account Documentation Series: Nonresident Alien Accounts: Opening, Tax ID Numbers, IRS Issues & More Dawn Kincaid, Brode Consulting Services, Inc.
4/18/2017	The Future of FinTech & Blockchain/Bitcoin: A Look at New Technologies Reshaping Financial Services Lee Wetherington, Jack Henry & Associates, Inc.®	5/24/2017	Credit Analyst Training Part 1: Basic Small Business Lending S. Wayne Linder, Young & Associates, Inc.
4/20/2017	Agricultural Credit Risk 2017: Answers to Critical Questions Dr. David Kohl, Virginia Tech	5/25/2017	Regulation E Series: How to Handle Unauthorized Electronic Fund Transfers Under Reg E Elizabeth Fast, Spencer Fane LLP
4/25/2017	BSA Compliance Series: BSA Compliance Hotspots: Regulators, Litigation, Policies & Procedures Ann Brode-Harner, Brode Consulting Services, Inc.	5/31/2017	Auditing Call Reports: Compliance, Regulator Expectations & Best Practices Michael Gordon & Kris Trainor, Mauldin & Jenkins, LLC
4/26/2017	Securing Collateral Part 2: Form UCC-3 & Amending, Continuing or Terminating Security Interests Elizabeth Fast, Spencer Fane LLP	6/1/2017	12 Key Elements of an Effective Digital Marketing Strategy Eric C. Cook, WSI Internet Consulting
4/27/2017	Compliance in Handling Private Mortgage Insurance (PMI), Including Recent Rule Changes David A. Reed, Reed & Jolly, PLLC	6/5/2017 Monday	SPECIAL EDITION Report Writing for Auditors: Tips, Tools & Best Practices Molly Stull, Brode Consulting Services, Inc.
5/2/2017	Revisiting TRID Line-by-Line Part 1: Loan Estimate Steven Van Beek, Howard & Howard Attorneys PLLC	6/6/2017	Revisiting TRID Line-by-Line Part 2: Closing Disclosure Steven Van Beek, Howard & Howard Attorneys PLLC
5/3/2017	ACH Specialist Series: Complex ACH Origination Issues for ODFIs: Compliance, Exceptions, Monitoring Jen Kirk, EPCOR	6/7/2017	Developing an Effective Process for Change Control: Shared Responsibilities, Implementation & Monitoring Brian W. Vitale, Compliance Advisory Services
5/4/2017	Security Officer Reports to the Board: Fulfilling Your Annual Requirement Barry Thompson, Thompson Consulting Group, LLC		
5/9/2017	SPECIAL EDITION Communicating in a Crisis: How to Protect Your Reputation & Brand Jeff Caponigro, Caponigro Public Relations Inc.		

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Webinars

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6/13/2017	Reporting Customer Credit & Effectively Managing Credit Disputes David A. Reed, Reed & Jolly, PLLC	7/19/2017	Creating an Effective Suspicious Activity Program: Efficiency, Examinations & Fraud Veronica Madsen, Howard & Howard Attorneys PLLC
6/14/2017	Debit Card Chargebacks: Rules, Rights, Challenges & Best Practices Diana Kern, SHAZAM, Inc.	7/20/2017	Regulation E Series: Regulation E Fundamentals: Back to Basics Michele L. Barlow, PAR/WACHA
6/15/2017	Traditional & Roth IRA Plan Establishment & Required Amendments Frank J. LaLoggia, LaLoggia Consulting, Inc.	7/25/2017	E-Compliance Rules, Policies & Best Practices for Email, Web, Mobile & Social Media Nancy Flynn, The ePolicy Institute™
6/20/2017	Real Estate Series: Adverse Action in Mortgage Lending: Are You in Compliance? Ann Brode-Harner, Brode Consulting Services, Inc.	7/26/2017	SPECIAL EDITION Line-by-Line Review of the New Fannie Mae & Freddie Mac Uniform Residential Loan Application, Effective January 1, 2018 Michael Brode, Brode Consulting Services, Inc.
6/21/2017	ACH Specialist Series: Same Day ACH: Preparing for Processing Debits, Effective September 15, 2017 Jen Kirk, EPCOR	7/27/2017	20 UCC Provisions You Must Know When Cashing or Depositing Checks Chris Collver, Touchstone Compliance & Risk
6/22/2017	Credit Analyst Training Part 2: Analyzing Financial Statements S. Wayne Linder, Young & Associates, Inc.		
6/27/2017	SPECIAL EDITION The Top 10 Things You Need to Know About the CFPB's Amendments to Mortgage Servicing Requirements Before October 19 th Steven Van Beek, Howard & Howard Attorneys PLLC		
6/28/2017	My Borrower Filed Chapter 11 Bankruptcy – Now What? Eric L. Johnson, Spencer Fane, LLP		
6/29/2017	When a Borrower Dies: Next Steps & Best Practices Elizabeth Fast, Spencer Fane LLP		
7/5/2017	Analyzing the UBPR: How Does Your Bank Compare to Peers? Gary J. Young, Young & Associates, Inc.		
7/6/2017 Morning	Director Series: Raising Capital as an Independent Community Bank Jeffrey C. Gerrish, Gerrish Smith Tuck, PC, Consultants & Attorneys		
7/11/2017	Regulatory Requirements When Employees Work from Home: Overtime, FMLA, ADA, Safety & More Elizabeth Fast, Spencer Fane LLP		
7/12/2017	Getting Started with SBA Lending Kimberly A. Rayer, Starfield & Smith, PC		
7/13/2017	Account Documentation Series: Closing or Changing Deposit Accounts for Consumers & Businesses Susan Costonis, Compliance Consulting and Training for Financial Institutions		

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Bismarck, ND 58506-6128
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ICBND Staff

Barry D. Haugen
President
barryh@icbnd.com

Wendy J. Ruud
Vice President
wendyr@icbnd.com

Nanci D. Fennern
Office & Marketing
Coordinator/*Community
Banker* Editor
nancif@icbnd.com or
info@icbnd.com

Marilou Voegele
Director of Card Services
marilouv@icbnd.com

Angie Olson
Card Services Coordinator
angiet@icbnd.com

Bill Walker
Card Services Specialist
cardservices@icbnd.com

Lacey Kuhn
ICB Marketing Solutions
Sales & Marketing Manager
laceyk@icbnd.com

Jess Voegele
ICB Marketing Solutions
Office Manager/CSR
purchasing@icbnd.com

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701-328-5650