



2026 NDBA

Bank Management Conference

Welcome to Arizona

Participant Handout | February 13-15



NORTH DAKOTA
Bankers
ASSOCIATION

Agenda

Friday, February 13

	All times are MST
7:00–7:30 am	A Hearty Breakfast for bankers and business partners
7:30–8:15 am	the company we keep: building enduring networks, securely, intentionally and meaningfully Megan Roudebush, keepwith
8:15–9:10 am	Planning for 2026: The Economy, Federal Reserve Policy, and the Outlook for Community Bank Balance Sheets Ryan Hayhurst, The Baker Group
9:00–11:00 am	Spouse/Guest Breakfast Program: Copper Embossing with Artsy Smartsy
9:10–9:20 am	Break
9:20–10:10 am	Compensation Trends in Today's Banking Environment Matt Brei, Blanchard Consulting Group
10:10–10:20 am	Break
10:20–11:15 am	The Future of Banking: The More Things Change, the More They Stay the Same Sean Payant, Haberfeld
12:30 pm	Optional Golf Tournament (pre-registration required)
6:00–8:30 pm	Gala Reception and Dinner for all registrants

Saturday, February 14

7:45–8:15 am	Continental Breakfast for bankers and business partners
8:15–9:10 am	From Hype to Infrastructure: How Community Banks Can Compete in the Age of AI Stacey Bryant, Cornerstone Advisors
9:10–9:20 am	Break
9:20–9:50 am	A Conversation with the Experts Brandon Milborn, CSBS, Lise Kruse, ND Department of Financial Institutions, and Rick Clayburgh, NDBA
9:50–10:00 am	Break
10:00–10:50 am	Washington Update: The Banking Landscape Kirsten Sutton, American Bankers Association
10:50–11:45 am	Cybersecurity for All John Iannarelli, "FBI John" All registrants, including spouses and guests, are invited.
11:45 am–1:00 pm	A Delicious Outdoor Luncheon for full registrants
Afternoon	Free time
5:30–6:30 pm	Casual Cocktail Reception followed by dinner on your own



Bold = Event Sponsor

Name	Organization	City, State
Pat Artz	State Bank of Bottineau	Bottineau, ND
Jason Bain	Superior IRA & HSA	Ottertail, MN
Jackie and Kordell Bauer	NDBA	Bismarck, ND
Kim Beckman	Colliers Securities	Bismarck, ND
Matt and Kelli Beneda	First United Bank	Grafton, ND
Paige and Darren Bjornson	Dacotah Bank	Fargo, ND
Stacey Bryant	Cornerstone Advisors	New York, NY
Thomas Blade and Autumn Crary	Arctic Wolf	Eden Prairie, MN
Missy and Bill Block	State Bank of Bottineau	Bottineau, ND
Darby Boe	United Valley Bank	Argyle, MN
Duane Bowman	Dakota Western Bank	Bowman, ND
Matt Brei	Blanchard Consulting Group	Minneapolis, MN
John Burke	Dakota Western Bank	Bowman, ND
Megan Burke Roudebush	keepwith	Mt Prospect, IL
Cathy and John Clapp	First United Bank	Park River, ND
Rick and Jane Clayburgh	NDBA	Bismarck, ND
Erin Clayburgh and Nathan Pepple	Gate City Bank	Bismarck, ND
Paul Clayburgh	Cornerstone Bank	Bismarck, ND
Tiffany Clendenen	Dakota Western Bank	Bowman, ND
Stephen Cross	Hilltop Securities	Memphis, TN
Stephen Currie	First United Bank	Park River, ND
Craig and Michelle Dahl	First United Bank	Park River, ND
Adam and Jessica Dawson	MBIS	Eden Prairie, MN
Stephen DuMont	UMB Bank	Kansas City, MO
Kevin and Rachel Dykema	Bravera Bank	Bismarck, ND
Joel Erickson	Bank of North Dakota	Fargo, ND
Rick Geloff	Bank of North Dakota	Bismarck, ND
Gregg and Stephanie Gess	Wells Fargo Bank	Fargo, ND
Clint and Jamie Gjellstad	State Bank of Bottineau	Bottineau, ND
Keith Gruebele	BHG	Davie, FL
Pete Haddeland	United Valley Bank	Mahnomen, MN
Jason and Kerry Hauff	Dakota Heritage Bank	Hunter, ND
Kaylen Hausauer	Bank of North Dakota	Bismarck, ND
Ryan Hayhurst	The Baker Group	Oklahoma City, OK
Lorren Henke	Unison Bank	Jamestown, ND
Scott and Barb Hills	First United Bank	Park River, ND
Todd Holzwarth	Bell Bank	Parker, SD
Allen and Sherlyn Huber	BankNorth	Casselton, ND
Christie Huber Obenauer	Union State Bank	Hazen, ND
Lachlan Jackson	NBID	New York, NY
Pete and Lisa Jahner	Kirkwood Bank and Trust	Bismarck, ND
Dan and Diane Johnson	First United Bank	Grafton, ND
David Jones	PNC Capital Markets	Pittsburgh, PA
Cody Jorgenson	Dakota Western Bank	Hettinger, ND
Tom Keenan	Keenan & Partners	Milwaukie, OR
Jantz and Michelle Kinzer	The Baker Group	Oklahoma City, OK
Randy and Amy Knudsvig	First State Bank	Thompson, ND
Cole Kratovil	SBS CyberSecurity	Madison, SD
Lise Kruse	ND Department of Financial Institutions	Fargo, ND
Joan and Merle Larson	First United Bank	Park River, ND
Sarah Larson	Bank Forward	Fargo, ND
James Lee	Federal Home Loan Bank of Des Moines	Sioux Falls, SD
Lori Leingang	Bank of North Dakota	Bismarck, ND
Dorothy and Brad Lick	NDBA	Bismarck, ND
Pat Lorenson and Alicia Wisnewski	First United Bank	Fargo, ND
Eddie and Lora Lyons	D.A. Davidson & Co.	Memphis, TN
Pat and Barb Mahar	United Valley Bank	Cavalier, ND
Scott Mahar	United Valley Bank	Cavalier, ND
Tara McFadden	NDBA	Bismarck, ND
Logan McAlpin	Arctic Wolf	Eden Prairie, MN

