

INDEPENDENT COMMUNITY BANKS OF NORTH DAKOTA

2024

ASSOCIATE MEMBER DIRECTORY



"Together We Prosper"

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

We encourage all ICBND Bank Members to support these superbly referenced, board-approved business for all of your community banking needs.

About Us



The Independent Community Banks of North Dakota is the only statewide association exclusively representing the independent community banks of North Dakota. We enable our member banks to provide competitive, profitable, high-quality financial services to their communities.

ICBND is driven by the needs of its members. Our mission is to be a proactive industry advocate before state, federal, legislative and regulatory bodies; to promote the importance of community banks to local, state, and national economies; and to create cooperative products, services, and educational offerings to assist our members to compete and flourish in a constantly changing financial services marketplace.

We offer a variety of educational resources and professional services for member banks, host an annual convention, offer affordable payment solutions for credit card programs through ICB Services, Inc., and give members access to ICB Marketing Solutions which includes discounts on promotional items, shipping, and office supplies.





President's Note



Barry Haugen, ICBND President

We at ICBND are driven by the needs of our members. Our mission is to be a proactive industry advocate before state, federal, legislative and regulatory bodies; to promote the importance of community banks to local, state, and national economies; and to create cooperative products, services, and educational offerings to assist our members to compete and flourish in a constantly changing financial services marketplace.

In addition, please make sure to join us at the 56th Annual Convention, on Tuesday, August 13th, through Wednesday August 14th, 2024, in Bismarck, ND.

ICBND 56TH ANNUAL CONVENTION



**COMMUNITY BANKS
YOUR HOMETOWN ALL STARS!**

AUGUST 13-14, 2024



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

Bank Member Benefits



- We actively promote the interests of community banking before the state legislature through bill drafting and written and oral testimony.
- We regularly communicate with member banks on legislative issues of importance to inform and, if needed, mobilize support on key issues.
- We offer quality educational opportunities at discounted member rates through live webinars, archived webinars with digital download sessions as well as classroom seminars throughout the year. Take part in annual programs including the Community Bankers for Compliance Program, Emerging Leaders Development Program, and the 2-year School of Agricultural Lending sponsored by ICBND, North Dakota State University and Bismarck State College.
- Our members receive discounts on promotional items, custom furniture, banking forms and office supplies through our ICB Marketing Solutions.
- The ICB Card Services Program enables your bank to offer an affordable Visa credit card program to your customers. Our card program is customized to each member bank and the credit card receivables are retained by you. Save money with shared program fees and let the ICB Card Services still handle all the administrative and compliance services.
- Complimentary electronic mailing of the *Community Banker* newsletter which contains significant news and information pertinent to the banking industry.
- A free listing on our website. This provides your bank with excellent exposure web wide. We include your bank's name, address, and a direct link to your own website.
- Exclusive opportunity to attend the ICBND's Annual Convention. Here you will receive outstanding educational sessions, find out what's new from our Associate Members during the exposition, and have fun connecting with old friends and making new acquaintances.
- Direct access to our Associate Member directory for reference when selecting your suppliers and consultants.
- Discounted hotel rates through participating hotels.



Associate Member Benefits



- We will help promote your business by referrals to all our bank members.
- Company description, logo, and contact information listed with a direct link to your website in the **ICBND Associate Member Directory**. This directory is accessible on-line to all of our bank members. Our bankers refer to this directory first when selecting their suppliers and consultants.
- Discounted advertising rates in our newsletter the *Community Banker*. This newsletter is electronically sent to over 800 email addresses. See pages 44 & 45 for more information.
- Submit articles of industry importance for placement in the *Community Banker* free of charge.
- Discounted member rate for all educational offerings which include live sessions and webinars.
- An exclusive opportunity to exhibit at the annual ICBND Convention and Exposition. Over 250 attendees come to this renowned event each year.
- Sponsorship opportunities at live educational sessions throughout the year and at the annual convention to get your name in front of attendees even more.
- Our members receive discounts on promotional items, custom furniture, forms and office supplies through our ICB Marketing Solutions. See page 13 for more information.
- Discounted hotel rates through participating North Dakota hotels. See pages 39 - 41.
- Associate membership is \$700.00 annually.
- ICBND currently has 50 bank members ranging in total asset size from \$35 million to \$10 billion.



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ICBND Directory

Together We Prosper



Independent Community Banks of North Dakota

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bradstreifel@libertystateplnd.com
701-464-5421

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Dakota Heritage Bank, Hope
dflaten@dhbanknd.com
701-945-2397

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

If you would like to recommend a worthy company for Associate Membership with us, please forward their contact information to:

ICBND
Attn: Lindsay Kinnischtzke
PO Box 6128 Bismarck, ND 58506-6128
info@icbnd.com
Phone: (701) 258-7121
www.icbnd.com

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

ICBND *Endorsed Associate Members*

ICBND Endorsed

Independent Community Bankers of America

1615 L Street NW, Suite 900
Washington, DC 20036
Website: www.icba.org
Phone: (866) 843-4222
Email: info@icba.org



The Independent Community Bankers of America® has one mission: to create and promote an environment where community banks flourish. We power the potential of the nation's community banks through effective advocacy, education, and innovation.



ICBND Endorsed

ICBA Payments

1615 L Street, NW, Suite 900
Washington, DC 20036
Website: cbapayments.com
Phone: (800) 242-4770
Email: payments@icba.org



ICBA
Payments

ICBA Payments, a wholly owned subsidiary of the Independent Community Bankers of America® (ICBA), has been managing payments solutions for the nation's community banks since 1985.

We help power the potential of ICBA members through payments-related innovation, education, and advocacy to help community banks navigate the payments ecosystem and select suitable offerings at favorable pricing—helping community banks compete and thrive.

As a trusted strategic partner, ICBA Payments also provides consultative services, industry representation and ongoing vendor support to help community banks retain their best customers, earn profitable returns, and be respected as full-fledged participants in the evolving payments landscape.

3501 E Frontage Rd. Ste. 200
Tampa, FL 33607
Website: tcmbank.com
Phone: (866) 861-7669
Email: TCMBank@tcmbank.com

TCM Bank, N.A., a subsidiary of ICBA Payments, provides credit card services along with portfolio acquisition and agent bank sponsorship for community banks nationwide.

Through the Total Card Management® credit card program, TCM offers superior community bank service along with compliance relief, improved market positioning, speed-to-market technology, and marketing support—all with no risk and zero liability.

TCM Bank partners with nearly 750 community banks across the U.S. and is proud to meet the credit card needs of more than 530,000 cardholders.

ICBND *Endorsed Associate Members*

ICBND Endorsed

ICBA Securities

775 Ridge Lake Blvd., Ste. 190
Memphis, TN 38120
Website: www.icbasecurities.com



ICBA
Securities

Contact: Jim Reber, President/CEO
Email: jreber@icbasecurities.com
Twitter: @ICBASecurities
LinkedIn: ICBA Securities
Phone: (800) 422-6442

ICBA Securities provides a full suite of investment products and services for community banks through its exclusively endorsed broker, Stifel. Included are traditional debt securities, interest rate products, whole loans, and M&A and bank valuation services. Stifel also has state-of-the-art asset/liability and bond accounting products. It offers investment banking services through KBW. ICBA Securities, a wholly owned subsidiary of ICBA, provides a full calendar of educational events for community bankers and investment professionals. ICBA Securities is endorsed by 34 affiliated state banking associations, and is the only broker/dealer owned by the community banking industry.



