



NORTH DAKOTA **BANKERS** REPRESENT

North Dakota Bankers Join
National Conversations at
ABA Washington Summit

In this issue:

- ◆ Live Well. Work Well.
- ◆ Banker You Should Know:
Nicole Evenson - TruCommunity Bank
- ◆ Tri-State Trust Conference
- ◆ Annual Convention Featured Speakers

Q3 State Bank Performance Report Available to NDBA Members



The **Bank Performance Report** is a state-specific quarterly reporting service that ranks key indicators of banking performance. Utilizing data from the quarterly FFIEC Call Reports, the BPR ranks overall bank performance across eight different categories – Net Interest, Non-Interest Income, Non-Interest Expense, Efficiency, NPA's/Equity & Reserve, Asset Quality Index, Return on Assets and Return on Equity.

Whether you're on track or looking to refine your strategy, the newly released Q3 2025 Bank Performance Report (BPR) will help you measure progress, uncover opportunities, and position your bank to reach your 2025 benchmarks — setting the stage for an even stronger 2026.

Utilizing data from the quarterly FFIEC Call Reports, the BPR provides comprehensive benchmarking insights for in-depth analysis so you can clearly see where your bank excels — and where untapped potential lies.

For more information about BPR, including how to order, view a sample report (PDF & Excel) and see the BPR Top 10 Banks by state, visit www.BPR.services.

A versatile tool, the BPR can be used for strategic profit planning, setting performance incentives, preparing board reports, analyzing competitors and identifying emerging market trends.

For modification or cancellations, send email to info@bankperformancereport.com.

Upcoming NDBA Events

MARCH 2026						
S	M	T	W	T	F	S
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March 2026

25 **BIB 201: Analyzing Repayment Sources**

April 2026

7-10 **Dakota School of Lending Principles** - Ramkota Hotel, 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

19 **UMACHA Fraud Forum**, Fargo

June 2026

May 31- **Dakota School of Banking** -

Jun 5 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**

JUNE 2026						
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Mission Statement

Extraordinary Leadership for North Dakota Banks



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BankNorth
Casselton



CHAIR-ELECT
Jamie Nelson
TruCommunity Bank
Washburn



TREASURER
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Dakota Western Bank
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BANKING ARTICLES



FFIEC Removes References to Reputational Risk In BSM/AML Manual

The Federal Financial Institutions Examination Council recently announced that it has removed all references to reputational risk in its Bank Secrecy Act/Anti-Money Laundering Examination Manual. The removal was done to comply with a 2025 executive order by President Trump directing agencies to address alleged debanking practices, according to the council.

The Federal Reserve, FDIC and Office of the Comptroller of the Currency have all moved to remove reputational risk from their examinations and supervisions following the order. Most recently, the Fed announced it is seeking to codify the practice.

Read more: <https://bsaaml.ffiec.gov/whatsnew>

White House Releases National Cybersecurity Strategy

The White House has released its strategy for securing the nation's infrastructure and private sector against cyber threats.

The National Cyber Strategy calls for "unprecedented coordination" between the private and public sectors to invest and develop technologies to improve cybersecurity, according to the document.

Among other things, the strategy calls for:

- Providing incentives to the private sector to identify and disrupt adversary networks;
- Streamlining cyber regulations to reduce compliance burdens, address liability and better align regulators and industry globally;
- Accelerating the modernization, defensibility and resilience of federal information systems by implementing cybersecurity best practices, post-quantum cryptography, zero-trust architecture and cloud transition;

- Hardening U.S. critical infrastructure and secure supply chains, and moving away from "adversary vendors and products" and instead promoting U.S. technologies;
- Supporting the security of cryptocurrencies and other blockchain technologies, as well as artificial intelligence;
- Eliminating roadblocks that prevent industry, academia, government and the military from building a highly skilled cyber workforce.

Read more: <https://www.whitehouse.gov/wp-content/uploads/2026/03/President-Trumps-Cyber-Strategy-for-America.pdf>

Treasury Publishes Reports on Money Laundering, Digital Assets

The Treasury Department recently announced the publication of three reports on efforts to combat financial crimes: the National Money Laundering Risk Assessment, the National Terrorist Financing Risk Assessment and the National Proliferation Financing Risk Assessment. It also released a report to Congress on technologies that financial institutions use to counter illicit finance involving digital assets.

The risk assessments are the fifth iteration for money laundering and terrorist financing since 2015 and the fourth iteration for proliferation financing since 2018, according to the department. They outline existing and emerging illicit finance threats facing the U.S. related to illicit fentanyl, transnational criminal organizations, money laundering networks, and foreign adversary malign activities, among others.

To view the Money Laundering Risk Assessment, visit : <https://home.treasury.gov/system/files/246/2026-NMLRA.pdf>

To view the Terrorist Financing Risk Assessment, visit : <https://home.treasury.gov/system/files/246/2026-NTFRA.pdf>

To view the Proliferation Financing Risk Assessment, visit : <https://home.treasury.gov/system/files/246/2026-NPFRA.pdf>

Court Blocks Subpoenas Against Fed's Powell – DOJ to Appeal

A federal court has tossed two Justice Department subpoenas against Federal Reserve Chairman Jerome Powell after finding that “a mountain of evidence” exists to suggest the subpoenas were issued to pressure the Fed into lowering interest rates.

Powell announced in January that the DOJ launched an investigation into his testimony before Congress about cost overruns of renovations at the Fed's headquarters. Powell accused the administration of targeting the Fed's independence because President Trump was unhappy that the central bank did not lower interest rates at a faster pace.

In a decision unsealed, U.S. District Judge James Boasberg pointed to more than 100 statements made by Trump and other administration officials attacking Powell and pressuring the Fed to lower interest rates. He said the government “has produced essentially zero evidence” of Powell committing any crimes. Rather, “there is abundant evidence that the subpoenas’ dominant (if not sole) purpose is to harass and pressure Powell either to yield to the president or to resign and make way for a Fed chair.”

“The court therefore finds that the subpoenas were issued for an improper purpose and will quash them,” Boasberg wrote.

U.S. Attorney for the District of Columbia Jeanine Pirro immediately said that the Department of Justice would appeal what she called the “outrageous” ruling.

IRS Proposes Regulations to Implement Trump Accounts

The IRS has issued proposed regulations for opening “Trump Accounts” for children and regarding a pilot program for contributing to the accounts.

Parents and guardians can create Trump Accounts for children under 18, although contributions to the accounts cannot be made before July 4, 2026, and are limited to \$5,000 annually in aggregate, according to the IRS. The federal government will also make a one-time \$1,000 pilot program contribution to the account for each eligible child if they are a U.S. citizen born on or after Jan. 1, 2025, through Dec. 31, 2028.

Employers may contribute to an employee's or employee dependent's Trump Account up to \$2,500 (counts against annual aggregate limit), and the contribution will not count towards the employee's taxable income.

