

ICBND School of Agricultural Lending

June 18-22, 2018

Bismarck State College, Bismarck

Lunches Sponsored by Bell Bank



ICBND is very excited to work with Bismarck State College (BSC) and North Dakota State University (NDSU) to offer our members a two-year School of Agricultural Lending. This year's session will be held June 18-22, 2018 at Bismarck State College campus in the National Energy Center of Excellence.

The ICBND School of Agricultural Lending will provide:

- **Practical, hands-on curriculum designed for learning by doing and for easy application at the bank**
- **Case studies including Ag Bank Sim**
- **Small class size (Limit 40) to increase networking opportunities and personalized instruction**
- **A school designed and governed by bankers and taught by experienced bankers, consultants and college professors**
- **Reasonable enrollment fees and an academic atmosphere conducive to a simulating learning experience.**

The curriculum for the ICBND School of Agricultural Lending is designed to provide you with the practical aspects of agricultural credit & finance, farm management, marketing & related subjects. The core curriculum was developed by local North Dakota Community Ag Lenders in conjunction with NDSU and BSC Agribusiness faculty.

2018 Course Schedule*

DATE	CLASS	INSTRUCTOR*
Monday, June 18, 2018	Registration	
	Understanding Balance Sheet Structuring	Tyler Schau, BSC
	Balance Sheet: Cost vs Market	Mark Holkup, BSC and Cary Anderson, Security First Bank of ND
	Income Statement	Mark Holkup and Cary Anderson,
Tuesday, June 19, 2018	Cash Flow	Lynn Paulson, Bell Bank
	Cash Flow Cash Studies	Deb Clarys, Security First Bank, Lynn Paulson and Mark Holkup
	5 C's of Credit	Ryan Larson, Utah State Univ.
	Ag Bank Sim	Ryan Larson
Wednesday, June 20, 2018	Ag Bank Sim	Ryan Larson
	Land & Machinery Values	Kevin and Bob Pifer, Pifer Auction
	Crop and Livestock Values	Darwin Bitz, Heartland State Bank
	In-House Appraisals and Evaluations	Cary Anderson
	Ag Future—Loan Workouts	Lynn Paulson
Thursday, June 21, 2018	Tax Returns and Forms	Steve Eckroth and Jess Nehl, Eide Bailly
	Tax Returns—The Bankers View	Darwin Bitz and Mark Holkup
	Ratio Analysis and Benchmarking	Andy Swenson, NDSU
	Ag File Exams and DFI Update	Lisa Kruse, DFI Commissioner
	Farm Program Panel	Bank of North Dakota, FSA, Farmer Mac, NDRRC, Centera
Friday, June 22, 2018	Cycles in Ag from a Historical Perspective	Doug Johnson, Moody's Analytics
	Closing Keynote Speaker	Mark Mayfield
	Presentation of Certificates of Graduation for 2nd Year Students	Barry Haugen, ICBND and Tim Karsky, Choice Financial Group

*Subject to change

SCHEDULE:

Monday:

Registration 12:30 PM
Class: 1:00 PM - 5:00 PM

Tuesday - Thursday:

Class: 8:00 AM to 5:00 PM

Tuesday: Social and BBQ at ICBND Office: 5:00 PM

Wednesday: Bismarck Larks Baseball and meal: 6:00 PM

Friday:

Class: 8:30 AM to 12:00 PM

MEALS:

Lunch sponsored by Bell Bank will be provided at BSC Tuesday - Thursday as part of your tuition.

Both Tuesday and Wednesday evening events/meals are part of your tuition and no additional fee will be charged. Family members and guests are welcome to both of these events.

HOUSING:

A block of rooms has been secured at the Hampton Inn & Suites located at 2020 Schafer Street, just down the road from BSC. The Hampton Inn & Suites is offering a discounted rate for our ICBND Agricultural Lending School of \$125 plus tax per night. The Hampton Inn offers free Wi-Fi and a free hot breakfast in the morning. To book your room call: 701-751-5656. Block will be held until May 18, 2018

TUITION:

ICBND Members: \$1,500/year
ICBM Members: \$1,800/year*
MIB Members: \$1,800/year*
ICBSD Members: \$1,800/year*
Non-Members: \$2,500/year

Fee includes all instructional materials, breaks and refreshments, noon meals Tuesday-Thursday, Tuesday evening BBQ and Wednesday Bismarck Lark Baseball game and meal.

*ICBM, MIB, and ICBSD will receive \$300 for each student.

ICBND School of Agricultural Lending June 18-22, 2018
National Energy Center of Excellence, 1200 Schafer St, BSC Campus, Bismarck ND

REGISTRATION FEE:

ICBND Member:	\$1,500.00 per student per year
Independent Community Bankers of Minnesota Member:	\$1,800.00 per student per year (\$300 back to MN Association)
Montana Independent Bankers Member	\$1,800.00 per student per year (\$300 back to MT Association)
Independent Community Bankers of South Dakota Member	\$1,800.00 per student per year (\$300 back to SD Association)
NON-ICBND Member:	\$2,500.00 per student per year

CANCELLATION POLICY

Individuals canceling 10 days prior to seminar date will receive 100% refund; 9 to 5 days prior to seminar date will receive 50%; less than five days prior to seminar date will receive no refund.

Attendee Name _____ Title _____

Email Address _____

Bank Name _____

Mailing/Billing Address _____

City/State/Zip _____

Phone # _____ Fax # _____

Attendee:
Education _____

Work History and Current Responsibilities _____

_____ Invoice Bank _____ Check Enclosed for \$ _____

_____ Credit Card _____ Exp Date: _____

Name on Card _____

Address on Card _____

Register by Phone, Mail, or Online:



701-258-7121 or
800-862-0672



ICBND
PO Box 6128
Bismarck ND 58506



www.icbnd.com
Credit Card Pymt
now available online

