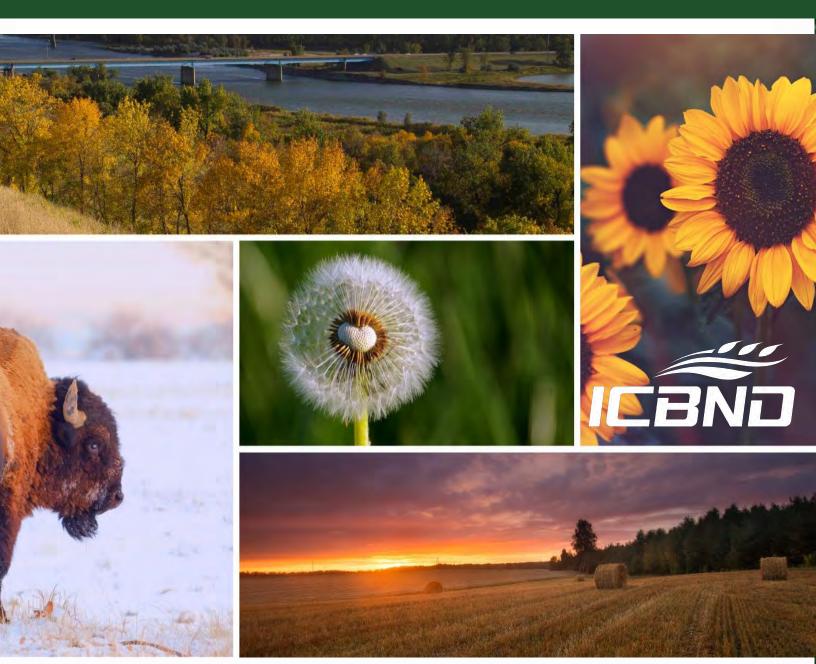
INDEPENDENT COMMUNITY BANKS OF NORTH DAKOTA



2023 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 businesses 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 and merchant programs through ICB Services, Inc., and give members access to ICB Marketing Solutions which includes discounts on promotional items, shipping, and office supplies.





About Us



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 55th Annual Convention, on Sunday, August 6th, through Tuesday, August 8th, 2023, in Bismarck, ND.





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, Certified Frontline Professional Series, 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 and Exposition. 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 North Dakota 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 page 48 & 49 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 300 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 page 42 & 43.
- Associate membership is \$700.00 annually with a discount that applies if paid prior to January 15th of each year.
- ICBND currently has 50 bank members ranging in total asset size from \$35 million to \$10 billion.





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2023 ICBND Directory



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Phone: 701.258.7121 800.862.0672

info@icbnd.com www.icbnd.com

ICBND Office Hours:

Business Hours

Monday-Friday 8:00 am to 5:00 pm

ICBND Staff

Barry Haugen

President barryh@icbnd.com

Jessie Pfaff Vice President

jessiep@icbnd.com

Lindsay Kinnischtzke

Office & Marketing Coordinator lindsayk@icbnd.com or info@icbnd.com

Lacey Kuhn ICB Marketing

Solutions Sales & Marketing Manager

laceyk@icbnd.com

Jess Voegele ICB Marketing

Solutions Office Manager/CSR purchasing@icbnd.com

Angie Olson

ICB Services, Inc. Director of Card Services angiet@icbnd.com

Bill Walker

ICB Services, Inc. Card Services Coordinator billw@icbnd.com

Charlene Davis

ICB Services, Inc. Card Services Specialist Bravera, Finley cardservices@icbnd.com

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Phone: (701) 323-3014

Email: twalker@dakotacarrier.com

Contact: Jennifer Guthmiller - Commercial Sales

Manager

Phone: (701) 323-3035

Email: jguthmiller@dakotacarrier.com

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Contact: Lacey Kuhn, Sales & Marketing Manager

Email: laceyk@icbnd.com

Contact: Jess Voegele, Office Manager

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Email: angiet@icbnd.com

Contact: Bill Walker, Credit Card Coordinator

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Contact: Tom Bengtson, Managing Director