Read more: <https://public-inspection.federalregister.gov/2026-04533.pdf>

To read more regarding the pilot program: <https://public-inspection.federalregister.gov/2026-04534.pdf>

Warsh Formally Nominated to Be Fed Chair

President Trump has formally submitted to the Senate the nomination of Kevin Warsh to be the next chair of the Federal Reserve. If confirmed, Warsh would succeed current Fed Chairman Jerome Powell and serve a term of four years.

Trump first announced Warsh as his nominee in January. Earlier in his career, Warsh worked in the mergers and acquisitions department at Morgan Stanley before joining the administration of President George W. Bush, where he was special assistant to the president for economic policy and executive secretary at the National Economic Council. Bush nominated Warsh to serve on the Fed board in 2006. During his term, he served as the Fed's representative to the G20 and as an emissary to the emerging and advanced economies in Asia.

He has a law degree from Harvard Law School.

Most Customers Would Switch Banks After Major Data Breach

Roughly half of U.S. bank customers choose their bank primarily because they trust its security, and two in three would consider switching institutions after a serious data breach at their bank, according to a new survey by IT solutions provider Integris.

The firm polled both bank customers and bank executives on their views and knowledge of cybersecurity and technology. It found that 51% of customers rate security as the primary reason for choosing a bank. Only 40% cited malicious attackers stealing bank data as their biggest concern in banking, but 67% said they would consider switching banks after a serious breach. At the same time, 15% said their bank rarely or never communicates about security updates. The survey also found that 52% of bank customers worry that artificial intelligence could wrongly freeze their accounts or block transactions.

As for bank executives, 64% of respondents reported a lack of visibility into total IT spending because costs are scattered among departments, vendors, and legacy systems, according to the survey. Fifty-one percent reported a significant email-based breach in the past year, while 50% reported a mobile-related breach.

Forty-five percent of executives expected technology budgets to expand by 40% or more in 2026, with 18% anticipated budget increases of more than 60%. Cybersecurity, compliance automation, AI governance and data integration topped the list of modernization priorities for 2026.

Read more: https://integrisit.com/wp-content/uploads/2026/02/NEW_Integris_Banking-Trust-and-Technology-Report_2026-FINAL.pdf

President Signs Executive Order to Combat Cybercrime

President Trump has signed an executive order directing federal law enforcement agencies to develop tools to better combat transnational criminal organizations responsible for cyber scams and fraud, and to establish a program to return seized or forfeited funds from fraudsters to victims. The order coincided with the release of the White House's National Cyber Strategy.

According to the White House, American consumers reported losing more than \$12.5 billion to cyber-enabled fraud in 2024, with seniors usually losing the most. The order directs agencies to develop an "action plan" for dismantling criminal organizations responsible for cybercrimes, including the creation of a dedicated operational cell within the National Coordination Center, or NCC.

The order directs the attorney general to prioritize prosecutions of cyber-enabled fraud and scam schemes, and to submit a recommendation for establishing a Victims Restoration Program to reimburse victims with seized funds. It also directs the Secretary of Homeland Security to partner with the NCC to provide training, technical assistance and resilience building against cyber threats for state and local partners.

Read more: <https://www.whitehouse.gov/wp-content/uploads/2026/03/President-Trumps-Cyber-Strategy-for-America.pdf>

Banking Agencies Release FAQ On Capital Treatment of Tokenized Securities

Financial institutions should treat an eligible tokenized security in the same manner as the non-tokenized form of the security under the capital rule, the Federal Reserve, FDIC and Office of the Comptroller of the Currency said in a new FAQ.

A security is referred to as "tokenized" when ownership rights in the security are represented using distributed ledger technology, according to the agencies. The joint agency FAQ seeks to provide clarity on the capital treatment of tokenized securities and whether a tokenized security would qualify as financial collateral for purposes of the capital rule.

The document also states that the capital rule does not provide a different treatment based on the use of permissioned or permissionless blockchains, the agencies said.

"As with any exposure, banking organizations holding tokenized securities must apply sound risk-management practices and comply with applicable regulations," the FAQ states.

Read more: <https://www.federalreserve.gov/supervisionreg/capital-treatment-of-tokenized-securities-faqs.htm>

Residential Real Estate Reporting Requirements Effective March 1

The Financial Crimes Enforcement Network (FinCEN) has issued a reminder that new anti-money laundering reporting requirements for residential real estate transfers began Sunday, March 1.

The RRE rule requires certain professionals involved in real estate closings and settlements to submit reports to FinCEN regarding certain non-financed transfers of residential real estate to legal entities or trusts. The reporting requirements were originally scheduled to take effect on Dec. 1, 2025, but the agency postponed the compliance date to give the industry more time to comply.

Read more: <https://www.fincen.gov/rre>

Malware-Enabled ATM Jackpotting Crimes on the Rise

Out of the 1,900 ATM jackpotting incidents reported since 2000, more than 700 occurred last year alone, resulting in roughly \$20 million in losses, the FBI said in a new alert.

Criminals are deploying ATM jackpotting malware, including the Ploutus family malware, to infect ATMs and force them to dispense cash, the FBI said. Ploutus attacks the ATM itself rather than customer accounts, enabling fast cash-out operations that can occur in minutes and are often difficult to detect until after the money is withdrawn.

The alert lists several indicators that an ATM has been compromised with malware. It also encourages financial institutions to take steps to enhance both the physical security and hardware security of ATMs, such as installing threat sensors that alert personnel to suspicious activity and enabling hard drive encryption.

The agency encourages financial institutions that have identified suspicious activity to contact their local FBI field office, and to report the activity to the FBI Internet Crime Complaint Center. Each report should include the date, time, location, type of activity, number of people, and type of equipment used for the activity, the name of the submitting company or organization, and a designated point of contact.

Read more: <https://www.fbi.gov/investigate/cyber/alerts/2026/increase-in-malware-enabled-atm-jackpotting-incidents-across-united-states>

To visit the Internet Crime Complaint Center visit: <https://www.ic3.gov/>

Bill Seeks to Boost FHLB Member Funding for Community Development Projects

Lawmakers in the Senate and House have introduced bipartisan legislation to eliminate a regulatory hurdle for Federal Home Loan Bank member institutions when seeking to fund community development projects.

Currently, FHLB member institutions are allowed to support municipalities when setting up housing-related tax-exempt bonds but are unable to do so for many other community development projects, such as infrastructure. The Municipal Investment and Neighborhood Transformation, or MINT, Act would include non-housing community development projects eligible for letters of credit from FHLBank member institutions.

“The MINT Act permanently restores letters of credit supporting non-housing tax-exempt bonds as a proven tool that empowers local communities to finance critical infrastructure – including schools, healthcare facilities, water systems, and other essential projects – more affordably,” Ryan Donovan, president and CEO of the Council of Federal Home Loan Banks, said in a statement in support of the bill.