Registrants

Registrants

Brandon Milhorn
 Don Morgan
 Lisa and Josh Mosser
 Craig Mueller
 Natalie and Chris Murch
 Jamie and Mike Nelson
 Drew and Samantha Olafson
 Cayle and Ashley Paulson
 Sean Payant
 Tracy Peterson
 Kelly and Mary Rachel
 Steve and Carol Rehovsky
 Amanda Renneke
 Jeff Restad
 Bryan and Shannon Schmidt
 LaDawn Schmitt
 Jill Schneider
 Heidi Schumacher
 Bernie and Bonnie Sinner
 Tom and Karen Stennes
 Kristen Sutton
 Mekael Teshome
 Jeff Thomas
 Tony Thoreson
 Blake Trenbeath
 Jennifer Wagner
 Joe and Erin Watzke
 Jeff Weiler

Conference of State Bank Supervisors
 Bank of North Dakota
 First United Bank
TruStar Advisors
 BankNorth
 TruCommunity Bank
 United Valley Bank
 Dakota Heritage Bank
 Haberfeld
Bell Bank
 Unison Bank
 First United Bank
The Baker Group
Bell Bank
 First United Bank
 Starion Bank
Eide Bailly LLP
 Border Bank
 BankNorth
 BankNorth
American Bankers Association
 PNC Capital Markets
 Cornerstone Bank
 TruCommunity Bank
 United Valley Bank
 Cornerstone Advisors
 Bell Bank
 Cornerstone Bank

Washington, DC
 Bismarck, ND
 Devils Lake, ND
 Lake Elmo, MN
 Casselton, ND
 Washburn, ND
 Cavalier, ND
 Harvey, ND
 Lincoln, NE
 Chandler, AZ
 Jamestown, ND
 Park River, ND
 Oklahoma City, OK
 Alexandria, MN
 Fargo, ND
 Bismarck, ND
 Fargo, ND
 Fargo, ND
 Casselton, ND
 Harwood, ND
 Washington, DC
 Pittsburgh, PA
 Fargo, ND
 Washburn, ND
 Fargo, ND
 Scottsdale, AZ
 Fargo, ND
 Fargo, ND

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Featured Speakers



Matt Brei
 Blanchard Consulting



Stacey Bryant
 Cornerstone Advisors



Ryan Hayhurst
 The Baker Group



John Iannerelli
 "FBI John"