Paula Norris, Administrator

Phone: (952) 835-2275 Phone: (800) 813-4754 Email: tom@thebhca.org Email: paula@thebhca.org



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923 East Interstate Ave Bismarck, ND 58503 Website: www.bek.coop Contact: Ryan Heinsohn Phone: (701) 475-2361 Email: ryanh@bektel.coop



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Contact: Andy Erickson, VP Business Development

Email: aerickson@capfirstef.com





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Bismarck, ND 58502

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Crowley Fleck PLLP Attorneys

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Bismarck, ND 58502

Website: www.crowleyfleck.com
Contact: Timothy D. Lervick, Attorney
Email: tlervick@crowleyfleck.com

Phone: (701) 223-6585

Contact: Blaine T. Johnson, Attorney Email: bjohnson@crowleyfleck.com

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1730 Burnt Boat Loop, Ste 100

Bismarck, ND 58502 Phone: (701) 255-1091 Contact: Darrell Lingle

Email: dlingle@eidebailly.com

Contact: Dana Ereth

Email: <u>dereth@eidebailly.com</u> Website: <u>www.eidebailly.com/Fl</u>



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Executive Benefits Network

3600 Minnesota Drive, Ste 600

Edina, MN 55435

Website: www.ebn-design.com

Contact: Joshua Miskovich, Regional Managing Director

Phone: (218) 969-2770

Email: jmiskovich@ebn-design.com



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Federal Home Loan Bank of Des Moines

Des Moines Headquarters:

909 Locust Street Des Moines, IA 50309

Phone: (800) 544-3452 (Press "0" for operator)

Local Phone: (515) 412-2100

Fax: (515) 699-1293

Sioux Falls Location:

6900 W Sagamore Circle Sioux Falls, SD 57106 Phone: (515) 412-2438

(605) 759-4320

Contact: James Lee, Vice President-Member Services

Email: <u>ilee@fhlbdm.com</u> Website: <u>www.fhlbdm.com</u>

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 lowa, 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,

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First Class Mortgage

2300 13th Ave South Fargo, ND 58103

Website: www.firstclasscorp.com

NMLS 2520

Contact: Dan Van Winkle Phone: (701) 356-9898 Fax: (701) 356-0344

Email: dan@firstclasscorp.com



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Gulf Coast Business Credit

5000 Plaza on the Lake, Suite 120

Austin, TX 78746

Website: www.gulfcoastbc.com

Contact: Rob James, Business Development Officer

Email: RobertJames@gulfbank.com

Phone: (303) 587-3641



TRUST COMPANY

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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

1202 27th St S PO Box 9135

Website: www.heartlandtrust.com

Phone: (701) 235-2002 (877) 333-3494 Fax: (701) 235-8771

Email: jon@heartlandtrust.com

Fargo, ND 58106-9135 Contact: Jon Benson, Trust Officer HEARTLAND

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

728 East Beaton Drive Suite 200 West Fargo, ND 58078

Website: www.highpointnetworks.com

Phone: (701) 282-6459

Contact: Tom McDougall, President & CEO Email: tom@highpointnetworks.com



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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HTG Architects

505 E Main Ave, Suite 250-B

Bismarck, ND 58501 Website: <u>www.htg-architects.com</u> Contact: Dan Schaff, VP of Operations

Phone: (701) 751-4558

Email: <u>dschaff@htg-architects.com</u> Contact: Jeff Pflipsen, Financial Expert

Phone: (612) 747-0301

Email: ipflipsen@htg-architects.com

HTG

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Jack Henry

663 W Hwy 60 Monett, MO 65708

Website: www.jackhenry.com

Contact: Rob Thompson, Marketing Contract

Phone: (704) 357-0298

Email: <u>RThompson@jackhenry.com</u> Contact: Haley Little, Billing Contact

Phone: (704) 641-6442

Email: RThompson@jackhenry.com

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Kinetic Leasing, Inc.