Read more: <https://www.cortezmasto.senate.gov/news/press-releases/cortez-masto-young-mcclain-liccardo-introduce-legislation-to-support-community-development-projects-nationwide/>

OCC Releases Proposed Rule to Implement Payment Stablecoin Legislation

The OCC has released a proposed rule to implement the Genius Act, including how it would handle the law’s prohibition on paying interest or yield on payment stablecoins.

The Genius Act was passed by Congress last year and established a framework for the OCC and other federal agencies to regulate payment stablecoins. The 376-page proposed rule would set standards and requirements related to stablecoin activities, custody and risk management, among other things. For example, the OCC is proposing a floor of \$5 million on the minimum capital requirement for de novo stablecoin issuers.

The regulations would apply to payment stablecoin issuers and foreign payment stablecoin issuers under the OCC’s jurisdiction, as well as certain custody activities conducted by OCC-supervised entities. Issues related to the Bank Secrecy Act, anti-money laundering and Office of Foreign Asset Control sanctions will be addressed in a separate rulemaking in coordination with the Treasury Department.

As for the law’s prohibition on payment of interest, the rule states that the OCC understands that issuers could attempt to bypass the ban through arrangements with third parties. As a result, it will presume a stablecoin issuer is paying interest or yield if two conditions are met:

- The stablecoin issuer has a contract, agreement or other arrangement with an affiliate or a related third party to pay interest or yield to the affiliate or related third party.
- The affiliate or related third party has a contract, agreement or other arrangement to pay interest or yield to a holder of any payment stablecoin issued by the permitted stablecoin issuer solely in connection with the holding, use or retention of such payment stablecoin.

“Other arrangements that are not captured by the presumption may also violate the statutory prohibition or constitute an evasion thereof,” the rule states. “The OCC would assess those arrangements on a case-by-case basis but does not believe that it is necessary to include other arrangements within the rebuttable presumption at this time.”

“The OCC has given thoughtful consideration to a proposed regulatory framework in which the stablecoin industry can flourish in a safe and sound manner,” Comptroller of the Currency Jonathan Gould said. “We welcome feedback on the proposal to inform a final rule that is effective, practical and reflects broad industry perspective.”

Comments on the rule are due 60 days after publication in the Federal Register.

Read more: <https://www.occ.treas.gov/news-issuances/news-releases/2026/nr-occ-2026-9a.pdf>

RTP Network Surpasses 2M Single-Day Payments

The “Real Time Payment” RTP network has processed 2.05 million payments and reached a single-day value record of \$8.36 billion, network operator The Clearing House said.

The RTP network hit the single-day payment record on Feb. 13 and hit the value record on Feb. 18, according to a statement. The payment record was driven by steady growth in consumer use cases, including digital wallet transfers, earned wage access disbursements and account-to-account transfers.

TCH last year raised the network’s transaction limit from \$1 million to \$10 million. More than 1,100 financial institutions currently use the network.

Read more: <https://www.theclearinghouse.org/payment-systems/Articles/2026/02/Cash-Flow-Needs-from-Consumers-and-Businesses-Drive-New-RTP-Network-Volume-and-Value-Records>



FASB To Consider Hedge Accounting in HTM Securities

The Financial Accounting Standards Board has approved specific projects to amend existing guidance on derivative accounting.

Among the FASB proposals is a short-term project that addresses derivatives that hedge the fair value of debt securities classified as Held to Maturity, or HTM. Following the failure of Silicon Valley Bank in 2023, accounting for HTM securities came under criticism because of the current wording in generally accepted accounting principles, or GAAP, that effectively discourages such risk management activities.

Given the short-term nature of the project, it is believed that a formal exposure draft will be issued sometime in the second quarter, with release of a final standard by the end of the year.

Read more: <https://www.fasb.org/page/ShowPdf?path=HEDGEMOD-BMHO-20260225.pdf>

Treasury Releases First of AI Resources

The Treasury Department has released the first two of six planned resources to help the financial services sector safely deploy artificial intelligence.

The AI Lexicon defines key AI-related terms based on definitions from various industry standards and government resources with the goal of improving sector communications, on aspects ranging from risk management to contract negotiation.

The Financial Services AI Risk Management Framework, or AI RMF, is a retooling of the National Institute of Standards and Technology's AI RMF that is specifically tailored for financial services. The FS AI RMF consists of four parts – an AI adoption stage questionnaire, a risk and control matrix, a user guidebook, and a control objective reference guide.

The resources were developed by the Artificial Intelligence Executive Oversight Group, a private-public partnership that brought together financial institution executives with federal and state regulators and other stakeholders to identify gaps in the financial sector's use of AI. The Treasury Department plans to release all six resources by the end of the month.

To view the AI Lexicon resource, visit: <https://fsscc.org/wp-content/uploads/2026/02/AIEOG-AI-Lexicon-February-2026.pdf>

To view the AI RMF resource, visit: <https://cyberriskinstitute.org/artificial-intelligence-risk-management/>

Nearly Half of Americans Exposed to Scams Every Day

Forty-six percent of U.S. adults said they receive communications they suspect are scams every day, while 77% say they are targeted by scammers at least once a week, according to a new survey by U.S. News and World Report.

The survey found that nearly one-quarter of respondents (23%) reported losing money to scams within the past three years. The median amount lost to fraud was \$250, with only 36% of respondents recovering the funds.

Two-thirds of respondents believe artificial intelligence will put their financial health at risk, according to the report. The majority of respondents (79%) also believe that AI is making scams harder to detect.

As far as who is responsible for preventing scams, 37% said that it is up to individual consumers to protect themselves, 32% said the responsibility should fall on banks and financial institutions, and about 30% said government and law enforcement should do more to stop scammers.

Read more: <https://www.usnews.com/banking/articles/2026-banking-scams-survey>

Bank Secrecy Act Filings Used in Most IRS-CI Financial Crime Investigations

Bank Secrecy Act filings have been used in nearly every financial crime investigation conducted by IRS Criminal Investigation, “underscoring the integral role BSA data has in uncovering and prosecuting financial crimes across the country,” according to a new report by the agency.

Last year, 94% of IRS-CI cases were searched against BSA data, resulting in more than 3.9 million searches of BSA filings, according to the agency. Nearly 80% of IRS-CI investigations had primary subjects associated with suspicious activity reports, and nearly 67% had primary subjects associated with currency transaction reports.

The use of BSA filings by IRS-CI resulted in an 98% conviction rate, an average prison sentence of 42 months, more than \$450 million in asset forfeitures, and nearly \$500 million in restitution for crime victims, the report said.

“BSA data is often the first signal that something isn't right,” IRS-CI Chief Guy Ficco said. “These filings become essential puzzle pieces in identifying patterns, following financial trails and building cases that protect taxpayers.”