Lise Kruse
 ND DFI



Brandon Milborn
 CSBS



Sean Payant
 Haberfeld



Megan Roudebush
 keepwith



Kirsten Sutton
 American Bankers Association

Upcoming Events

FEBRUARY 2026						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28

MARCH 2026						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28

APRIL 2026						
S	M	T	W	T	F	S
			1	2	3	4
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28

February 2026						
S	M	T	W	T	F	S
25				1	2	3
				4		

March 2026

3-26 **GSB Digital Banking School**
 9-11 **ABA Washington Summit - Washington DC**
 25 **BIB 201:Analyzing Repayment Sources**

April 2026

7-10 **Dakota School of Lending Principles - Pierre SD**
 13-17 **GSB Bank Technology Management School**
 20-24 **GSB HR Management School**
 27-29 **Tri-State Trust Conference - Holiday Inn, Fargo**

May 2026

19 **FDIC Directors College, Radisson Hotel, Bismarck**

June 2026

May 31- Jun 5 **Dakota School of Banking - University of Jamestown, Jamestown ND**
 15-17 **NDBA/SDBA Annual Convention - Bismarck ND**

July 2026

19-31 **Graduate School of Banking at Colorado**
 26-Aug 6 **Graduate School of Banking - Madison WI**

August 2026

18-20 **Virtual Fraud Academy**

September 2026

14-17 **Regional Member Meetings - 4 Locations!**
 21-25 **GSB Financial Managers School**

October 2026

1-2 **Ag Credit Conference - Hilton Garden Inn, Fargo**
 12-16 **GSB Bank Cybersecurity School**
 14 **Peer Group Consortium - Bismarck**

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*We do not reparticipate loans.



Todd Holzwarth

SVP/Correspondent Banking
Business Development Officer

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Covers: South Dakota, North Dakota,
northwest Iowa, southwest Minnesota

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Member FDIC



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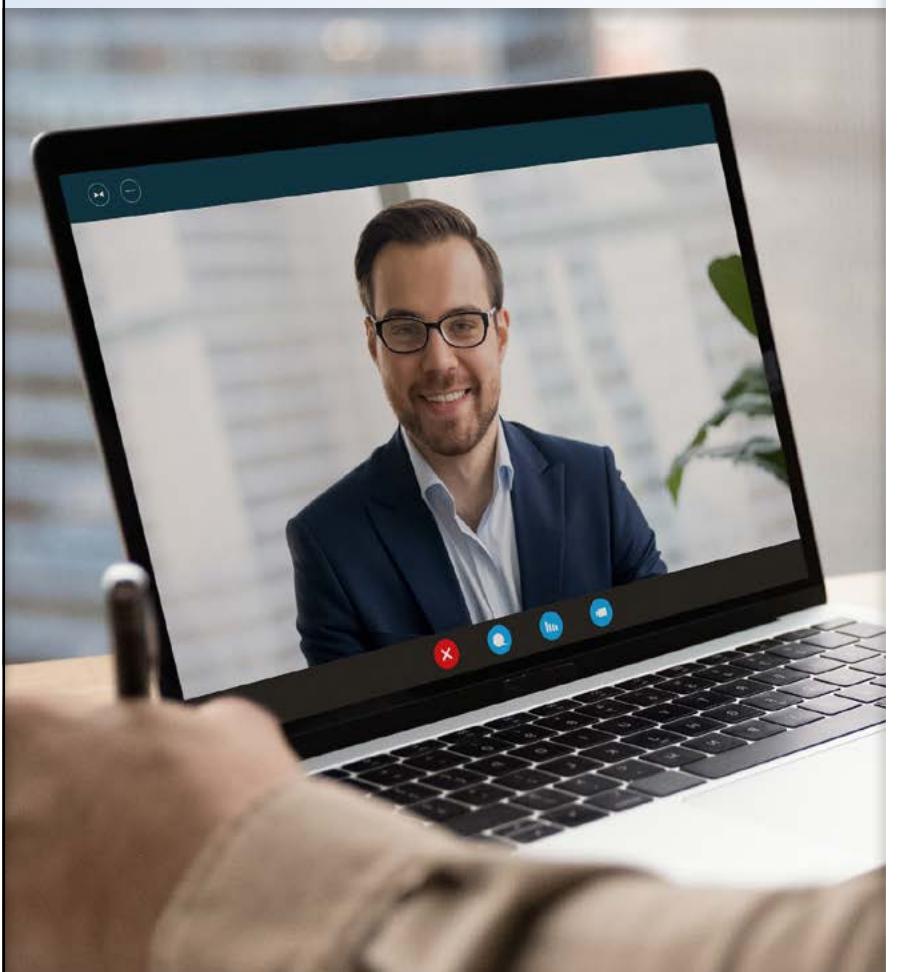
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vCISO Guide