Dakota Carrier Network

ICBND Endorsed

Bismarck

4202 Coleman St.
Bismarck, ND 58501

Contact: Troy Walker – Director of Sales & Marketing
Phone: (701) 323-3014
Email: twalker@dakotacarrier.com
Contact: Jennifer Guthmiller – Commercial Sales Manager
Phone: (701) 323-3035
Email: jguthmiller@dakotacarrier.com



Fargo

3901 Great Plains Drive S
Fargo, ND 58104
Website: www.dakotacarrier.com

In operation since 1996, DCN is owned by 13 independent broadband service providers. Collectively, we have more than 65,000 miles of fiber deployed across North Dakota and invested more than \$1 billion in the last 10 years to bring broadband services into nearly every community in the state and Gigabit connectivity into nearly 400 communities and counting. Do you have branches across North Dakota and in another state? No problem! DCN's extensive reach allows us to build private mesh networks for businesses that have locations across North Dakota and around the world, with DCN as your single point of contact. We also provide businesses with industry-leading data center centers in Bismarck and Fargo; carrier grade ethernet; dedicated internet; public, private, and hybrid cloud services; cybersecurity solutions; and data storage and recovery.

ICBND *Endorsed Associate Members*

ICB Marketing Solutions

ICBND Endorsed

1136 West Divide Avenue
PO Box 6128
Bismarck, ND 58506
Website: www.icbnd.com

Contact: Lacey Kuhn, Sales & Marketing Manager
Email: laceyk@icbnd.com
Contact: Jess Voegelé, Office Manager
Email: purchasing@icbnd.com
Phone: (701) 258-8748



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

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

ICB Marketing Solutions has also partnered with National Purchasing Partners to provide discounts on products and services. NPP negotiates the rates, and makes them available to ICBND members. NPP is a free service and includes companies like: Verizon Wireless, 1-800 Flowers, ADP, Harry & David, HP & Microsoft, Priceline and many more! Signing up is easy. Just call or email us for more information.

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



ICB Services, Inc.

ICBND Endorsed

1136 West Divide Avenue
Bismarck, ND 58501
Website: www.icbnd.com

Contact: Angie Olson, President
Email: angiet@icbnd.com
Contact: Bill Walker, Credit Card Coordinator
Email: billw@icbnd.com
Phone: (701) 258-8326
Phone: (877) 301-0984



ICB Services, Inc. is a full-service agent bank credit card program offering services to the Great Plains and Western regions. Our card program is an affordable option for banks that want 100% control and ownership over their credit card portfolio. Your bank has the option to make decisions regarding interest rates, fees, and enhancements. We offer an array of cutting-edge Visa Consumer and Business credit products. ICB Services, Inc. understands customer service is important to the success of any program. Our staff has extensive credit card knowledge, and we are here to help you each step of the way. We ensure your bank has the tools to make your program successful. We offer training, compliance assistance, and web-based customer service and report programs. Contact Angie Olson at ICB Services, Inc. for more information. ICB Services, Inc. is an affiliate program through ICBA Bancard.

ICBND *Endorsed Associate Members*

ICBND Endorsed

Travelers

385 Washington Street – SB04B
St. Paul, MN 55102
Website: www.travelers.com



Contact: Patty Schutz, Bond & Specialty Insurance
Phone: (651) 310-5403
Direct: (651) 728-3014
Fax: (877) 268-9121
Email: pschutz@travelers.com

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





Ascensus

7651 Universal Rd
Baxter, MN 56425
Website: www.ascensus.com



Contact: Myko Hillesheim
Email: Myko.Hillesheim@ascensus.com
Phone: (218) 825-5879

Ascensus is the industry leader in supporting IRAs, HSAs and other tax preferred savings plans. For more than 40 years, Ascensus has delivered comprehensive IRA and HSA administration and education to the banking industry. With one of the largest ERISA consulting teams in the country and training solutions to keep your organization informed, Ascensus' capabilities ensure workflow compliance and efficiency.

Bank Holding Company Association

945 Winnetka Ave N Suite 145
Minneapolis, MN 55427
Website: www.thebhca.org

Contact: Tom Bengtson, Managing Director
Phone: (952) 835-2275
Email: tom@thebhca.org



Contact: Paula Norris, Administrator
Phone: (800) 813-4754
Email: paula@thebhca.org

The Bank Holding Company Association exists to provide education and business connections critical to the vitality of bank holding companies. Founded in 1981, the BHCA welcomes members from around the country. Companies that serve bank owners, their holding companies and banks, are welcomed as Associate Members.

Bankers Equipment Service, Inc.

Burnsville
11561 12th Avenue South
Burnsville, MN 55337

Moorhead
3505 8th Street South, Suite 1B
Moorhead, MN 56560



Website: www.bankersequipment.com
Contact: Chris Komorowski
Phone: (952)-890-7310
Email: ckomorowski@bankersequipment.com

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

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

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



Barret School of Banking

650 East Parkway South
Memphis, TN 38104
Website: barretbanking.org
Phone: (901) 321-4000



BARRET
SCHOOL OF BANKING

Contact: Chris Kelley, Executive Director
Email: chris@barretbanking.org

Barret is dedicated to helping our banking students excel in receiving an excellent community bank educational experience of benefit to both the student and their sponsoring community bank employer. The Paul W. Barret, Jr. School of Banking is a non-profit independent school created by and governed by a Board of Regents, whose members are executives from banks and other firms involved with the financial services industry. The mission of the School is to provide an adult learning experience for the career-oriented individual in commercial banking or a related financial services industry business.

BEK Communication Cooperative

923 East Interstate Ave
Bismarck, ND 58503
Website: www.bek.coop

Contact: Ryan Heinsohn
Phone: (701) 475-2361
Email: ryanh@bektel.coop



BEK Communications Cooperative began as a member-owned, rural telephone cooperative in Steele, North Dakota in 1952. Today, BEK offers a variety of communications solutions for both residential and commercial customer across the state: **BEK Connect** offers unified, secure, cloud-based businesses communication solutions, including voice and video calling, virtual meeting rooms, and chat functionality. **CyberNet Security by BEK** protects systems, networks, and programs from digital attacks. **BEK** provides fiber-based, voice, Gigabit broadband, and IP television services, along with cloud-based security, automation, surveillance, voice, and storage services. **BEK TV** is the largest producer of sports and news programming in North Dakota, streaming all broadcasts across the world. Log onto bek.coop to learn more.

BHG Bank Network

10234 W State Rd 84
Davie, FL 33324
Website: www.BHGLoanHub.com
Phone: (954) 332-6285

Contact: Keith Gruebele, EVP,
Institutional Relationships
Email: kgruebele@bhg-inc.com



**BHG BANK
NETWORK**

Since 2001, BHG has been the #1 source for high-quality loans across the country, originating more than \$17 Billion in loan solutions to top-quality borrowers. Today, over 1,600 bank partners have earned over \$1.3 Billion in combined interest income with BHG loans purchased through our state-of-the-art loan HUB. BHG's high-earning, top-credit profile borrowers and our unique credit enhancements have resulted in ZERO losses to our partners in our core loan program since our inception 23 years ago. As members of the BHG Bank Network, banks get access to fee-income opportunities, joint-venture programs, compliance and regulatory support, industry-leading technology offerings and access to our family of companies offering products and services designed to support your bank.



Bismarck Hotel & Conference Center

800 South 3rd Street
Bismarck, ND 58504
Website: www.thebismarckhotel.com
Phone: (701) 660-8063



Contact: Sandy Gimbel, Director of Sales & Catering
Email: sgimbel@thebismarckhotel.com

Bismarck Hotel & Conference Center features: 305 guest rooms, voice mail/irons/ironing boards/coffee makers/refrigerators/microwaves, high speed internet wireless or hardwire (free of charge) in all rooms, free airport shuttle, Seasons Café, 25,000 square feet of meeting space, Nickels Lounge & Casino, indoor pool featuring a 150 ft. water slide, whirlpool, sauna, health club, 35" TV's in all rooms, and an Arcade. We are located directly across from Kirkwood Mall and have the friendliest staff in the region. We are a smoke free facility.