2575 41st Street S., Suite #1

Fargo, ND 58104 Contact: Al Hintz

Website: www.kineticlease.com Email: ahintz@kineticlease.com

Telephone: (800) 558-7337 or (701) 476-0221

Fax: (701) 476-0277

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.



jack henry

Lake Agassiz Development Group

417 Main Avenue Fargo, ND 58103

Web Site: www.lakeagassizcdc.com
Contact: Amber Metz, Executive Director

Phone: 701-235-1197 Fax: 701-235-6706

E-mail: amber@lakeagassiz.com



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





Lewis & Clark Development Group

200 1st Avenue NW, Suite 100

Mandan, ND 58554 Phone: (701) 667-7600 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.

920 19th Street North Birmingham, AL 35203

Website: www.mainstreetinc.com

Contact: Jenny Wilson, Marketing Coordinator

Phone: (205) 323-0224

Email: jwilson@mainstreetinc.com

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Direct Phone: (701) 250-2102 Office Phone: (800) 847-3098

Email: kevin.johnson@marconet.com



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MinnKota Secured Document Destruction

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Website: www.minnkota.biz

Contact: Mary Aldrich, Sales Manager

Phone: (701) 293-8428 Fax: (701) 293-0813

Email: maldrich@minnkota.biz



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Moody's Analytics

1010 N 102nd St, Suite 100

Omaha, NE 68114

Website: www.moodysanalytics.com

Contact: Doug Johnson, Director—Ag Strategist

Phone: (402) 344-5217

Email: douglas.johnson@moodys.com



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Network Center, Inc.

3487 S University Drive Fargo, ND 58104

Website: www.netcenter.net

Contact: Bruce Donarski, Account Executive

Phone: (701) 235-0940

(800) 723-5353

Email: <u>bruce.donarski@netcenter.net</u>
Contact: Steve Stenerson, Account Executive
Email: <u>steve.stenerson@netcenter.net</u>



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.

Newcleus, LLC

411 South State St, 3rd Floor

Newtown, PA 18940

Website: www.newcleus.com

Contact: Brian Watterson, Regional Managing Director

Email: <u>bwatterson@newcleus.com</u>

Phone: (630) 731-1079

Contact: Amy Feminella, Director of Marketing

Email: afeminella@newcleus.com

Phone: (267) 291-2130

Contact: Whit Stewart, Chief Partnership Officer

Email: wstewart@newcleus.com

Phone: (267) 291-2130

Contact: Daniel Barbaree, President & CEO

Email: dbarbaree@newcleus.com

Phone: (267) 291-2130

Newcleus, LLC sells, designs and administers compensation, benefit, investment and financing strategies.







NewVision Security, LLC

3320 Hamilton Street, Unit 5 Bismarck, ND 58503

Website: www.newvisionnd.com

Contact: Cameron Fleck, Owner/President

Phone: (701) 222-8888

Email: Cameron@newvisionnd.com



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

Phone: (701) 223-5303 Email: <u>angi@ndba.com</u>



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

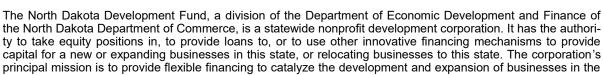
Contact: Jessica Nygaard, CEO Email: <u>inygaard@nd.gov</u> Phone: (701) 595-4949

Contact: Hannah Lange, Venture Financing Manager

Email: <u>hlange@nd.gov</u> Phone: (701) 328-7254

Contact: Samantha Mattson, Venture and Credit Analyst

Email: smattson@nd.gov Phone: (701) 328-7252



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. Rural Growth Incentive Program
- D. 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: <u>hfainfo@nd.gov</u>



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

North Dakota Recorders Information Network (NDRIN)

1351 Page Drive, Suite 106

Fargo, ND 58103

Website: www.ndrin.com Phone: (701) 364-1280

Contact: Vicki Kubat, County Recorder

Email: vkubat@nd.gov Email: support@ndrin.com



North Dakota Recorders Information Network

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

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

North Dakota Women's Business Center

2720 East Broadway Ave Bismarck, ND 58501 Website: <u>www.ndwbc.com</u> Phone: (701) 223-0707

Email: info@ctbnd.com



The North Dakota Women's Business Center is the leading voice, resource, and partner for women business owners. We are dedicated to amplifying the economic voice of our clients through advocacy efforts and by creating equitable access to critical resources like opportunity, funding, knowledge, and support. NDWBC offers a variety or training and support options to women business owners across the state including free one-on-one business coaching, Business Leadership and Industry Intensives, the Women's Business Summit, and more.