Your guide offers mentorship and strengthens your in-house security team.



vCISO Partner

Your partner provides collaborative support to your in-house security team.



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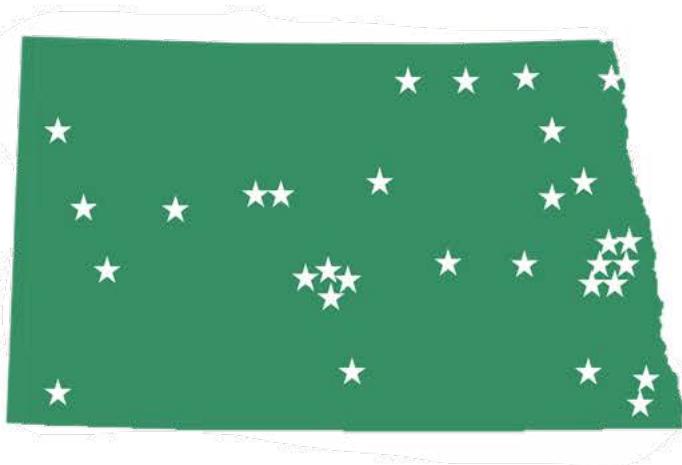
Megan Roudebush
keepwith







Superior IRA & HSA is proud to be the NDBA-endorsed partner for IRA and HSA services



Superior IRA & HSA currently supports 31 banks in North Dakota



Helping North Dakota Banks for Over 20 Years

Jason Bain
SVP - Sales
(218)-330-5099
jason.bain@superiorira.com

Contact Jason to find out more about leveraging the power of Superior IRA & HSA to streamline your IRA and HSA programs



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MARCH
25-26
2026

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OR



SCAN TO
REGISTER

2 Baker Schools Great Educational Opportunities

Baker ALM School April 23–24, 2026

ALM SCHOOL SCHEDULE

Thursday, April 23, 2026

Breakfast, Program, Lunch, Program, Adjourn, Dinner

Friday, April 24, 2026

Breakfast, Program, Concludes at Noon



Each of the two schools offer 11 hours of CPE credits will be earned for your attendance.

WHO SHOULD ATTEND

These schools are designed for presidents, CEOs, CFOs, and members of the ALCO committee. Directors and anyone else involved in the asset/liability management process will also benefit from The Baker Group schools.

For questions, please contact Skoshi Heron at 405.415.7200.



For your convenience, register for the school online at GoBaker.com/alm-school/ or scan QR code for more information.

For your convenience, register for the school online at GoBaker.com/bond-school/ or scan QR code for more information.



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Member: FINRA and SIPC



Ryan Hayhurst
The Baker Group

Planning for 2026: The Economy, Federal Reserve Policy, and the Outlook for Community Bank Balance Sheets

Build loyal, less-rate-sensitive relationships now

While safety is top-of-mind, let your customers know that their large-dollar deposits can be eligible for FDIC protection with ICS®, or IntraFi Cash Service®, and CDARS®. Solidify high-value relationships today by offering secure solutions that provide access to millions in aggregate FDIC insurance across network banks, working directly with just one bank—**your bank**.