Offering Discount Rates to all ICBND Members. Call for details.

BlueCross BlueShield of North Dakota

4510 13 Ave S
Fargo, ND 58121
Website: www.bcbsnd.com



Contact: Jason Sauvageau, Account Manager
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Phone: (701) 258-1352

Insurance Company - Health, Life, Disability, Long Term Care, Dental, Vision and Flex.
Simplifying Healthcare Ensuring Affordability Elevating Well-Being
YOUR BLUE

Brady Martz & Associates, PC

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24 West Central
Minot, ND 58701
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BradyMartz

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Fargo: 2537 S University Drive, Fargo, ND 58103
jon.reimer@bradymartz.com—Phone (701) 839-3056

Brady Martz offers a broad range of services to financial institutions. These services include financial statement audits, directors examinations, agreed-upon procedures, consumer compliance consulting, loan file reviews, IT security and general control audits, tax preparation, call report assistance, trust department examinations, and consulting related engagements specific to mergers and acquisitions, strategic planning, succession planning, and tax planning.



Brown & Brown

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Website: www.bbrown.com

Contact: Justin Troupe, Senior Vice President
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Phone: (720) 279-3400



Brown & Brown Insurance was founded in 1939 as a two-partner firm and has risen to become one of the largest insurance brokerages in the world. With a team that is as connected locally as it is nationally, Brown & Brown provides the personalized, dedicated service you want from a boutique agency while delivering the peace of mind that you expect from a top brokerage.

CapFirst Equipment Finance, Inc.

3266 Oak Ridge Loop East
West Fargo, ND 58078
Website: www.capfirstef.com
Phone: (701) 639-7209

Contact: David Suppes, President
Email: dsuppes@capfirstef.com
Contact: Andy Erickson, VP Business Development
Email: aerickson@capfirstef.com



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

Colliers Securities LLC

120 North Third Street Suite 150
PO Box 2157
Bismarck, ND 58502
Website: www.colliers.com

Contact: Kim Beckman
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Securities

Colliers Securities, part of Colliers International and formerly Dougherty & Company, is a full-service investment bank and brokerage firm that offers a wide array of products and services to individuals and institutional investors nationwide. For over 40 years we have delivered wealth management solutions for individuals' financial needs by combining the qualities and familiarity of a local brokerage firm with the capabilities and resources of a Wall Street clearing firm. For institutional investors, we provide a multitude of innovative solutions customized to meet their business needs - whether you are looking for equity or fixed income capital markets solutions, our team can work closely with you to formulate effective strategies. Colliers Securities is a member SIPC/FINRA.



Community Bankers Financial Services

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

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

Community Bankers Webinar Network

825 Great Northern Blvd. Ste. 203
Helena, MT 59601
Phone: (406) 442-2585
Website: <https://financialedinc.com/>

Contact: Brook Feist, Vice President/Webinar Network Coordinator
Email: brook@financialedinc.com



Community Bankers Webinar Networks partners with ICBND to deliver training webinars on the latest industry rulings, regulations, trends, and issues with 200+ live and on-demand webinars. We cover critical topics for every employee from the frontline and new accounts, to lending and operations, to the board of directors, and everyone in between.

Computer Services, Inc.

3901 Technology Drive
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Connecting Point

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CONNECTING POINT

A Twotrees Company

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Convergent Technologies

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Contact: Jeff Ritchie

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Convergent Technologies is the global leader in security, technology and marketing solutions for community banks. Our promise, and our number one objective, is to be our customers' best service provider.

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



Dakota Business Lending

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At Dakota Business Lending, we know that small business ownership is an adventure. Along the road to success, a first-rate financing partner can provide the momentum needed to make a difference in the lives of people, building partnerships that make a difference. We have been providing creative financing options to businesses across the state of ND and in western MN since 1982. Offering flexible, customized loans that are an attractive alternative to conventional financing, Dakota Business Lending has 35-plus years of experience in developing strategies tailored to YOUR story and YOUR dream. Since inception, we have provided over \$500 million in loans with total project impact exceeding \$1 billion to small businesses and local economies.

Datrue Process Automation

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Contact: Terry Fields, General Manager

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DCI (Data Center, Inc.)

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DCI is the developer of the award-winning iCore360® core banking software, plus iCoreGO® digital banking and fintech processing solutions for community financial institutions nationwide. We're privately owned by our community bank clients, with several serving as board members and user group leaders. DCI offers private ATM network/card management, FrontLine™ teller software, custom data analytics, risk/vendor management, and more. And, by providing digital and Fintech deliverables that integrate with any system – even those of our competitors – we offer unique partnerships to both existing and prospective customers. For additional information about DCI, visit www.datacenterinc.com or contact info@datacenterinc.com.



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Executive Benefits Network

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Executive Benefits Network specializes in the design, administration, and informal financing of Nonqualified Executive Compensation and Benefit plans, as well as the procurement of Bank Owned Life Insurance (BOLI) programs.



Federal Home Loan Bank of Des Moines

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Des Moines, IA 50309
Phone: (800) 544-3452 (Press "0" for operator)
Local Phone: (515) 412-2100
Fax: (515) 699-1293

Sioux Falls Location:

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Contact: James Lee, Vice President-Member Services

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The Federal Home Loan Bank of Des Moines is a valuable partner to nearly 1,350 community and commercial banks, credit unions, thrifts, insurance companies and community development financial institutions throughout Iowa, Minnesota, Missouri, North Dakota, South Dakota, Montana, Wyoming, Utah, Idaho, Washington, Oregon, Alaska, Hawaii and three U.S. Pacific Territories. FHLB Des Moines provides readily available, low-cost liquidity to local lenders in all economic cycles. Member financial institutions have access to a variety of products and services designed to help lower their funding costs, manage liquidity, improve asset and liability management, meet community credit needs, control risk and fund mortgages originated for sale in the secondary market.

First Class Mortgage

2300 13th Ave South
Fargo, ND 58103
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Contact: Dan Van Winkle

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Email: dan@firstclasscorp.com



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Gulf Coast Business Credit

5000 Plaza on the Lake, Suite 120
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Website: www.gulfcoastbc.com



Contact: Rob James, Business Development Officer
Email: RobertJames@gulfbank.com
Phone: (303) 587-3641

Gulf Coast Business Credit "GCBC" is one of the largest accounts receivable finance and asset-based lending firms in the United States. GCBC provides commercial lenders with products that allow them to say "yes" to credit more frequently. We partner with banks throughout the country offering referral programs designed to help institutions achieve growth through new accounts, non-interest income, higher profitability, and increased client retention.

As a division of Gulf Coast Bank & Trust, GCBC is here to assist the lending community to help North Dakota businesses thrive and leap to the next level of success!

Heartland Trust Company

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Fargo, ND 58106-9135
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Contact: Jon Benson, Trust Officer
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Heartland Trust Company is non-affiliated, independent, locally owned trust company. HTC is a full service financial management organization providing qualified retirement plans including 401-K, profit sharing and money purchase pension plans to business and assists individuals with retirement planning, estate planning and investment management through personal trusts, investment agencies, and IRA's.