Northland Securities, Inc.

150 South Fifth Street Suite 3300 Minneapolis, MN 55402 Phone: (800) 851-2920 Fax: (612) 851-5955

Contact: Dave Bergum, Director, Fixed Income Email: dbergum@northlandsecurities.com Website: www.northlandsecurities.com



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

PO Box 1180

Minot, ND 58702-1180

Website: www.minotlaw.com
Contact: Richard P. Olson, Attorney

Phone: (701) 839-1740 Fax: (701) 838-5315

Email: olsonpc@minotlaw.com



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.

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1506 29th Ave S Moorhead, MN 56560 Website: <u>www.pifers.com</u> Phone: (218) 477-1968 Toll free: (800) 700-4099 Fax: (218) 477-1969 Contact: Kevin Pifer

Email: kpifer@pifers.com



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QwickRate

1350 Church Street Ext NW #200

Marietta, GA 30060

Website: www.qwickrate.com

Contact: Melissa Wallace, Senior Account Executive

Phone: (678) 797-4088

Email: melissa.wallace@qwickrate.com

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Phone: (701) 328-6161 Phone: (800) 732-0557

Website: www.roughriderindustries.com

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Phone: (701) 328-6167 Email: **fgreff@nd.gov**



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SBS CyberSecurity

700 S. Washington Avenue, Suite 200

Madison, SD 57042 Phone: (605) 923-8722 Fax: (605) 427-8029

Website: www.sbscyber.com

Contact: Rick Olivier, Senior Account Executive

Email: rick@sbscyber.com

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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: <u>ipeck@shazam.net</u> Phone: (866) 468-1497 Cell: (763) 250-3741



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Stinson LLP

50 South Sixth Street, Suite 2600 Minneapolis, MN 55402

Website: www.stinson.com Contact: Adam D Maier, Partner

Phone: (612) 335-1412

Email: adam.maier@stinson.com

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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



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The Title Team

400 East Broadway Avenue, Suite 102

Bismarck, ND 58501

Website: <u>www.thetitleteam.com</u> Contact: Nick Hacker, President

Phone: (701) 223-6835 Phone: (701) 663-5362 Fax: (701) 224-1571

Email: contactbisman@thetitleteam.com



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UMACHA (Upper Midwest Automated Clearing House Association)

7100 Northland Circle, Suite 407 Brooklyn Park, MN 55428 Website: <u>www.umacha.org</u> Phone: (800) 348-3692

Fax: (763) 549-7004

Conference Website: www.navigatingpayments.org

Contact: Angi Farren, President & CEO

Email: angif@umacha.org Phone: (763) 201-9601

Contact: Nicole Prelgo, Marketing & Communications

Email: nicolep@umacha.org

Direct member of NACHA and licensed provider of payments education, publications, ACH & RDC compliance services, and consulting. UMACHA is the member-based Regional Payments Association (RPA) primarily serving the Ninth Federal Reserve district.

United Bankers' Bank

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

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

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Website: www.rd.usda.gov/nd

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 multifamily 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

Contact: Deb Kantrud, Lender Relations Specialist

Phone: (701) 239-5497

Email: deborah.kantrud@sba.gov

ŞBA

U.S. Small Business Administration

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.



Vericast



15955 La Cantera Parkway San Antonio, TX 78256 Website: www.vericast.com

Contact: Christine Ahlgren, Director, Trade Association

Strategy & Engagement Phone: (617) 240-8987

Email: Christine.Ahlgren@vericast.com

Vericast is a leading provider of customer engagement solutions that help connect businesses and people how, when, and where it matters. The company offers payment tools such as checks and cards; and marketing services such as deposit and loan acquisition programs, digital marketing, performance analytics and promotional products for businesses. It deploys these solutions holistically, across print, phone, and digital channels, ensuring that the customers of its world-class client base enjoy a consistently superior experience.