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IntraFi is not an FDIC-insured bank, and deposit insurance covers the failure of an insured bank. A list identifying IntraFi network banks appears at <https://www.intrafi.com/network-banks>. Certain conditions must be satisfied for "pass-through" FDIC deposit insurance coverage to apply. Deposit placement through an IntraFi service is subject to the terms, conditions, and disclosures in applicable agreements. Deposits that are placed through an IntraFi service at FDIC-insured banks in IntraFi's network are eligible for FDIC deposit insurance coverage at the network banks. The depositor may exclude banks from eligibility to receive its funds. Although deposits are placed in increments that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA") at any one bank, a depositor's balances at the institution that places deposits may exceed the SMDIA before settlement for deposits or after settlement for withdrawals or be uninsured (if the placing institution is not an insured bank). The depositor must make any necessary arrangements to protect such balances consistent with applicable law and must determine whether placement through an IntraFi service satisfies any restrictions on its deposits. To meet the conditions for pass-through FDIC deposit insurance, deposit accounts at FDIC-insured banks in IntraFi's network that hold deposits placed using an IntraFi service are titled, and deposit account records are maintained, in accordance with FDIC regulations for pass-through coverage.



Matt Brei
Blanchard Consulting

February 2026 - ND Bankers Association Bank Management Conference

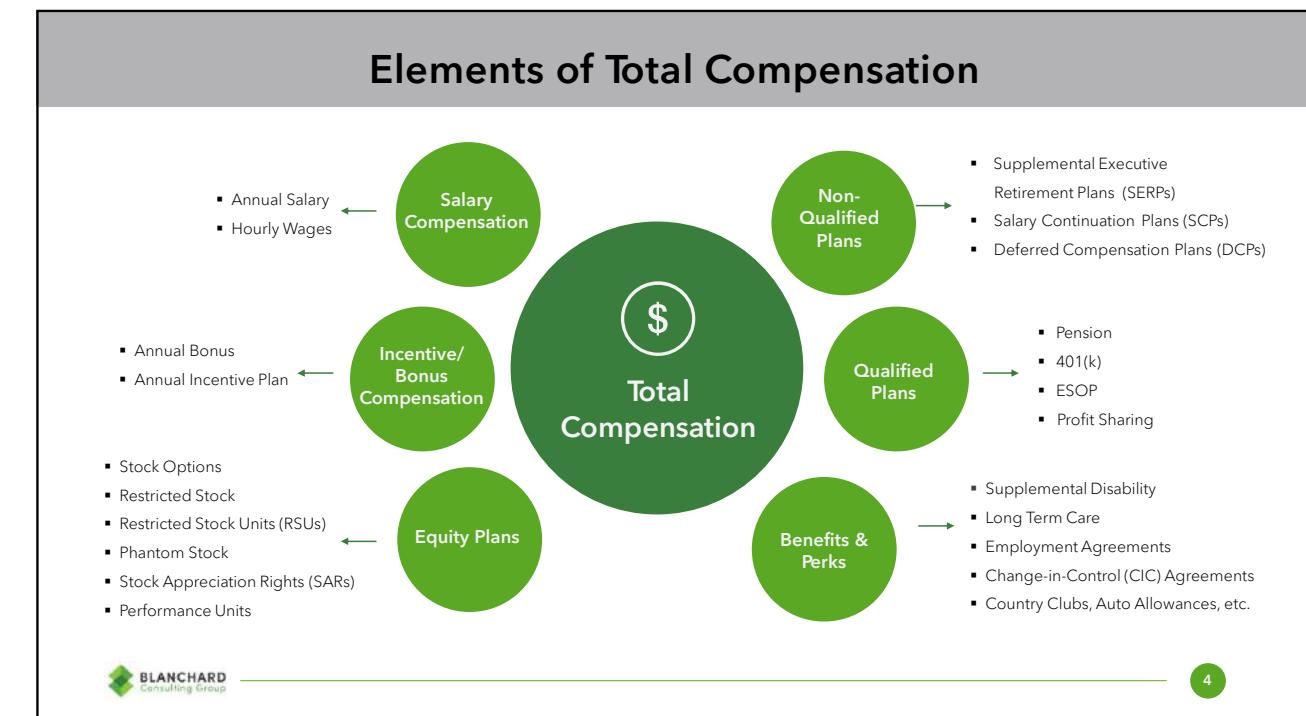
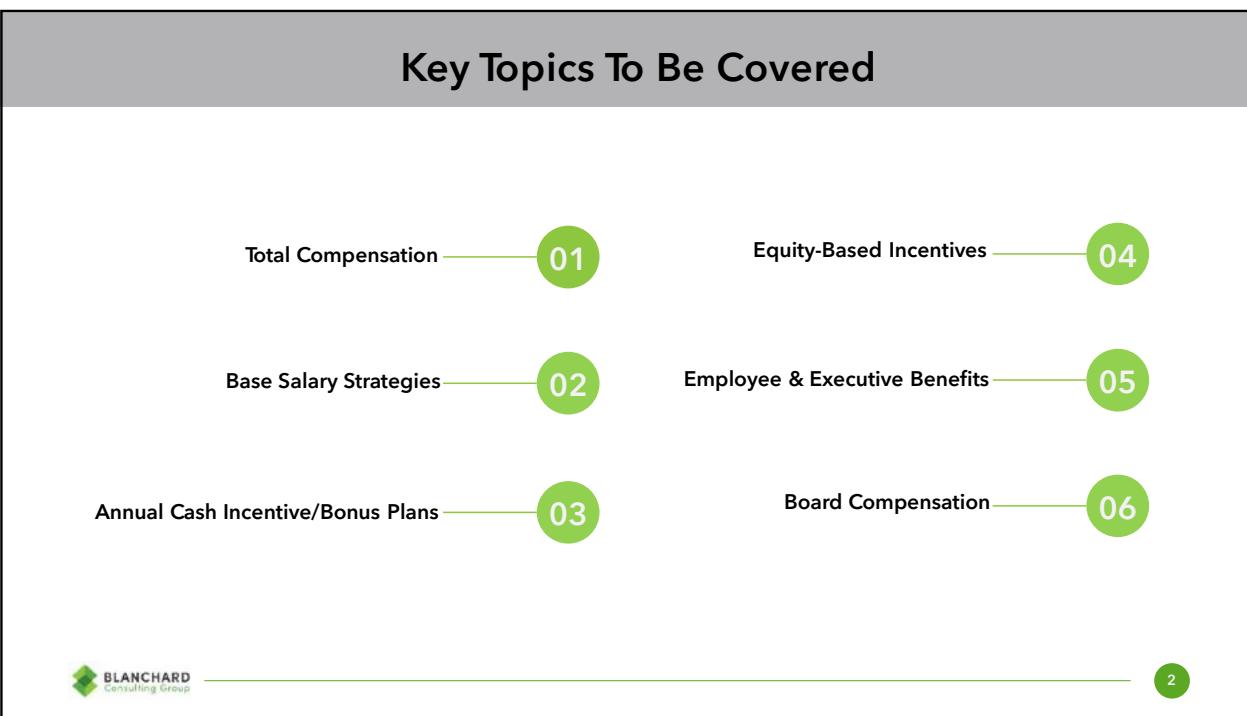
Compensation Trends in Today's Banking Environment