High Point Networks

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

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High Point Networks is based in West Fargo, ND, and has regional offices in: Bismarck, ND; Sioux Falls, SD; Brookings, SD; Billings, MT; Detroit Lakes, MN; Minneapolis, MN; Denver, CO; Pueblo, CO; Tulsa, OK; and Omaha, NE.



HTG Architects

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Contact: Dan Schaff, VP of Operations
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Since 1959, HTG Architects provides responsible advice and real solutions. Through architectural and related consulting services, HTG helps financial institutions maximize profits. Our expertise includes over 2,700 projects, including programming, feasibility studies, tenant build-outs, remodeling's, new buildings, and site selection studies. Everything we do begins with Service and ends with relationships. In every project, our goal is to create a Solution that makes a Difference.

Jack Henry

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Contact: Rob Thompson, Marketing Contract
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Company Description: Jack Henry™ is a well-rounded financial technology company that strengthens the connections between people and their financial institutions through technology and services that reduce the barriers to financial health – with the purpose of empowering people and communities to gain the financial freedom to move forward. Visit jackhenry.com to learn more.

Kinetic Leasing, Inc.

2575 41st Street S., Suite #1
Fargo, ND 58104
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Contact: Al Hintz
Email: ahintz@kineticlease.com
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Kinetic Leasing is an independent general equipment lease finance company which creates flexible equipment leasing solutions for banks and its customers. Kinetic Leasing enters into partnerships with community banks (over 100+) and provides a customized bank lease program for these banks. This partnership allows the community bank to offer a full service equipment lease product to its customers without incurring any costs associated with operating its own leasing division.



Lake Agassiz Development Group

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

Lewis & Clark Development Group

200 1st Avenue NW, Suite 100
Mandan, ND 58554
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Website: www.lcdgroup.org

Contact: Brent Ekstrom, Executive Director
Email: brent@lcdgroup.org



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

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

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

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

Main Street, Inc.

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Contact: Jenny Wilson, Marketing Coordinator
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Marco

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MinnKota Secured Document Destruction

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Moody's Analytics

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Moody's Analytics provides financial intelligence and analytical tools to help business leaders make better, faster decisions. Our deep risk expertise, expansive information resources, and innovative application of technology help our clients confidently navigate an evolving marketplace. We are known for our industry-leading and award-winning solutions, made up of research, data, software, and professional services, assembled to deliver a seamless customer experience. We create confidence in thousands of organizations worldwide, with our commitment to excellence, open mindset approach, and focus on meeting customer needs.



Network Center, Inc.

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Network Center, Inc. is a complete technology solution provider that has been delivering advanced secure networking solutions to financial services companies throughout the Midwest since 1986. Network Center, Inc. partners with industry leading manufacturers providing business solutions for virtualization, VoIP communications, backup and disaster recovery, security, penetration testing, network assessments, real-time network monitoring, intranets, hosting, cloud solutions, mobile apps, and website development. Our service team and 24/7 help desk provide support to over 200 customers in the banking industry. Network Center, Inc.'s experience in the industry will help alleviate your regulatory concerns. We welcome you to find out why so many banks have entrusted their network to our dedicated team of professionals.

NewVision Security, LLC

3320 Hamilton Street, Unit 5
Bismarck, ND 58503
Website: www.newvisionnd.com

Contact: Cameron Fleck, Owner/President
Phone: (701) 222-8888
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NewVision Security LLC provides burglar alarms, fire alarms, CCTV's and key-card access. We design, install, and service all of the low voltage systems for banking facilities.

ND Banks Benefit Trust

PO Box 1438
Bismarck, ND 58502-1438
Website: www.ndba.com/ndbanks-benefit-trust/

Contact: Angi Day, Benefits Coordinator
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The NDBBT is a self-funded benefits trust created as a solution to the increasing costs and challenges involved in providing quality health coverage to member banks and their employees. Our goal is to research benefit plan options in the areas of health, dental, vision and overall wellbeing to provide the best benefits at the lowest cost available to our members. Sponsored by the ICBND and NDBA - this is a service run by bankers for banks!



North Dakota Development Fund

1600 East Century Avenue, Suite 6
PO Box 2057
Bismarck, ND 58502-2057
Website: [www.commerce.nd.gov/
economic-development-finance/
development-fund](http://www.commerce.nd.gov/economic-development-finance/development-fund)



Contact: Jessica Nygaard, CEO
Email: jnygaard@nd.gov
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Phone: (701) 328-7252

The North Dakota Development Fund, a division of the Department of Economic Development and Finance of the North Dakota Department of Commerce, is a statewide nonprofit development corporation. It has the authority to take equity positions in, to provide loans to, or to use other innovative financing mechanisms to provide capital for a new or expanding businesses in this state, or relocating businesses to this state. The corporation's principal mission is to provide flexible financing to catalyze the development and expansion of businesses in the state of North Dakota. The Fund is responsible for the administration and management of the following funds, as defined by legislation, and are administered by the North Dakota Development Fund's Board of Directors:

- A. Development Fund
- B. Regional Rural Revolving Loan Fund
- C. Child Care Loan Program

The Fund staff is responsible for the administration and management of the Angel Match Program through the State Small Business Credit Initiative.

North Dakota Housing Finance Agency

PO Box 1535
Bismarck, ND 58502-1535
Website: www.ndhfa.org
Phone: (701) 328-8080
(800) 292-8621
Fax: (701) 328-8090
Email: hfainfo@nd.gov



North Dakota Housing Finance Agency is a self-supporting and mission-driven state agency dedicated to making housing affordable for all North Dakotans. NDHFA offers affordable home financing to low-to moderate-income families, and help to ensure the continued availability of suitable rental housing for households of modest means while focusing on the overall housing needs of our state's growing communities.



North Dakota Recordors Information Network (NDRIN)

1351 Page Drive, Suite 106
Fargo, ND 58103
Website: www.ndrin.com
Phone: (701) 364-1280



Contact: Vicki Kubat, County Recorder
Email: vkubat@nd.gov
Email: support@ndrin.com

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

There are nominal monthly service fees involved for subscribers. With computer technology evermore in the forefront of the workplace, the NDRIN website can only be a useful, more important tool for the business world. NDRIN never closes, and records can be accessed 24/7 365 days a year from any computer connected to the internet.

North Dakota Small Business Development Centers

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Phone: (701) 777-3700

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The ND SBDC is the catalyst for business development and growth. Our team of credentialed advisors serves small business owners and entrepreneurs across the state, providing expertise, insights, and connecting and leveraging resources to ensure client success resulting in economic impacts that strengthen local communities.

Northland Securities, Inc.

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

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

Pifer's Auction & Realty

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Pifer's
AUCTION & REALTY

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QwickRate

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Ritchie Bros Auctioneers

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Phone: (701) 220-3674
Email: shoovestol@ritchiebros.com

Established in 1958, Ritchie Bros. (NYSE and TSX: RBA) is a global asset management and disposition company, offering customers end-to-end solutions for buying and selling used heavy equipment, trucks and other assets. Operating in a multitude of sectors, including construction, transportation, agriculture, energy, oil and gas, mining, and forestry, the company's selling channels include: [Ritchie Bros. Auctioneers](#), the world's largest industrial auctioneer offers live auction events with online bidding; [IronPlanet](#), an online marketplace with featured weekly auctions and providing its exclusive IronClad Assurance® equipment condition certification; [Marketplace](#)®, an online marketplace offering multiple price and timing options; [Mascus](#), a leading European online equipment listing service; and [Ritchie Bros. Private Treaty](#), offering privately negotiated sales. The company also offers sector-specific solutions including [GovPlanet](#), [TruckPlanet](#), [Kruse Energy Auctioneers](#), and [Cat](#)® auctions, plus equipment financing and leasing through [Ritchie Bros. Financial Services](#). In addition to our product solutions we offer service offerings for appraisals, refurbishing, insurance, shipping and seller

Rough Rider Industries

3303 E Main Ave
PO Box 5521
Bismarck, ND 58501
Phone: (701) 328-6161
Phone: (800) 732-0557
Website: www.roughriderindustries.com



Contact: Francis Greff, Account Executive
Phone: (701) 328-6167
Email: fgreff@nd.gov

Contact: Dustin Brendel, Account Executive
Phone: (701) 328-6166

Rough Rider Industries (RRI) offers a variety of solutions for all your furniture and seating needs. RRI offers sit to stand ergonomic office solutions, and all RRI furniture is available in either a hardwood or melamine finish, all custom built to your satisfaction. RRI also offers a wide array of seating solutions for your personal, guest or lounge seating areas. If you need signs, banners, or laser engraving, RRI can help. Let RRI be your complete office provider.