<u>Click here</u> for more information about Vericast's solution portfolio.

Wallwork Financial

401 38th Street SW Fargo, ND 58103

Website: www.wallworkfinancial.com Contact: Kelly J. Geiger, General Manager

Phone: (701) 476-7444

Email: kelly.geiger@wallworkfinancial.com



Wallwork Financial is a national finance and lease company headquartered in Fargo, North Dakota. Established in 1952, Wallwork Financial is a subsidiary of Wallwork Inc.; a family owned, and operated business established in 1921. Wallwork Financial upholds the same standards of integrity, personal service and development of long-term relationships as proven by four generations of success. Wallwork Financial presently operates in over 45 states and offers a full array of truck, trailer and heavy equipment lease and finance options. Wallwork Financial is customer service driven with an experienced and knowledgeable staff.



Widmer Roel PC

4220 31st Avenue S Fargo, ND 58104

Contacts: Bob Dale & Terry Delaney Email: fargo-contact@wr.cpa

Phone: (701) 237-6022 Fax: (701) 280-1495

WIDMER ROEL CPAS . BUSINESS ADVISORS

Widmer Roel PC, a CPA firm, provides tax and strategic planning, bank valuations, tax return preparation, audits, directors exams, holding company applications and reports along with other regulatory reports for banks.

wild | crg

500 2nd Avenue N, Suite 514

Fargo, ND 58102

Website: www.wildcrg.com Phone: (701) 293-8106 Contact: Andrew Koedam Email: akoedam@wildcrg.com

architecture I construction

We design. We build. We manage. Assuming complete responsibility from initial estimating through completed construction, making wild | crg your single point of contact.

Winthrop & Weinstine, P.A.

225 South Sixth Street, Suite 3500 Minneapolis, MN 55402

Website: www.winthrop.com

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 longterm 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 Contact: Michael Carlson Website: <u>www.wipfli.com</u> Email: <u>mcarlson@wipfli.com</u>

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: <u>isutherin@younginc.com</u>



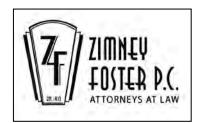
Community bank consulting firm providing consulting, education, and outsourcing services in areas such as capital planning, mergers/acquisitions, stock valuation, strategic planning, liquidity planning, branching/expansion, profit enhancement, IT, internal audit, lending, and compliance. We offer a variety 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: <u>www.northdakotalaw.net</u>

Contact: John Schroeder Contact: Tracy Kennedy Phone: (701) 772-8111 Fax: (701) 772-7328

Email: firm@northdakotalaw.net



UCC Secured Transactions ~ Participation Agreements ~ Loan Documentation ~ Bankruptcy ~ Loan File Reviews ~ Loan Workouts ~ Foreclosure ~ Title Insurance & Examinations ~ Regulatory Compliance ~ Trust & Estate Advice and Litigation ~ Employment and HR Compliance ~ Mergers. Acquisitions, and Regulator Matters





ICBND MEMBERS

DISCOUNTED HOTEL RATES 2023

BISMARCK

Bismarck Hotel & Conference Center ICBND Associate Member 800 South Third Street-Bismarck	Contract the second
ICBND Member Rate	\$90.00
Comfort Inn 929 Gateway Ave-Bismarck	(701) 223-4009
ICBND Member Rate	\$89.00
Everspring Inn & Suites 200 East Bismarck Expressway-Bismarck ICBND Member Rate	(701) 222-2900
ICBND Member Rate	\$79.95
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 Booking Link: Available Rooms - Hampton Inn and Suites B	the best available rate
(hilton.com) corporate Code=0003229030 Hotel: Hampton Inn & Suites Bismarck/Northwest—Compa Community Banks of North Dakota	
Holiday Inn 3903 State Street-Bismarck	(701) 751-8240
ICBND Member RateSingle King, Double C Direct Code is ILIC5, Corporate ID 100323805 https://www.holidavinn.com/redirect? path=hd&brandCode=Hl&localeCode=en&hotelCode=BISS 9502056&corpNum=100323805&cn=no&viewfullsite=true	
Main Stay Suites 2507 N 9th St-Bismarck	(701) 223-9119
ICBND Member Rate	\$109.00 el Call front desk and ask
Radisson Hotel 605 East Broadway-Bismarck	(701) 255-6000
ICBND Member Rate Corporate Account ID Code 40593—either Standard	
Ramada 1400 East Interchange Avenue-Bismarck	(701) 258-7000
ICBND Member Rate	\$79.00
Quality Inn 1030 E Interstate Ave-Bismarck	(701) 223-1911
ICBND Member RateQueen/Doubl Call front desk and ask for ICBND rate.	e Beds \$74.00
Wingate by Wyndham Bismarck 1421 Skyline Blvd-Bismarck	
ICBND Member Rate(Corp ID 100004401	9)15% off best available night rate
Link: Wingste by Wyndham Riemarck Rismarck ND Hotel	e (wondhamhotele com)