Matt Brei
President
matt@blancharddc.com
(612) 963-9169

Total Compensation

01



Questions?



Email: info@blanchardc.com

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We assess compensation plans compared to market utilizing various market data and our industry expertise.

- ✓ Executive Total Compensation Review
- ✓ Cash Compensation Review
- ✓ Annual Cash Incentive Plan Design
- ✓ Equity-Based Incentive Plan Design

Staff Consulting

Help your bank align pay structures with industry standards, strategic goals, and best practices.

- ✓ Base Salary Review
- ✓ Salary Administration & Grade Structure Design
- ✓ Annual Incentive Plan Design & Reviews
- ✓ Performance Management & Reviews



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Rely on us to optimize your board compensation and governance through tailored reviews and education.

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- ✓ Committee Education & Best Practices
- ✓ CEO Reviews & Board Evaluations
- ✓ Compensation Philosophy Development

Governance Consulting

Certify that your bank meets evolving SEC, shareholder, and regulatory requirements.

- ✓ Proxy Disclosures - CD&A Assistance
- ✓ Pay vs. Performance Analysis
- ✓ Risk Assessments of Incentive Plans
- ✓ Compensation Committee Toolkit

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Matt Brei - President

Phone: 612-963-9169

Email: matt@blanchardc.com



Matt Brei is the President of Blanchard Consulting Group. He has been a compensation consultant since 2000 and has been exclusively focused on the banking industry since 2002. Matt founded Blanchard Consulting Group in 2011 and has previously worked at Amalfi Consulting, Clark Consulting, and Arthur Andersen. His areas of expertise encompass multiple disciplines within executive, director, and staff compensation. Matt frequently speaks at banking conferences on various topics and has written several published articles within banking specific publications. He is a graduate of Luther College in Decorah, IA.