RRI is part of the North Dakota Department of Corrections and Rehabilitation and our mission is to provide adult individuals job skills training necessary for successful reentry while providing quality goods and services in a self-sustaining manner. RRI provides quality goods manufactured in North Dakota utilizing no taxpayer dollars to



SBS Cybersecurity

700 S. Washington Avenue, Suite 200
Madison, SD 57042
Phone: (605) 923-8722
Fax: (605) 427-8029
Website: www.sbscyber.com

Contact: Cole Kratovil, Account Executive
Email: cole.kratovil@sbscyber.com
Contact: Brian Miller, Account Executive
Email: brian.miller@sbscyber.com



SBS CyberSecurity, LLC (SBS) is a premier cybersecurity consulting and audit firm. Since 2004, SBS has been dedicated to assisting organizations with the implementation of valuable risk management programs and to mitigating cybersecurity risks. The company has provided cybersecurity solutions to over 1,300 organizations across the United States and abroad, including financial institutions ranging in asset size from \$12 million to over \$20 billion. SBS delivers unique, turnkey solutions tailored to each client's needs, including cybersecurity risk management software, consulting services, network security, IT audit, and education. SBS CyberSecurity empowers customers to make more informed security decisions and trust the safety of their data.

Serkland Law Firm

10 Roberts Street
PO Box 6017
Fargo, ND 58108-6017
Website: www.serklandlaw.com

Contact: Berly Nelson
Phone: (701) 232-8957
Fax: (701) 237-4049
Email: bnelson@serklandlaw.com



The Serkland Law Firm began in 1888 and during its long history has represented lenders and other creditors such as agricultural lenders, insurance companies, national commercial lenders, and leasing companies in North Dakota and Minnesota. It has extensive experience in loan documentation, lien acquisition and perfection, loan servicing, loan workouts and settlements, loan restructuring, collections, foreclosure of real estate mortgages and personal property security interests (replevin / claim and delivery), representation in bankruptcy court, commercial litigation, mediation, arbitration, lender liability prevention and defense, and appearances before the state banking board. The firm also has experience with bank and branch formation, officers and director representation, and mergers. It is a leader in presenting educational programs for the bar association, banking and credit union organizations, and its clients. Serkland Law Firm's attorneys are licensed in North Dakota and Minnesota, with some attorneys holding licenses to practice in South Dakota and Arizona.



SHAZAM

6700 Pioneer Parkway
Johnston, IA 50131
Website: www.shazam.net

Contact: John Peck, Regional Director of Sales, EFT
Email: jpeck@shazam.net
Phone: (866) 468-1497
Cell: (763) 250-3741



SHAZAM is a national member-owned debit network, processor, digital banking and core provider. Founded in 1976, SHAZAM delivers choice and flexibility to financial institutions throughout the U.S. and is a single-source provider of the following services: credit card, debit card, core, fraud, ATM, merchant, marketing, training, risk and ACH.

Steffes Group, Inc.

14083 51st St NW
Williston, ND 58801

2000 Main Ave E
West Fargo, ND 58078

Website: <https://steffesgroup.com>
Phone: (701) 570-0600



Steffes Group, Inc. is a nationally recognized leader in the auction industry since 1960, specializing in marketing farm, construction, transportation equipment, and real estate at public auction. Steffes Group is happy to assist in all types of equipment and real estate valuations as well. There are locations in North Dakota, South Dakota, Minnesota, Iowa, and Colorado, and have representatives serving all of the Midwest and Rocky Mountain Region.

The Advantage Network

100 Phillips Avenue
Sioux Falls, SD 57104
Website: www.advantage-Network.com

Contact: Teresa Thill, Advantage Network Manager
Phone: (605) 335-5112
Email: TMThill@fnbsf.com



The Advantage Network is an EFT provider located in Sioux Falls, SD. Our primary products and services include Debit, ATM driving and monitoring, and Card Production. With our partners, we are committed to offering innovative product solutions backed by the latest technology. Throughout the year we provide custom analytics and informational reports specifically for your financial institution to help grow your non-interest income. The Advantage Network prides itself on our customer service and we are committed to building successful relationships.



The Title Team

324 N. 3rd St
Bismarck, ND 58501
Website: www.thetitleteam.com

Contact: Nick Hacker, President
Phone: (701) 223-6835
Phone: (701) 663-5362
Fax: (701) 224-1571
Email: contactbisman@thetitleteam.com



We are comprised of 40+ locations across the upper Midwest. Together, our family of companies create The Title Team - experienced professionals who offer complete title services. Our mission is to provide the best service in every market in which we participate. No matter what the title needs are, we will go the extra mile to help coordinate title services.

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7100 Northland Circle, Suite 402
Brooklyn Park, MN 55428
Website: www.umacha.org
Phone: (800) 348-3692

Contact: Angi Farren, President & CEO
Email: angif@umacha.org
Phone: (763) 201-9601
Contact: Nicole Prelgo, Marketing & Communications
Email: nicolep@umacha.org
Phone: (763) 201-9609



UMACHA is a non-profit Payments Association, a direct member of Nacha, and a licensed provider of electronic payments education, publications, and consulting & compliance services - including audits & risk assessments.



United Bankers' Bank

1650 W 82nd St Suite 1500
Bloomington, MN 55431
Website: www.ubb.com



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Contact: Todd Schultze, VP Correspondent
Banking Officer
Email: todd.schultze@ubb.com
Work Cell: (952) 885-9510
Contact: Jay Syverson, Sr VP, Regional Sales Manager
Email: jays@ubb.com
Work Cell: (952) 885-9497

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USDA Rural Development

PO Box 1737
Bismarck, ND 58502-1737
Phone: (701) 530-2065
Fax: (855) 427-8188
Website: www.rd.usda.gov/nd



**United States
Department of
Agriculture**

Contact: Denise Sundeen, Business and Cooperative Program Director
Email: denise.sundeen@nd.usda.gov

USDA Rural Development's mission supports rural communities by improving economic opportunities, community infrastructure, environmental health, and the sustainability of agricultural production. USDA provides guaranteed loans to lenders to improve the economic and environmental climate in rural communities. This purpose is achieved by bolstering the existing private credit structure through the guarantee of quality loans which will provide lasting community benefits. Guaranteed loans are available for business, energy, essential public facilities and services such as water and sewer systems, community facilities, and single family and multi-family housing. USDA also provides technical assistance to assist communities undertake community empowerment programs.