Read more: <https://www.irs.gov/compliance/criminal-investigation/irs-ci-data-shows-bsa-filings-are-used-in-nearly-all-its-investigations>

Banks Regain Status as One of the Most Trusted Institutions

Public trust in banking has recovered following a sharp decline caused by the 2008 financial crisis, although the U.S. remains one of several countries where it lags behind the levels seen before the Great Recession, according to a new survey by Gallup.

Gallup's poll of the 25 countries most affected by the crisis found that a median 63% of consumers said they had confidence in their banks and financial institutions. Previously, public confidence fell from nearly 60% to 40% immediately following the crisis, and reached a low of 37% in 2012.

Banks now rank among the most trusted institutions in the 25 countries surveyed, along with election integrity and the military, according to Gallup. However, in the U.S., public confidence in banking has not fully recovered from the crisis, with roughly 62% of respondents saying they trusted banks and financial institutions, down from 76% immediately before the recession.

"Regardless of what drove the recovery, understanding public confidence in banks is important because trust underpins the financial system," Gallup reported. "If people don't trust banks, and they withdraw their money, it can trigger bank runs and wider panic. The more trust there is in the system, the more willing people are to save and invest. Trust keeps money flowing through the financial system and helps support growth."

Read more: <https://news.gallup.com/poll/702233/trust-banks-recovers-20-years-after-crisis.aspx>

Bank Survey Explores Small Business Use Of AI

Most small businesses are already using artificial intelligence in some form and expect it to deliver meaningful productivity gains and lower labor costs, according to a new survey by Tri Counties Bank in Chico, California.

Most small business owners (83%) believe that the effects of AI on their businesses are likely to be favorable, regardless of how they are currently using the technology, the survey found. Nearly three in four respondents (73%) said their businesses were actively using AI, with another 14% planning to start using it.

The main objectives among small businesses using or open to using AI would be to increase productivity (53%); help produce reports, papers or manuals (49%); automate routine tasks (47%); improve accuracy (47%); and increase profitability and overall earnings (44%). Among those already using the technology, the top small business back-office functions supported by AI include marketing and creative content (53%), data entry (46%), and document management (44%).

Most small businesses anticipate staff reductions with AI, with the greatest impacts likely to be on both full-time and part-time staff. Twenty-two percent of respondents did not expect any staff reductions.

Read more: <https://www.tcbk.com/application/files/8617/6849/9608/Small-Businesses-and-AI-Report.pdf>

AG CREDIT CONFERENCE
October 1-2 | Fargo

NORTH DAKOTA BANKERS ASSOCIATION

SAVE THE DATE

REGIONAL MEMBER MEETINGS
September 14-17 | Four Locations!



From the CORNER CHAIR

Bernie Sinner | NDBA CHAIR | BankNorth, Casselton



March has arrived in full stride. The sun is finally starting to win a few possessions against winter, the days are getting longer, and basketball seems to take center stage from packed high school state tournaments to NCAA tournament brackets. Communities gather in gyms across the state to cheer on their teams, and the excitement that comes with tournament season reminds us how much we value connection, competition, and a shared sense of pride in our hometowns.

That same spirit of momentum and connection has been evident in the work of our Association this month.

- **North Dakota Well Represented in Washington**

This past week, North Dakota bankers were strongly represented at the ABA Washington Summit, joining thousands of bankers from across the country in Washington, D.C. to meet with members of Congress and their staff. These meetings provide an important opportunity to share real-world perspectives on how legislation and regulation affect community banks and the customers we serve. When bankers speak directly with policymakers, it helps ensure that decisions made in Washington reflect the realities of communities like ours. Check out page 18 for the highlights.

- **Tri-State Trust Conference Registration Open**

Registration is now open for the Tri-State Trust Conference, scheduled for April 27–29 in Fargo. This event continues to be an excellent opportunity for trust professionals and bankers interested in wealth management to connect with peers and hear from industry experts. You can find more details about the conference on page 14 of this Bulletin.

- **Planning Ahead for the Annual Convention**

The NDBA team is hard at work preparing for the 2026 NDBA/SDBA Annual Convention in Bismarck this June. There is a strong program taking shape, and you can find an early preview on page 11. Registration will officially open April 1.

Behind the scenes, the Association staff is showing off their offensive playbook by planning the Convention and coordinating the many educational opportunities scheduled throughout the year. Their work helps ensure that bankers across our state have access to valuable learning opportunities and a strong network of peers to help navigate the changes shaping our industry.

As a reader of this Bulletin, challenge yourself to reach new heights of engagement and personal development by encouraging a teammate to take action alongside you. This kind of participation is what creates the momentum that can set your team apart from the rest.

As we move further into spring, I encourage you to stay engaged through the Association and take advantage of the opportunities to learn, connect, and share ideas with fellow bankers across the region. The strength of our industry continues to come from the relationships we build and the willingness of bankers at every level to stay involved. Much like the teams still dancing this March, success comes from preparation, teamwork, and rising to the moment.