Subscription and Individual Survey Pricing Available

Survey Coverage Includes

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- Incentive plan design & lender incentives
- Benefits, perquisites & deferred compensation

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Participation



Complete by Friday, February 27



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Unlocking Value from the Premises and Fixed Assets portion of the Balance Sheet

Branch Optimization & Rationalization Strategies

- Branch Footprint Cost Benefit Analysis
- Market Potential Studies
- Valuation & Sale of Facilities Real Estate
- Lease Analysis & Exit Negotiations
- Branch De Novo: New Site Analysis & Selection
- Administrative Facilities & Back Office – Square Footage and Needs Analysis Review
- Excess Land & Facilities Valuation & Sale
- Deposit Pricing, Acquisition, & Sale Strategies
- Downsizing of Existing Branches & Facilities: Shrink in Place Strategies
- Portfolio Occupancy Expense Analysis; Cost Savings Projections

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The Future of Banking:

The More Things Change, the More They Stay the Same



Sean Payant
Haberfeld

The Future of Banking: The More Things Change, The More They Stay The Same

Sean C. Payant, Ph.D.
President

Friday, February 13, 2026



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Put Today's Session to Work

- ❑ Products & Processes
 - ❑ **Gather Frontline Feedback** on product usability and customer perception
 - ❑ **Consider Unique Product** offerings to drive deposit growth
- ❑ Policies
 - ❑ **Review CIP** procedures to reduce friction
 - ❑ **Evaluate Screening Denials** to identify opportunities
- ❑ People
 - ❑ **Assess Organizational Alignment** between team activities and strategic goals
 - ❑ **Audit Management Effectiveness** by measuring leadership coaching frequency and quality
- ❑ Promotion
 - ❑ **Utilize Data Analytics** to ensure targeting is precise and effective
 - ❑ **Test and Refine Messaging** to confirm relevance and resonance

Your 90-Day Action Plan

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Purpose

Understand what it will take to **grow** your bank and **succeed** at the highest level **regardless** of the political, economic, or technological environment.

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Sean C. Payant, Ph.D.
President
(402) 440-0947
sean@haberfeld.com
www.haberfeld.com

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SDBA/NDBA — 2026 DAKOTA SCHOOL OF LENDING PRINCIPLES

APRIL 7-10, 2026

RAMKOTA HOTEL, PIERRE, SD

The SDBA/NDBA Dakota School of Lending Principles is a learning event with one foot grounded in the classroom and one foot in the bank. This school allows students to learn the theory and process of basic lending and then put this knowledge to work in actual nuts and bolts sessions.



2026 NDBA Peer Group Meeting Schedule

All Virtual via TEAMS (unless otherwise noted)

Audit

Facilitator: Jason Goyne – Bravera Bank
• April 13 | 10:00 am

Chief Credit Officer (CCO)

Facilitator: Steve Larson – Gate City Bank
• February 18 | 2:00 pm
• May 12 | 2:00 pm
• August 11 | 2:00 pm
• November 18 | 2:00 pm

Chief Financial Officer (CFO)

Facilitators: Shane Husar – BankNorth
• April 21 | 10:00 am

Collateral Valuation

Facilitator: TBD
• March 18 | 10:00 am

Communications & Marketing

Facilitators: Janel Schmitz – Bank of North Dakota
Karly Scheftner – First Western Bank & Trust
Kristin Jaeger – Cornerstone Bank
• April 16 | 10:00 am

Community Reinvestment Act (CRA)

Facilitator: Kristin Kupfer – Starion Bank
• March 25 | 9:00 am

Compliance

Facilitators: Jenni Lang – Bank of North Dakota
Lynne Michels – Stock Growers Bank
• March 24 | 10:00 am

Credit Analyst

Facilitators: Victoria Ripplinger – Bank of North Dakota
Tara Copp – United Valley Bank
• March 3 | 10:00 am

Enterprise Risk Management (ERM)

Facilitator: Jeremy Skoglund – Western State Bank
• April 16 | 2:00 pm

Fraud

Facilitators: Kim Lazur – Alerus
Jacob Rued – First Western Bank & Trust
Heidi Schumacher – Border Bank
• February 10 | 9:30 am
• May 21 | 9:30 am
• August 18 | 9:30 am