U.S. Small Business Administration

657 2nd Avenue North, Room 360
Fargo, ND 58102
Phone: (701) 239-5131
Website: www.sba.gov/nd



U.S. Small Business
Administration

Contact: Ben, Deetz, Outreach & Marketing Specialist
Phone: (701) 239-5657
Email: benjamin.deetz@sba.gov

As the nation's go-to resource and voice for small business, the SBA provides counseling, capital, and contracting expertise so businesses can confidently start, grow, expand, or recover. Access to capital is provided through loan guarantees offered to participating lenders. Counseling and contracting expertise is offered through SBA offices and a network of resource partners. SBA also provides low-interest loans to homeowners, renters and businesses of all sizes for physical and economic damage caused by a declared disaster.



Vantage Point Solutions



2211 N Minnesota Street
Mitchell, SD 57301
Website: www.vantagepnt.com

Contact: Kelly Pfeifer, Customer Relations Manager
Email: Kelly.Pfeifer@vantagepnt.com
Mobile: (605) 770-5065; Main: (605) 995-1796
Contact: Natalie Reed, Banking Division Manager
Email: Natalie.Reed@vantagepnt.com
Mobile: (605) 359-2374

Vantage Point Solutions has industry experts and comprehensive services to help financial institutions face compliance, audit, technology, and security challenges. Our team stays up to date on recent regulatory changes, significant and emerging IT and security risks, and state-of-the-art technology solutions, to offer a wholistic approach to protecting your organization.

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Fargo, ND 58102
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Phone: (701) 293-8106



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Contact: Andrew Koedam
Email: akoedam@wildcrg.com

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Website: www.winthrop.com



WINTHROP & WEINSTINE

Contact: Anton (Tony) J. Moch, Attorney
Phone: (612) 604-6671
Fax: (612) 604-6871
Email: amoch@winthrop.com

Winthrop & Weinstine, P.A.'s Community Banking attorneys provide a full range of legal, advisory and consulting services to all types and sizes of financial institutions. Clients range from \$7 million asset banks to large regional banks. On a daily basis, you'll find our attorneys representing your interest in front of federal and state banking agencies regarding matters at all levels of complexity, such as: mergers and acquisitions; charters, capital formation, charter conversions and changes in control; holding-company formation; responses to and defense of regulatory agency enforcement actions; Strategies to respond to regulatory examination reports; Design and implementation of management and governance policies; Regulatory matters including privacy internet banking and financially troubled entities.

Our Community Banking attorneys are practical, results-oriented professionals who deliver creative, practical solutions to our clients in a timely, efficient manner. We add value beyond the services we perform by providing access to a large network of contacts. Our experience, substantial expertise and reputation with banking regulators allow us to represent our banking clients effectively to obtain practical solutions. We enjoy our long-term relationships with our banking clients and take great pride in having an active role in the entrepreneurial community banking world.



Wipfli LLP

150 South 5th Street Suite 2000
Minneapolis, MN 55402
Website: www.wipfli.com



Contact: Michael Carlson
Email: mcarlson@wipfli.com
Phone: 952-548-3400
Fax: (651) 636-6087

Wipfli LLP ranks among the top 20 accounting and business consulting firms in the nation. For 90 years, Wipfli's financial institutions practice has educated, advised, and assisted community banks with successfully navigating the complex and ever-changing environment they face. Our practice includes certified internal auditors, certified compliance specialists, certified trust auditors, certified information technology specialists, former bankers and bank regulators, and licensed certified public accounts with the background knowledge and consulting experience necessary to provide top-rate services. Wipfli helps financial institutions with their regulatory compliance, profit improvement, risk management, strategic planning, IT services/cybersecurity, HR consulting, and audit and tax needs.

Young & Associates, Inc.

131 East Main Street
Kent, OH 44240
Website: www.younginc.com

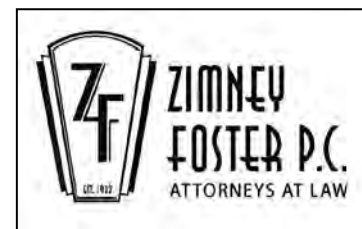


Contact: Jerry Sutherin, President
Phone: (330) 678-0524
(800) 525-9775
Fax: (330) 678-6219
Email: jsutherin@younginc.com

Community bank consulting firm providing consulting, education, and outsourcing services in areas such as capital planning, mergers/acquisitions, stock valuation, strategic planning, liquidity planning, branching/expansion, profit enhancement, IT, internal audit, lending, and compliance. We offer a variety of bank policies and products, covering management, planning, lending, training, and compliance.

Zimney Foster P.C.

3100 S. Columbia Rd., Suite 200
Grand Forks, ND 58201-6062
Website: www.northdakotalaw.net



Contact: John Schroeder
Contact: Tracy Kennedy
Phone: (701) 772-8111
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ICBND MEMBERS

2024 Discounted Hotel Rates

MEMBERS ONLY

Please remember to call ahead for reservations and indicate your ICBND (Independent Community Banks of North Dakota) membership to obtain these special rates at the participating hotels listed.

Please note that all Member Rates are subject to availability and may not apply during weekends and/or special events. All rates are plus tax.

Whenever possible we encourage you to consider our Associate Members first.

Any employee from your bank/company may enjoy these discounted rates! Feel free to share this information.

BISMARCK, ND

Bismarck Hotel & Conference Center (701) 660-8063
ICBND Associate Member
800 South Third Street-Bismarck
ICBND Member Rate.....\$94.00

Candlewood Suites (701) 751-8900
4400 Skyline Crossings-Bismarck
ICBND Member Rate.....15% off the best available rate

Comfort Inn (701) 223-4009
929 Gateway Ave-Bismarck
ICBND Member Rate.....\$89.00

Everspring Inn & Suites (701) 222-2900
200 East Bismarck Expressway-Bismarck
ICBND Member Rate.....\$84.95

Expressway Suites (701) 222-3311
180 East Bismarck Expressway-Bismarck
ICBND Member Rate.....\$99.95

Hampton Inn & Suites Bis Northwest (701) 751-5656
2020 Schafer Street-Bismarck
ICBND Member Rate12% off the best available rate
Corporate Code: 0003229030
Link:<https://www.hilton.com/en/book/reservation/rooms?cityhcn=BISNWX&arrivalDate=2023-12-01&departureDate=2023-12-02&room1NumAdults=1&from=lnrlink>

Holiday Inn (701) 751-8240
3903 State Street-Bismarck
ICBND Member Rate.....\$104.00
Direct Code is ILIC5, Corporate ID 100323805
Link: <https://www.holidayinn.com/redirect?path=hd&brandCode=HI&localeCode=en&hotelCode=BISS&rateCode=ILIC5&PMID=99502056&corpNum=100323805&cn=no&viewfullsite=true>

La Quinta Inn & Suites by Wyndham (701) 751-3313
2240 North 12th St-Bismarck
ICBND Member Rate\$85.00
King or 2 Queen Room; \$95 Executive King or Executive 2 Queen Room

MainStay Suites (701) 223-9119
2507 North 9th St-Bismarck
ICBND Member Rate\$109.00
All suites feature fully equipped kitchen, Waterpark and more! Call front desk and ask.

Radisson Hotel (701) 712-6475
605 East Broadway Ave-Bismarck
ICBND Member Rate.....\$94.00
Corporate Account ID Code 40593-either Standard or Executive Rooms

Ramada (701) 258-7000
1400 East Interchange Avenue-Bismarck
ICBND Member Rate.....\$79.00

Quality Inn (701) 223-1911
1030 East Interstate Ave-Bismarck
ICBND Member RateQueen/Double Beds.....\$74.00
Call front desk and ask for ICBND rate.