Warm regards,



Bernie Sinner

Registration Materials available April 1

Visit [NDBA.com](https://www.ndba.com) for updates

2026 NDBA/SDBA Annual Convention

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



★ ★ ★ STRONGER Together ★ ★ ★

Featured Speakers



Analyst | Investor | Speaker

THOMAS LANDSTREET

Global Policy: Risks & Opportunities

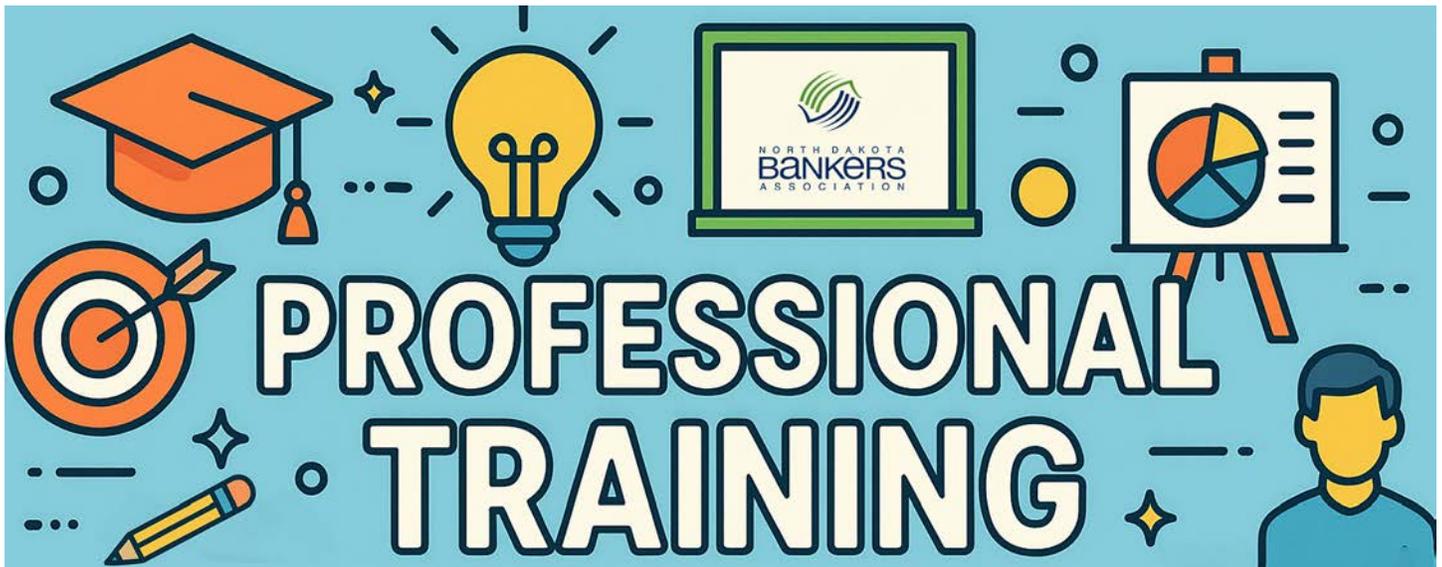


ABA Policy Analyst | Strategist | Educator

RYAN MILLER

Banking Technology/Stablecoin Session





Education Events

For more information regarding these educational opportunities, visit www.ndba.com or contact Dorothy Lick, SVP of Education, North Dakota Bankers Association, 701.223.5303.

EVENT	DATE	LOCATION	WHO SHOULD ATTEND?
Breaking into Banking 201: Analyzing Repayment Sources	March 25	Virtual Event	Credit analysts, lenders, portfolio managers and others who need skills in financial statement analysis and writing credit documents.
Dakota School of Lending Principles	April 7-10	Ramkota Hotel, Pierre SD	Loan officer trainees, loan support personnel and personal bankers.
Tri-State Trust Conference	April 27-29	Holiday Inn, Fargo	Trust officers, trust attorneys, CTFAs, and CFPS.
FDIC Directors College	May 19	Radisson Hotel, Bismarck	Presidents, CEOs, senior management staff, lenders, marketing team members and sales managers.
UMACHA Fraud Forum	May 19	Bell Tower, Fargo	This event brings together local law enforcement, guest speakers, and your industry peers for an interactive discussion focused on fraud awareness, prevention, and response.
Dakota School of Banking	May 31-June 5	University of Jamestown	Attendees are generally first- or mid-level managers seeking advancement in their banks and careers. However, others who would benefit from exposure to the banking industry and increased familiarity with the individual components that make up a bank are also encouraged to attend.
NDBA/SDBA Annual Convention	June 15-17	Bismarck	Presidents, CEOs, senior management staff, lenders, marketing team members and sales managers.
Regional Member Meetings	September 14-17	Grand Forks, Fargo, Bismarck, Minot	All NDBA Members!
Ag Credit Conference	October 1-2	Hilton Garden Inn, Fargo	Both entry-level and experienced ag lenders will gain valuable information.
NDBA Peer Group Consortium	October 12 October 13	Welcome Party - TBD Consortium - Bismarck	Those involved in individual peer groups are encouraged to attend.



OnCourse Learning Webinars

EVENT	DATE
How to Craft an Effective Commercial Loan Write Up	3/23/2026
IRD Dealing with Risks Regulatory Concerns Gray Areas	3/24/2026
Call Report Lending Schedules Workshop	3/24/2026
Bank Accounting Beyond the Basics Part 4	3/25/2026
Fraud and Cashiers Checks Best Practices for Avoiding Loss	3/25/2026
Call Report Update All Day Streaming	3/26/2026
Alert Executive Order Ends Debanking	3/26/2026
Mortgage Origination Compliance 3 Part Series	3/27/2026
Mortgage Origination Compliance Part 1	3/27/2026
Cash Flow Analysis Part 1	3/30/2026
Mortgage Origination Compliance Part 2	3/31/2026
Rules For Stablecoin Everything From the RFC to the New Rules	3/31/2026
Bank Accounting Beyond the Basics Part 5	4/1/2026
Managing Instant Payment Risk FedNow RTP	4/1/2026

EVENT	DATE
Faster Payments Compared FedNow RTP Stablecoin Same Day ACH	4/2/2026
Fair Lending Workshop	4/2/2026
Mortgage Origination Compliance Part 3	4/3/2026
Cash Flow Analysis Part 2	4/6/2026
Understanding Qualified Mortgages	4/6/2026
Opening Nonresident Alien Accounts	4/7/2026
Regulation CC Understanding Funds Availability Guidelines	4/7/2026
Bi Monthly Compliance Briefing April	4/8/2026
Advanced CECL Scenario Construction	4/8/2026
Controlling the Risks of Power of Attorney Documents	4/8/2026
Handling Cash	4/9/2026
IRA Basics An Interactive Workshop	4/9/2026
CRE Lending Training Program Pt 1	4/9/2026

NDBA offers convenient bank training and access to timely topics through a variety of webinars.

For more information, [click here](#).



Featuring:



Sharon Carson
JP Morgan Chase



Phil Buchanan
Cannon Financial Institute



Sam Donaldson
Georgia State University



Dan Grespass
Andersen

Sponsored by:



NORTH DAKOTA
BANKERS
ASSOCIATION

2026 Tri-State
Trust
CONFERENCE

April 27-29, 2026
Holiday Inn | Fargo ND

Register now at ndba.com!

2026 Tri-State Trust CONFERENCE

April 27-29, 2026

Holiday Inn of Fargo
Fargo, ND

EXHIBITORS & SPONSORS

As of March 15, 2026

Broadridge
Cannon Financial Institute
CAPIS
Cheetah
Compliance Alliance
Epic Retirement Services
Estateably
Farmers National Company
Federated Hermes
Fifth Third Institutional Services
FIS
Fi-Tek
Hertz Farm Management
Infovisa
J.P. Morgan Asset Management
MainStreet Advisors
Manulife John Hancock Investments
MineralTracker
National Care Advisors
North Dakota Community Foundation
Omnitech, Inc.
Pifer's Auction and Realty
Proxytrust
Simplify ETFs
SS&C Black Diamond Wealth Solutions
Steffes Group
T. Rowe Price
Touchstone Investments
Trust Investment Solutions
UMB

AGENDA

Monday, April 27

4:30 - 6:30 pm Registration
5:00 - 6:30 pm Opening Reception in Exhibit Hall
6:30 - 7:00 pm Opening Dinner
7:00 - 7:50 pm **They Might Not be Crazy: Working with People You Disagree With (And Might Not Even Like)** - Dallin Cooper