Link: Wingate by Wyndham Bismarck | Bismarck, ND Hotels (wyndhamhotels.com) Rate Plan Code LB50; Corp IC #1000044019

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 unless otherwise noted. All rates are plus tax.

Whenever possible we encourage you to consider Associate Members <u>first.</u>

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

DICKINSON

DIOIMINOON	
Hawthorn Suites Dickinson	(701) 279-2129
1170 Roughrider Blvd-Dickinson ICBND Member Rate <u>Hawthorn Suites by Wyndham Dickinson I Dickinson.</u>	
La Quinta	(701) 456-2500
552 12th St West-Dickinson ICBND Member Rate (Sun-Thurs),	\$89.00
Roosevelt Grand Dakota Hotel	(701) 483-5600
532 15th St W-Dickinson	
ICBND Member Rate10 for any available room ty	

GRAND FORKS

GRAND FO	DRKS
Hilton Garden Inn	(701) 775-6000
4301 James Ray Drive-Grand Forks	
ICBND Member Rate	.10% off Best Available Rate
Booking Link: https://www.hilton.com/en/book ctyhocn=GFKGHGl&corporateCode=3083275&fl Hotel: Hilton Garden Inn Grand Forks-UND Company Name: Independent Community	exibleDates=true
Staybridge Suites	(701) 772-9000
1175 42nd St S-Grand Forks	
ICBND Member Rate/ID 100323	80515% off Best Flexible Rate

(701) 663-7401
\$79.00
(701) 751-7484
\$89.00





ICBND MEMBERS

DISCOUNTED HOTEL RATES 2023

FARGO

Delta Hotels by Marriott Fargo

(701) 277-9000

1635 42nd Street South-Fargo

https://www.marriott.com/event-reservations/reservation-

link.mi?id=1562007809766&key=CORP&app=resvlink
Will show as lcbc rate (Independent Community Banks Corporate rate)

Expressway Suites

(701) 239-4303

4303 17th Avenue South-Fargo

ICBND Member Rate\$84.95

ICBND Blackout Periods \$117.95
Free breakfast buffet daily/2 free drinks(beer or wine)Monday evening only

705 23rd Ave East-West Fargo Rate Plan LBIB for ICBND rates - Free Grab n' Go breakfast daily

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

5064 23rd Ave S

Hampton Inn & Suites Fargo Medical Ctr (701) 356-8070

4776 Agassiz Crossing South-Fargo

Hilton Garden Inn (701) 499-6000

4351 17th Ave S-Fargo

....\$109.00 ICBND Member Rate

[published standard corporate rate \$189]

Online Reservations Corporate Account 3083275

https://secure3.hilton.com/en_US/gi/reservation/book.htm?execution=e1s1

Ramada by Wyndham

(701) 235-3333

3333 13th Ave S-Fargo

ICBND Member Rate\$79.00

MINOT

CI	arion	Hotel	8	Cont	eren	ce (Center

(701) 852-2504

2200 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

Doubletree by Hilton

(701) 551-0120

825 E Beaton Drive-West Fargo

Homewood Suites by Hilton

(701) 551-5800

805 E Beaton Drive-West Fargo

Microtel Inn & Suites by Wyndham (701) 446-8989

www.wyndhamhotels.com/hotels/47681?corporate_id=1000060576

WILLISTON

Candlewood Suites

(701) 572-3716

3716 6th Ave West-Williston

www.candlewoodsuites.com/willistonnorth

Clarion Hotel & Suites

(701) 774-1179

1505 15th Ave West-Williston

ICBND Member Rate\$79.00

Hawthorn Suites Williston

(701) 557-3701

3701 4th Ave. West-Williston

ICBND Member Rate\$89.00 https://www.wyndhamhotels.com/hawthorn-extended-stay/williston-north-