Front Line Operations

Facilitators: Olivia Wheeler – Bank Forward
Jenni Rime – TruCommunity Bank
Melissa Liebenow – BankNorth
• April 8 | 10:00 am

Human Resources (HR)

Facilitators: Natalie Murch – BankNorth
Amy Otterson – Bank Forward
• April 8 | 2:00 pm

Information Technology (IT)

Facilitators: Allen Huber – BankNorth
Jona Ziemann – Western State Bank
• April 2 | 10:00 am

NDBA Fraud Forum (Tentative)

October 13 | 8:30 am - 4:00 pm
National Energy Center of Excellence – Bismarck

2026 NDBA Peer Group Consortium

- Welcome Reception:** October 13 | 5:30-7:30 pm
Location TBD
- Consortium:** October 14 | 8:30 am - 4:00 pm
National Energy Center of Excellence – Bismarck



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JUNE 22-25. 2026

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WWW.SDBA.COM/EVENTS



2026 FDIC DIRECTORS' COLLEGE

MAY 19, 2026

RADISSON HOTEL
BISMARCK, ND

The FDIC Directors' College is designed for both inside and outside bank directors. The presentations will be delivered by a group of experienced FDIC speakers and subject matter experts, and will include up-to-date information on various issues relevant to all bank directors with an overall theme of corporate governance. Please consider this opportunity to interact with your bank's regulators and enhance your board's experience and knowledge.

More details coming soon.

Contact NDBA's Dorothy Lick with questions.



Stacey Bryant
Cornerstone Advisors

From Hype to Infrastructure:
How Community Banks Can Compete in the Age of AI



Stay Ahead of What's Shaping State-Chartered Banking

Timely Research • Policy Insights • Regulatory Updates



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Brandon Milborn
CSBS



Lise Kruse
ND DFI



Rick Clayburgh
NDBA



Security Operations for Financial Institutions

Banks and other financial services organizations are the ultimate prize for hackers and cybercriminals.

300X

Financial services firms are 300 times as likely as other companies to be targeted by a cyber attack.

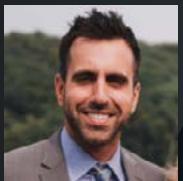
#1

Phishing is the #1 most concerning threat to financial organizations.

42%

Cybercrime costs financial services organizations 42% more than other vertical market.

Protect your financial services organization with Arctic Wolf.
Contact your Arctic Wolf North Dakota representative today.



ZACH STOVER

**Account Executive
for North Dakota**
zach.stover@arcticwolf.com
651-592-4195



LOGAN MCALPIN

Senior Account Representative
for North Dakota
logan.mcalpin@arcticwolf.com
651-304-0875

www.arcticwolf.com



Kirsten Sutton American Bankers Association



2026 NDBA/SDBA Annual Convention

June 15-17, 2026 ★ Radisson Hotel, Bismarck ND



Save the Date!

STRONGER Together

Featured Speaker

American Bankers Association Chair

KENNETH KELLY

"Together, we will make the future of banking a bright one."



Dakota School of Banking
May 31 - June 5, 2026 • University of Jamestown • Jamestown ND

Early Application Deadline: April 3, 2026

Questions?

Please call Dorothy Lick, DSB administrator, at 701.223.5303 or email dorothy@ndba.com.

For more information and to apply, visit www.ndba.com.



Applications Open!



ABA WASHINGTON SUMMIT

March 9–11, 2026
Marriott Marquis Washington, DC

Advocate for America's Banks.

2026 promises to be a pivotal year for banks. From regulatory changes to new stablecoin rules and a host of other major issues, make your voice heard in Washington on policies that affect your bank, your customers and your communities. And hear directly from the key players in Congress, the regulatory agencies and the Trump administration on what's ahead for banks of all sizes.

Registration is free for all bankers – Don't miss your chance to connect!

NDBA offers a \$750 stipend to help with the travel expenses of one person from each NDBA member bank to attend in person. Stipends will be paid after the event. Questions, contact NDBA at ndba@ndba.com or 701.223.5303.



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Lending Lines

Mortgage Impairment
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Lenders Single Interest
Commercial Asset Lenders Single Interest



John Iannerelli
"FBI John"



For Information during the conference:

Contact Dorothy Lick
SVP of Education
North Dakota Bankers Association
701.391.5303
dorothy@ndba.com



Hosted by:
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