Tuesday, April 28

8:00 - 8:30 am Breakfast Buffet in Exhibit Hall
8:30 - 9:30 am **J.P. Morgan's Retirement Planning Essentials**
Sharon Carson, JP Morgan Chase
9:30 - 10:00 am Morning Break in Exhibit Hall
10:00 - 11:30 am **Federal Tax Update 2026: Key Developments & Emerging Issues**
Sam Donaldson, Georgia State University
11:30 am - 12:10 pm **Rapid-Fire Roundtables**
12:10 - 12:15 pm **Introduction of Exhibitors and Sponsors: Group 1**
12:15 - 1:10 pm Luncheon in Exhibit Hall
1:00 - 1:15 pm **Introduction of Exhibitors and Sponsors: Group 2**
1:15 - 2:05 pm **The Impact of Artificial Intelligence and Digital Assets on Wealth Management** - Mike Tropeano, Fi-Tek
2:05 - 2:35 pm Dessert and Final Break with Exhibitors | Door Prize Drawings
2:40 - 3:30 pm **Demystifying Direct Indexing**
Alex Urbani, MainStreet Advisors
3:30 - 3:40 pm Afternoon Break
3:40 - 4:40 pm **CCA 202352018: What Every Fiduciary Needs to Know About the Most Consequential IRS Decanting Guidance in Decades** - Dan Gespass, Andersen
4:45 - 6:00 pm Networking Reception followed by Dinner on Your Own

Wednesday, April 29

7:45 - 8:15 am Continental Breakfast
8:15 - 9:05 am **Global Market Environment**
Kelly Hammond, T. Rowe Price
9:05 - 9:15 am Break
9:15 - 10:05 am **Irrevocable Trust? A Discussion on Modification and its Implications**
F. John Williams III, Fredrikson, and Chantal Stenner, Eide Bailly
10:05 - 10:15 am Break
10:05 - 11:15 am **The Billion Dollar Blind Spot**
Phil Buchanan, Cannon Financial Institute
11:15 am Closing and Adjourn



NORTH DAKOTA
Bankers
ASSOCIATION



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
• March 3 | 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
• TBD



Communications & Marketing

Facilitators: Karly Schefter – First Western Bank & Trust
Kristin Jaeger – Cornerstone Bank
• April 16 | 10:00 am



Community Reinvestment Act (CRA)

Facilitator: Kristin Kupfer – Starion Bank
• March 31 | 10:00 am



Compliance

Facilitators: Lynne Michels – Stock Growers Bank
• April 7 | 10:00 am



Credit Analyst

Facilitators: Victoria Ripplinger – Bank of North Dakota
Tara Copp – United Valley Bank
• June 9 | 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
• 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



[More Information](#)

WE NEED YOUR PHOTOS

for Community Impact Showcase at Convention!



North Dakota Banks Make an **IMPACT**. Every Day.

From supporting local teams to giving back through time, talent, and resources—your communities feel it.

Now it's time to showcase it.



Send your photos + a short description by **June 1** to be featured at the NDBA/SDBA Annual Convention | June 15-17 | Bismarck



Email to: lisa@ndba.com

HONORING THOSE WHO HAVE PASSED

During the NDBA Business Breakfast June 17 at the 2026 Annual Convention in Bismarck, NDBA is privileged to recognize bankers who have passed during the last year.

If you know of someone that should be honored during this time, please forward that information to

Jolene at NDBA
jolene@ndba.com or 701.223.5303.

2026 NDBA SERVICE AWARDS

CELEBRATING DECADES OF DEDICATION

Help us honor the professionals who have dedicated decades to North Dakota banking at these two events:

- ★ 2026 NDBA/SDBA Annual Convention June 17 | Bismarck ★
- ★ 2026 Regional Member Meetings September 14-17 | Four Locations ★

WHO IS ELIGIBLE

Bank employees with 20, 30, 40, or 50 total years of service (can be with multiple banks)

HOW TO NOMINATE

Complete the application form at www.ndba.com

QUESTIONS?

Contact Jolene
jolene@ndba.com
701.223.5303 Ext. 58





NORTH DAKOTA BANKERS REPRESENT

North Dakota Bankers Join
National Conversations at
ABA Washington Summit

Sixteen North Dakota bankers, emerging leaders, business partners, guests, and NDBA staff traveled to Washington, D.C., March 9–11 to participate in the ABA Washington Summit, the American Bankers Association’s premier advocacy event for the banking industry.

The Summit brought bankers from across the country together to hear from policymakers, regulators, and industry leaders on the issues shaping the future of banking. General sessions and panels covered a range of timely topics, including regulatory priorities, fraud prevention, innovation in financial services, and the evolving role of banks in supporting economic growth in their communities.

In addition to educational sessions, the event provided valuable opportunities for networking and collaboration with bankers



from across the nation. North Dakota participants also visited Capitol Hill to meet with members of the state's congressional delegation and their staff, sharing firsthand perspectives on issues affecting community banks and the customers they serve.

The trip also offered a memorable opportunity to experience Washington, D.C., together. From walking the Capitol grounds to bringing along family members to share in the experience, the Summit combined advocacy, professional development, and meaningful connections.

Participation in the ABA Washington Summit ensures North Dakota bankers remain engaged in the national conversation about the future of banking while continuing to advocate for the communities they proudly serve.



Above:
Summit attendees from ND meet with US Senator Kevin Cramer.



Below:
Jamie Nelson of TruCommunity in Washburn attended the Summit with her son, Brady.



Above:
Cornerstone's Deneen Axtman with daughter Linnea and son Taiton

Below:
Christie Huber Obenauer of Union State Bank in Hazen participated in a national panel on fraud and scams.



Emerging Leaders
Kayla Ver Helst and
Michelle Holder





[More Information](#)



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.



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.



Apply Now!





BREAKING INTO BANKING

2026 SEMINAR

➤ Analyzing Repayment Sources
March 25, 2026 | Virtual via Zoom



Instructor:
Andy Keusal

Women Lead Symposium

July 30, 2026 | Virtual Event

aba.com/WomenLead



American Bankers Association

CO-SPONSORED BY:



Empower your leadership journey and elevate your career at the **Women Lead Symposium**, a virtual half-day event hosted by the American Bankers Association (ABA) designed for women in banking at every stage of their career.

Whether you're an emerging leader or a seasoned professional, this event gives you the tools, perspectives, and connections to drive meaningful growth — for yourself and your bank.

Nicole Evenson

TruCommunity Bank
Garrison/Max



MARCH 2026

BANKER YOU SHOULD KNOW



NDBA's *Banker You Should Know* feature for March introduces **Nicole Evenson**, Community President/EVP Credit at TruCommunity Bank in Garrison/Max.

Nicole was nominated by her colleague, Tonya Kerzmann, who shared the impact Nicole has not only within the organization, but on the people around her each day. In her nomination, Tonya wrote, "Nicole navigates challenges with professionalism and grace while earning the trust of clients, colleagues, and the organization."

Jamie Nelson, TruCommunity President and CEO agrees. "Nicole stands out because she's not only a smart banker – she's a strategic thinker who understands both the numbers and her customers."

Nicole is an engaged member of NDBA, participating in NDBA Peer Groups, graduating from the Dakota School of Banking and consistently attending NDBA events and opportunities to connect with fellow bankers. She also served as NDBA's first delegate to the ABA Emerging Leaders Council.