Wingate by Wyndham Bismarck (701) 751-2373
1421 Skyline Blvd-Bismarck
ICBND Member Rate.....15% off best available night rate
(Corp ID 1000044019)
Link: [Wingate by Wyndham Bismarck | Bismarck, ND Hotels \(wyndhamhotels.com\)](https://www.wyndhamhotels.com/Bismarck_ND_Hotels)
Rate Plan Code LB50; Corp IC #1000044019



ICBND MEMBERS

2024 Discounted Hotel Rates

DICKINSON, ND

Hawthorn Suites By Wyndham Dickinson (701) 297-2129

1170 Roughrider Blvd, Dickinson

ICBND Member Rate.....\$89.00

Link: [https://www.wyndhamhotels.com/hawthorn-extended-stay/dickinson-north-dakota/hawthorn-suites-by-wyndham-dickinson/overview?](https://www.wyndhamhotels.com/hawthorn-extended-stay/dickinson-north-dakota/hawthorn-suites-by-wyndham-dickinson/overview?CID=LC:b84ll71au8zr1jm:50245)

[CID=LC:b84ll71au8zr1jm:50245](https://www.wyndhamhotels.com/hawthorn-extended-stay/dickinson-north-dakota/hawthorn-suites-by-wyndham-dickinson/overview?CID=LC:b84ll71au8zr1jm:50245)

FARGO, ND

ClubHouse Hotel & Suites

(701) 282-5777

4400 15th Avenue South-Fargo

ICBND Member Rate.....**25% off the best available rate**

Call front desk and ask for ICBND rate.

Delta Hotels by Marriott Fargo

(701) 277-9000

1635 42nd Street SW-Fargo

ICBND Member Rate.....**15% Discount**

Please use only the online reservation link for ICBND discount

Link: <https://www.marriott.com/event-reservations/reservation-link.mi?id=1562007809766&key=CORP&app=resvlink>

Will show as Icbc rate (Independent Community Banks Corporate rate)

Expressway Suites

(877) 239-4303

4303 17th Avenue South-Fargo

ICBND Member Rate**\$89.95**

ICBND Blackout Periods**\$127.95**

Four Points by Sheraton Fargo Medical Ctr (701) 364-0000

5064 23rd Ave South - Fargo

ICBND Member Rate.....**15% Discount**

Call front desk and ask for ICBND rate.

Hampton by Hilton Fargo Medical Ctr (701) 356-8070

4776 Agassiz Crossing South-Fargo

ICBND Member Rate.....**15% Discount**

Call front desk and ask for ICBND rate.

Hilton Garden Inn

(701) 499-6000

4351 17th Ave South-Fargo

ICBND Member Rate**8% Discount**

Link: <https://www.hilton.com/en/book/reservation/deeplink/cityhoen=FARGIGI&corporateCode=3083275&flexibleDates=true>

La Quinta Inn & Suites by Wyndham

(701) 499-2000

2355 46th Street South-Fargo

ICBND Member Rate**18% Discount**

Online Reservations Corporate Account # 1000060576

Link: www.wyndhamhotels.com/hotels/53037?corporate_id=1000060576

Radisson Blue

(701) 232-7363

201 5th Street North-Fargo

ICBND Member Rate**20% Discount**

The discount will be a 20% floating off of our selling rate of the day and will not exceed \$179.00. Enter code NCNK02 in the company drop down field.

Link: <https://www.choicehotels.com/north-dakota/fargo/radisson-blu-hotels/nd137/rates?ratePlanCode=NCNK02>

GRAND FORKS, ND

Expressway Suites

(888) 530-0190

4040 11th Ave South-Grand Forks

ICBND Member Rate.....**20% off Best Flexible Rate**

*Please note Expressway will say Comfort Suites as we are converting to that brand in 2024.

Staybridge Suites

(701) 772-9000

1175 42nd St South-Grand Forks

ICBND Member Rate/ID 100323805.**15% off Best Flexible Rate**



ICBND MEMBERS

2024 Discounted Hotel Rates

MANDAN, ND

Baymont Inn & Suites (701) 663-7401
2611 Old Red Trail (I-94 & Exit 152) - Mandan
ICBND Member Rate.....\$79.00

Comfort Inn & Suites (701) 204-6712
1516 27th St NW - Mandan
ICBND Member Rate.....\$92.00
Link: <http://www.comfortinn.com/jres/en-US/html/ArrivalInfo?hotel=ND084&srp=ICBND&pu=no>

MINOT, ND

Clarion Hotel & Conference Center (701) 852-2504
2200 East Burdick Expressway - Minot
ICBND Member Rate.....\$79.00

Grand Hotel (701) 852-3161
1505 North Broadway - Minot
ICBND Member Rate.....\$74.00
Call front desk and ask for ICBND rate.

Microtel Inn & Suites by Wyndham (701) 839-2200
414 37th Ave SW - Minot
ICBND Member Rate.....\$69.00

WEST FARGO, ND

Doubletree by Hilton West Fargo Medical Center
825 E Beaton Drive - West Fargo (701) 551-0120
ICBND Member Rate.....15% Discount

Homewood Suites by West Fargo Medical Center
805 E Beaton Drive - West Fargo (701) 551-5800
ICBND Member Rate.....15% Discount

WILLISTON, ND

Candlewood Suites
3716 6th Ave West - Williston (701) 572-3716
ICBND Member Rate.....15% Discount

Hawthorn Suites by Wyndham (701) 557-3701
3701 4th Ave West - Williston
ICBND Member Rate.....\$109.00
Call front desk and ask for the ICBND rate.
All suites fully equipped with kitchens and complimentary breakfast

Holiday Inn Express & Suites (701) 577-0400
415 38th St West - Williston
ICBND Member Rate.....15% off Best Available Rate
Link: <https://www.ihg.com/holidayinnexpress/hotels/us/en/williston/isnwi/hoteldetail?useID=100295407>

MINNEAPOLIS, MN

Four Points by Sheraton (612) 861-1000
7745 Lyndale Avenue South
Richfield, Minnesota
ICBND Member Corporate Rate.....\$104.00
Link: www.fourpointsminneapolisairport.com/set-banks-ND
Call front desk and ask for ICBND rate.

Hilton Minneapolis (612) 376-1000
1001 Marquette Ave South
Minneapolis, Minnesota
ICBND Member Corporate Rate.....20% off the best available rate
Link: <https://www.hilton.com/en/book/reservation/deeplink/?cityhoco=MSPMHHH&corporateCode=3083275>

Hyatt Regency Minneapolis (612) 370-1234
1300 Nicollet Mall
Minneapolis, Minnesota
ICBND Member Corporate Rate.....20% off RACK rate online, based on availability
Link: https://www.hyatt.com/en-US/hotel/minnesota/hyatt-regency-minneapolis/mspm?corp_id=1002483

2024 ICBND Seminars

VISIT WWW.ICBND.COM FOR MORE INFORMATION

EMERGING LEADERS DEVELOPMENT



- **Winter Session** - March 1, in Grand Forks, ND
- **Summer Leadership Conference** - June 25-26, in Medora, ND
- **Fall Session** - Sept. 24-25, in Jamestown, ND

The ICBND Emerging Leaders Development Program was designed specifically for the future community bank leader. It will develop strong performers who will drive growth, innovation and change for their community bank. Members of

this program will benefit through individual self-discovery, personal and professional growth and career development. The Emerging Leaders program aims to support North Dakota's community banks in the development of its people so that these bankers will become impactful leaders of influence—for the bank, themselves and their communities.