dakota/hawthorn-suites-by-wyndham-williston/overview

Holiday Inn Express & Suites

(701) 577-0400

415 38th St W-Williston

ICBND Member Rate15% off Best Available Rate https://www.ihg.com/holidayinnexpress/hotels/us/en/williston/isnwi/hoteldetail use ID #100295407

MINNEAPOLIS

Four Points by Sheraton

(612) 861-1000

7745 Lyndale Avenue South

Richfield, Minnesota

ICBND Member Corporate Rate.....\$104.00

www.fourpointsminneapolisairport.com/set-banks-ND

Call front desk and ask for ICBND rate.

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

2023 ICBND Webinar Schedule

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







Webinar Link (financialedinc.com)





Sponsor ICBND Educational Events and Seminars

2023 ICBND Educational Sponsorship Opportunities

Are you maximizing your company's visibility among community bankers across North Dakota?

Independent Community Banks of North Dakota strives to provide the best possible educational and professional services to our local community bankers and members. This is made possible by our hard working staff and generous sponsors. Our sponsors help to fund our various educational programs, workshops and seminars. Not only is this a great way to support ICBND and the local community banks in North Dakota, it's also a way to raise awareness for your business and network with your current clients and meet new potential clients. Please take a moment and review all the sponsorship opportunities available; check mark next to the items of interests and return the form to our office or email to info@icbnd.com. You can also access this form on our website at https://www.icbnd.com/get-involved/sponsorships. Sponsorships are granted on a first come first served basis.

Benefits of sponsorships include:

- Breakfast Sponsorship: 1 free registration, 15 minute presentation time
- Lunch Sponsorship: 1 free registration, 20 minute presentation time and ½ page ad (horizontal 7½"w X 4 3/4"h)in the *Community Banker* newsletter
- Evening/Social Sponsorship: 2 free registrations, full presentation slot (up to 45 minutes), ½ page ad (horizontal 7 ½"w X 4 3/4"h) in the Community Banker newsletter, and registration list of all attendees prior to session.

All sponsorships can include handouts/reference material in registration packets and will have the recognition of their logo and name on all marketing materials for the particular seminar/event. (Commitment deadline dates will apply)

We appreciate your past support and look forward to continuing to work together for the benefit of community banking in 2023!



2023 ICBND Seminars

VISIT WWW.ICBND.COM FOR MORE INFORMATION

EMERGING LEADERS DEVELOPMENT



- Winter Session Feb. 17, in Grand Forks, ND
- Summer Leadership Conference June 21-22, in Fargo, ND
- Fall Session Sept. 13, in Beulah/Hazen, 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 11-12, in Bismarck, ND
- Fall Session: Oct. 17-18, in Bismarck, ND
- Quarterly Regulatory Update Webinars: Feb. 23, May 11, Sept. 7 and Nov. 9

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 3-4, 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!

2023 ICBND Seminars

VISIT WWW.ICBND.COM FOR MORE INFORMATION

SCHOOL OF AGRICULTURAL LENDING



June 12-16, 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

MANAGEMENT & HR SUMMIT



September 27, in Bismarck, ND

This in-depth training is uniquely designed for both the experienced manager and those transitioning into new leadership roles. HR staff, branch managers, market presidents and policy makers within your institution are also highly encouraged to attend! Session topics include:

- Management Basics
- Conflict Resolution & Employee Corrective Action
- Workplace Harassment
- Management of Leave Requests
- Accommodation Requests Under the ADA
- Workplace Policies & Handbooks