What first inspired you to pursue a career in banking?

Nicole: My interest in banking began quite early. I remember sitting at my parents' kitchen

table as a sophomore in high school working through my potential career paths. After some discussion, I declared I wanted to be a banker.

Nicole shared that from that point forward, her path remained focused and she landed her first banking role as a teller for Gate City Bank while attending college. That was 15 years ago!

How have you seen the banking industry change during your career?

Nicole: One of the most significant changes has been the evolution of client expectations.

Nicole emphasized that today's banking customers expect efficiency and ease, without sacrificing the personal connections that define community banking. Achieving that balance is more critical than ever, with technology serving as a key driver in meeting those expectations.

What's the most fulfilling part of your job?

Nicole: I take great pride in watching both our clients and our team grow and succeed. Strong institutions are not built overnight - they are the result of years of dedication, collaboration, and commitment from many individuals.

Nicole went on to say, "Seeing those collective efforts come together is incredibly rewarding."

Residing in a small town provides a front row seat to the celebration-worthy successes experienced on main street, surrounding farms, and within our communities.”

What's one accomplishment in your career you're especially proud of?

Nicole: One accomplishment I’m especially proud of is the role I’ve played in helping others succeed, both within our organization and among my clients. I've had the opportunity to mentor teammates with their eyes set on a promotion and watching that dream come to fruition warms my heart.

Nicole shared that she experiences that same sense of pride with her clients – especially when helping guide them through major farm transitions. Walking alongside them during these high-stakes, complex moments and seeing them come out stronger on the other side is incredibly rewarding to her.

Jamie Nelson added, “Nicole goes above and beyond for those she cares about and is always willing to go the extra mile. We appreciate all she brings to the team.”

What's something people would be surprised to learn about you?

Nicole: I am most comfortable in a pair of jeans, often accompanied by the smell of hay and an adornment of horse hair and dirt. The barn has always been my sanctuary and can melt the stress of a day in minutes.

Outside of the office, Nicole spends most of her time cheering on her three children – Harper (7), Kaiden (5) and Ryker (1½) – at their many sporting events and activities, enjoying time with her husband Travis, and riding horses. She feels incredibly fortunate to be raising her family on a fourth-generation farm – something that holds special meaning, as both she and her husband have fond memories of growing up on their respective farms. When they can, they enjoy weekends hunting, traveling, spending time at the lake, and barrel racing.



Kaiden, Ryker and Harper after a day of pheasant hunting



Kaiden and Harper on their horses Bubbles and Bailey



Nicole with kids, Ryker, Kaiden and Harper and husband Travis

If you weren't a banker, what career could you see yourself in?

Nicole: Had I not pursued banking, I could easily see myself practicing law. I’ve always been drawn to analytical thinking, problem solving, and navigating complex issues.

What's one piece of advice you'll never forget?

Nicole: Always present yourself for the role you aspire to, not just the one you currently hold. Your professionalism, work ethic, and attitude help position you for future opportunities.

If you could go back and give your younger self one piece of advice, what would it be?

Nicole: I would encourage gaining exposure to as many areas of the bank as possible.

She added, "Understanding how different departments operate and work together provides valuable perspective and ultimately makes you a stronger banker."

What impact do you hope to make in your organization or community?

Nicole: I hope to provide thoughtful financial insight and serve as a trusted partner to those around me, both professionally and personally.

Nicole shared that whether she's working with long-time clients, catching up with a friend, sitting beside another parent in the bleachers, or serving on a community board, she sees each interaction as an opportunity to make a positive impact. She believes that even the simplest conversations can open the door to offering guidance, sharing perspective, or helping someone feel more confident in their financial decisions. For Nicole, it's not just about banking – it's about building trust, being present, and supporting others in meaningful ways wherever she is.

“

She goes above and beyond for both her employees and the organization as a whole and is a trusted leader who supports, protects, and inspires those around her.

– Tonya Kerzmann
TruCommunity Bank

”

Who has been a role model or mentor in your life or career?

Nicole: I've been fortunate to have several mentors throughout my career, each offering a unique perspective and contributing to the foundation of my professional development.

Nicole also said their guidance, experience, and generosity in sharing what they've learned have played a meaningful role in shaping her leadership and decision-making.

How do you define success?

Nicole: Success often evolves throughout the varying stages of a person's career and life. Early on, success may look like landing the job, building your career, or achieving a promotion. Over time, that definition often broadens to include creating balance, making a meaningful impact, and helping others succeed.

Nicole went on to say, "For me in this stage of life, success has been celebrated in watching my children hit milestones and achievements, helping my clients strive towards their goals, strengthening our organization, and helping the next generation of bankers develop and thrive."

Nicole's commitment to her clients, her team, and her community reflects the very heart of community banking. As a trusted leader and a dedicated member of the Garrison/Max community, she continues to make a meaningful difference in the lives of those around her—making her a truly deserving recipient of this recognition... a **Banker You Should Know!**



Evenson kids ice fishing



Nicole graduated from the Graduate School of Banking at Colorado's Executive Development Institute.



UMACHA
SHARING KNOWLEDGE.
CREATING PEACE OF MIND.

North Dakota Fraud Forum

* May 19, 2026 | 9:00 am – 3:00 pm CT *

Fraud is constantly changing—and staying ahead takes connection and collaboration. Join industry peers, law enforcement, and experts for an in-person forum focused on fraud awareness, prevention, and response, presented by **UMACHA**.

You'll Learn How To:

- Spot current fraud trends impacting financial institutions
- Strengthen prevention & response strategies
- Work effectively with law enforcement
- Use tools and resources from UMACHA, FRPA and Nacha



FRAUD FORUM

Register for this Event:



<https://tinyurl.com/NDFraudForum>



Bell Tower, Fargo ND

NATIONAL SCHOOL FOR BEGINNING AG BANKERS

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JUNE 22-25. 2026

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Live Well, Work Well

March 2026

Build Healthy Habits With “Wellness Stacking”

Building healthy habits doesn't have to mean overhauling your entire lifestyle. In fact, small, meaningful changes are often the most sustainable. That's the idea behind wellness stacking, a method that helps you build better routines by pairing new habits with behaviors you already do every day.

By linking a new action to an existing routine, you create a simple structure that makes healthier choices easier and more automatic.

Wellness stacking works because your brain thrives on predictable patterns. Existing habits, such as brushing your teeth or making your morning coffee, act as “anchors.” When you attach a small wellness habit to one of these anchors, your brain begins to connect the two behaviors. Over time, the new habit requires less effort because it becomes part of an established routine. This reduces the mental load of having to remember to be healthy and makes consistency feel natural rather than forced.