COMMUNITY BANKERS FOR COMPLIANCE PROGRAM



- **Spring Session:** April 16-17, in Bismarck, ND
- **Fall Session:** Oct. 15-16, in Bismarck, ND
- **Quarterly Regulatory Update Webinars:** Feb. 23, May 10, Aug. 16 and Nov. 8

The Community Bankers for Compliance Program (CBC) is the most successful and longest running compliance training program in the country. The CBC Program will provide your bank with up-to-date information on the ever-changing bank

regulations, as well as guidance for structuring and maintaining your in-bank compliance program. In addition, it provides a forum where those responsible for regulatory compliance can discuss issues and exchange ideas with other community bankers.

WOMEN IN COMMUNITY BANKING SUMMIT



May 1-2, in Bismarck, ND

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

personally and professionally, you'll leave the conference motivated, energized and inspired!

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

2024 ICBND Seminars

VISIT WWW.ICBND.COM FOR MORE INFORMATION

SCHOOL OF AGRICULTURAL LENDING



June 10-14, at Bismarck State College- Bismarck, ND

ICBND is excited to partner with Bismarck State College and North Dakota State University to offer a two-year School of Agriculture Lending. The ICBND School of Agriculture Lending will provide:

- Practical, hands-on curriculum designed for learning by doing and for easy application at the bank
 - Case studies - AgBank Simulator
 - Small class size to increase networking opportunities and personalized instruction
- Designed and governed by bankers and taught by experienced bankers, consultants, and college professors
 - Designed to provide you with the practical aspects of agricultural credit & finance, farm management, marketing & related subjects

FDIC DIRECTORS' COLLEGE



May 22, in Bismarck, ND

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

Breakout Sessions:

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

BARRET SCHOOL OF BANKING SESSIONS



ICBND's alliance with Barret School of Banking provides many educational opportunities including:

- Ag Lending 201– April 2-5, 2024 and On-Demand Session
- Barret Graduate School– May 19-24, 2024
- Building Sales Culture– On-Demand Session
- Commercial Lending Academy—March 4-28, 2024 and On-Demand Session
- Consumer Lending Academy: On-Demand Session
- Understanding Bank Profitability– April 9 and 16, 2024 and On-Demand Session

2024 ICBND ADVERTISING

VISIT WWW.ICBND.COM FOR MORE INFORMATION

COMMUNITY BANKER NEWSLETTER



2024 ADVERTISING OPPORTUNITIES

CONNECT WITH LOCAL COMMUNITY BANKERS

The Independent Community Banks of North Dakota “Community Banker” newsletter allows your advertisements to be seen by top Community Bankers in North Dakota.

Each issue of the “Community Banker” is distributed to over 800 recipients which include ICBND member bank presidents, CEOs and employees along with the numerous associate members. The newsletter engages its members with leading industry news, community banking updates on federal and legislative levels, educational events and opportunities, member recognition, as well as ICB Purchasing Exchange and ICB Card Services news and updates.



Advertising in the “Community Banker” can help grow your business and create lasting relationships with business professionals in the banking industry. For more information and to place an order for advertising email info@icbnd.com



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www.icbnd.com

2024

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AD SIZE	1 ISSUE	3 ISSUES	6 ISSUES
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1/2 Page	\$330	\$760	\$1295
Full Page	\$550	\$1265	\$2145
Back Cover Full Page	\$650	\$1800	\$3000

ICBND NON-Member Pricing

AD SIZE	1 ISSUE	3 ISSUES	6 ISSUES
1/4 Page	\$520	\$810	\$1165
1/2 Page	\$630	\$1060	\$1595
Full Page	\$850	\$1565	\$2445
Back Cover Full Page	\$950	\$2000	\$3300

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☐ Invoice Full Amount \$ _____ cost/year

☐ Invoice after each Issue \$ _____ cost/issue

Signature _____ Date _____

PLEASE CHECK 2024 ISSUE DATES

Jan/Feb	Deadline: Closing date for display ad copy is the 15th of the issue month. Example, For the March/April issue, the deadline would be March 15th.
March/April	
May/June	
July/Aug	Payment Terms: Billed pricing is subject to change at any time. Payment is due within 30 days from the invoice date. Prepaid pricing will be locked into prices shown.
Sept/Oct	
Nov/Dec	

**Back
Cover
Full
Page**
8 1/4" x
10 5/8"

**Full
Page**
7 1/2" x
9 3/4"

**Half
Page**
7 1/2" x
4 3/4"

**Quarter
Page**
3 5/8" x
4 3/4"

AD SIZES

Submission of the necessary information may be done by emailing a copy of your ad to info@icbnd.com
Electronic Files: Preferred: .jpg Acceptable: .pdf *If you cannot provide an electronic file, please call 701-258-7121.
If you have any questions, or for more information, please call the ICBND office (701) 258-7121.

Joint Liability: Publisher reserves the right to hold advertiser and/or its advertising agency jointly and severally responsible for such monies as is due and payable to publisher. Advertiser shall be entitled to no damages for advertisements placed incorrectly within the newsletter, but shall be entitled to reimbursement on any payments made in excess of that which should have been required for placement of the advertisement as printed. Publisher reserves the right to reject any advertisement; censor copy, change border rules, and repeat last previous copy published which will fill space ordered when change of copy is not received before the closing date. Preferred position contracts are not cancelable. Other contracts may be canceled by advertiser or agency on 3 days written notice and payment in full including the difference between contract rate and the short rates as earned by the insertions used.

701-258-7121

info@icbnd.com

www.icbnd.com

2024 ICBND Webinar Schedule

VISIT WWW.ICBND.COM FOR MORE INFORMATION ON EACH WEBINAR



NEW 2024 Webinar Schedule

ONLINE BANK TRAINING

Webinar Link (financialedinc.com)

SAVE THE DATES!

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

2024 Education Opportunities

Schedule subject to change

2024 ICBND CONVENTION

VISIT WWW.ICBND.COM FOR MORE INFORMATION

56th Annual ICBND Convention

2024 Sponsorship Application

August 13-14, 2024 – Bismarck Hotel & Conference Center, Bismarck, ND

Benefits of Sponsorship	PLATINUM	GOLD	SILVER	BRONZE
	\$7,500 - Above	\$5,000-\$7,499	\$2,000-\$4,999	\$500-\$1,999
Recognition in the Convention Issue of the Community Banker	✓ Listing with logo	✓ Listing only	✓ Listing only	✓ Listing only
Recognition in the Convention Brochure	✓ Listing with logo	✓ Listing only	✓ Listing only	✓ Listing only
Listing on the Sponsorship Sign	✓ Listing with logo	✓ Listing only	✓ Listing only	✓ Listing only
Listing on the Convention Event Sign	✓ Listing with logo	✓ Listing only	✓ Listing only	✓ Listing only
Verbal recognition at event	✓ Verbal recognition and introduction of representatives	✓ Verbal recognition only	✓ Verbal recognition only	✓ Verbal recognition only
Free Golf Registration	✓ Three (3) Free Golf Registration	✓ Two (2) Free Golf Registration	✓ One (1) Free Golf Registration	
Free Full Convention Registration	✓ Three (3) Free Full Convention Registrations	✓ Two (2) Free Full Convention Registrations		
Discount on Exhibit Booth	✓ FREE 8 x 10 booth			

☒ COUNT US IN for \$ _____ [amount] I would like to sponsor the following event(s):

In order to process your application, all of the information listed below must be completed [please print or type]. Logos, if applicable, should be sent electronically in a "JPEG" format to: jessiep@icbnd.com. **Please return with check payable to: Independent Community Banks of North Dakota, Attn: Jessie Pfaff, PO Box 6128, Bismarck, ND 58506.**

Contact Name				Contact Title	
Company					
Address					
City		State		Zip Code	
Phone			Email		

ICBND 56TH ANNUAL CONVENTION



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