BARETT SCHOOL OF BANKING SESSIONS



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

- Ag Lending 201– TBD dates and On-Demand Session
- Barret Graduate School– May 21-26, 2023
- Building Sales Culture- On-Demand Session
- Commercial Lending Academy—March 20-24, 2023 and On-Demand Session
- Consumer Lending Academy: On-Demand Session
- Understanding Bank Profitability- TBD dates and On-Demand Session



2023 ICBND ADVERTISING

VISIT WWW.ICBND.COM FOR MORE INFORMATION

COMMUNITY BANKER NEWSLETTER



2023 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







2023





ICBND Member Pricing

		1			7	
	e		AD SIZE	1 ISSUE	3 ISSUES	6 ISSUES
			1/4 Page	\$220	\$510	\$865
			1/2 Page	\$330	\$760	\$1295
			Full Page	\$550	\$1265	\$2145
	State		Back Cover Full Page	\$650	\$1800	\$3000
			ICBND N	NON-Me	mber Pr	icing
			AD SIZE	1 ISSUE	3 ISSUES	6 ISSUES
		cost/year	1/4 Page	\$520	\$810	\$1165
Invoice a	after each Issue \$	cost/issue	1/2 Page	\$630	\$1060	\$1595
Signature		_ Date	Full Page	\$850	\$1565	\$2445
	CK 2023 ISSUE DATES		Back Cover Full Page	\$950	\$2000	\$3300
Jan/Feb	Deadline: Closing date for display ad copy is the 15th of the issue month.					
March/April	Example, For the March/April issue, the	Back Cover	Full			
May/June	deadline would be March 15th.	Full Page	Page	Half		uarter
July/Aug	Payment Terms: Billed pricing is subject to change at any time.	8 1/4" x 10 5/8"	7 1/2" x 9 3/4"	Page 7 1/2" : 4 3/4"	х 3	Page 5/8" x 4 3/4"
Sept/Oct	Payment is due within 30 days from the invoice		AD SIZ			4 3/4"
Nov/Dec	date. Prepaid pricing will be locked into prices	-644		100		

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.









2023 ICBND CONVENTION

VISIT WWW.ICBND.COM FOR MORE INFORMATION

55th Annual ICBND Convention

2023 Sponsorship Application

August 6-8, 2023 – Bismarck Hotel & Conference Center, Bismarck, ND

Benefits of	PLATINUM	G	OLD	SJIVER	\$500- \$1,999	
Sponsorship	\$7,500 - Above	\$5,000	o- \$ 7,499	\$2,000-\$4,999		
Recognition in the Convention Issue of the Community Banker	✓ Listing with logo	√ Lis	ting only	✓ Listing only	✓ Listing only	
Recognition in the Convention Brochure	✓ Listing with logo	✓ Lis	ting only	✓ Listing only	✓ Listing only	
Listing on the Sponsorship Sign	✓ Listing with logo	√ Lis	ting <i>only</i>	✓ 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 fo	or \$	[amount] WO	ould like to spons	or the following event(s);		
applicable, should be	sent electronically in a	"JPEG" format	to: jessiep@icb	t be completed [please print or tynd.com. Please return with che Box 6128, Bismarck, ND 58506	eck payable	
Contact Name				Contact Title		
Company						
Address						
City		State		Zip Code		
Phone			Email			

ICBND 55TH ANNUAL CONVENTION

Exhibit Map

				NORT	H				
	BAR	36 -	37 -	38 -	39 -	40 & 41 -	ATM Tra	iler Area	
WEST	35 -	26 -	25 -		16 -	15 -	6 -	5 -	Raffle
	34 -	27 -	24 -		17 -	14 -	7 -	4-	and
	33 -	28 -	23 -		18 -	13 -	8-	3 -	Silent
	32 -	29 -	22 -		19 -	12 -	9 -	2 -	Auction
- 7	31 -	30 -	21 -		20 -	11 -	10 -	1-	ltems

Grand Pacific/Lanborn

COMMUNITY BANKS: YOUR COUNTRY NEEDS YOU! AUGUST 6-8, 2023

BISMARCK HOTEL & CONFERENCE CENTER BISMARCK, ND