Getting started with wellness stacking is simple. First, identify your daily anchor habits—the things you do without thinking. These might include waking up, sitting down at your desk, eating lunch or winding down at night. Next, choose a small

wellness habit that aligns with your goals, such as drinking a glass of water, stretching for one minute, taking a brief walk or practicing a few deep breaths. Attach the new habit to the existing one using a clear structure. Then, keep the new behavior small, easy, and repeatable to help it stick. Here are some examples of habit stacks:

- After I wake up, I will drink a full glass of water.
- While my coffee brews, I will do one minute of light stretching.
- When I sit down at my desk, I will take five deep breaths.
- After lunch, I will take a five-minute walk.
- Before brushing my teeth at night, I will write down one thing I'm grateful for.
- After I turn off the TV, I will prepare water or snacks for tomorrow.

By connecting tiny wellness habits to moments already built into your day, you can create sustainable changes. Reach out to a health care professional for further guidance.

U.S. News & World Report Reveals Top 2026 Health Trends

This year, U.S. News & World Report (U.S. News) replaced its long-running Best Diets annual rankings with a [Top Health and Nutrition Trends](#) report. The findings reflect survey results from a panel of 58 experts, including doctors, dietitians and health researchers. The experts were asked which emerging health trends would have the greatest impact in 2026. Here are their top predictions:

- 1. Expanded use of glucagon-like peptide-1 (GLP-1) drugs**—About 1 in 5 adults have used GLP-1 medications, and usage rates are rising as costs decrease and pill versions of these formerly injectable drugs become available. GLP-1's popularity will grow as its use broadens beyond obesity and Type 2 diabetes, tackling other conditions.
- 2. Integration of artificial intelligence (AI) and wearable technology**—Wearable tech can reveal simple health information, and can provide real-time information and personalized

recommendations when paired with AI. Many people are opting for smartwatches and smart rings that track metrics, such as physical activity, sleep and food.

- 3. Greater use of "food as medicine"**—While this concept isn't necessarily new, it does recognize that the foods consumed directly impact health. Experts predict a return to the basics of whole, nutritious food this year.

While plant-based food, sustainable sources and meat alternatives used to dominate the U.S. News's diet rankings, those trends landed at the bottom of this new health report. Today's reality is that more people are focusing on ways to incorporate animal products they consider sustainable and ethical.

Consult your doctor for more information about these health trends or for guidance in setting your own health goals for the year.

Understanding Kidney Health

March is National Kidney Month, making it a great time to take charge of your health by lowering your chances of developing kidney disease. Kidneys filter blood to remove waste products and excess water, creating urine. They also produce vital hormones that help create red blood cells, promote bone health and regulate blood pressure.

The National Kidney Foundation reports that 1 in 3 adults are at risk for kidney disease.

Kidney disease is the 9th leading cause of death in the United States. Today, 14% of adults are affected by kidney disease—and 90% of them don't know it. Most won't have symptoms unless their kidneys fail. There are some physical signs of kidney disease, but most people attribute them to other conditions. Here are risk factors for kidney disease:

- Diabetes
- Family history of kidney disease
- Heart disease
- High blood pressure
- Excess weight
- Smoking

Taking care of your kidneys is essential because they work continuously to keep your body healthy. Regular testing can help detect early signs of kidney issues, while limiting over-the-counter pain relievers reduces the risk of kidney damage. Healthy habits, such as daily exercise, plant-based protein and hydration, support kidney function and can help protect your kidneys for the long term. Contact your doctor for more information about kidney health and warning signs of kidney disease.

Recipe of the Month

Baked Salmon With Herbs and Lemon

Makes: 4 servings

Ingredients

- 16 oz. salmon (or any white fish)
- ¼ tsp. paprika
- ¼ tsp. onion powder
- ¼ tsp. garlic powder
- ⅛ tsp. black pepper
- ⅛ tsp. dried oregano
- ⅛ tsp. dried thyme
- 1 Tbsp. lemon juice
- 1 ½ Tbsp. margarine (melted)

Preparations

1. If using frozen fish, thaw it in the refrigerator according to package directions.
2. Preheat the oven to 350 F.
3. Separate (or cut) the fish into four pieces. Place the fish in a 13x9-inch baking pan.
4. Combine the paprika, garlic powder, onion powder, black pepper, oregano and thyme in a small bowl.
5. Sprinkle the herb mixture and lemon juice evenly over the fish. Then, drizzle the melted margarine on top.
6. Bake until the fish flakes easily with a fork, about 20 to 25 minutes.

Nutritional Information

(per serving)

Total calories	229
Total fat	15 g
Protein	21 g
Sodium	95 mg
Carbohydrate	1 g
Dietary fiber	0 g
Saturated fat	3 g
Total sugars	0 g

Source: MyPlate





ND

 **learntolive**

April 2026 Webinars

Embrace your emotional health with a live webinar led by Learn to Live's clinical team.

Managing Stress and Worry: The Learn to Live clinical team will walk through concepts/exercises to help you manage the increased emotional challenges many of us are facing. You'll learn how to recognize signs of stress, take action to reduce negative emotions, restoring a feeling of calmness and improved well-being.

[Wednesday, April 8th: 12-12:30pm CST/1-1:30pm EST](#)

When Substance Use Becomes a Concern: Substance use problems impact 1 in 7 people in their lifetime—but only 1 in 10 will ask for help. In this webinar, the Learn to Live clinical team explores our relationship with substances, and how you can take helpful action if you or a loved one wants to cut back.

[Tuesday, April 14th: 11-11:30am CST/12-12:30pm EST](#)

The Price of Silence: How to Talk about Mental Health: If you are struggling with anxiety, depression, or a related concern, you know that is when you feel the least like discussing what you are going through. Join us as we discuss effective strategies, guidance in seeking help, and ways we can support those close to us who may be struggling.

[Friday, April 17th: 10-10:30am CST/11-11:30am EST](#)

Promoting More Helpful Self-Talk: Advanced Strategies to Address the Core of Your Thinking: Our self-talk influences our emotions and impacts our overall well-being. Join us for an enlightening webinar that delves into transforming the core beliefs that silently drive our self-talk. In this session, you'll learn advanced strategies to shift the core beliefs underlying our negative self-talk to feel more capable, valuable and confident.

[Wednesday, April 22nd: 2-2:30pm CST/3-3:30pm EST](#)

To Register:

Click the link for the webinar of your choice and use the access code **BLUEND**. Upon registering, you will receive a confirmation email from Zoom.

If you cannot attend a live session, you can still register to receive a link to the recording.



Bank Technology Management School

Linking Technology Management to Bank Performance

2026 Specialty School
April 13-17, 2026
Madison, WI

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- **Expertise** in technology risk assessment and vendor management
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Graduate School of Banking
at the University of Wisconsin – Madison



Graduate School of Banking
at the University of Wisconsin – Madison

GSB Human Resource Management School Scholarship Awarded to Schulz

The North Dakota Bankers Association has named Jackie Schulz recipient of the Graduate School of Banking's Human Resource Management School Scholarship. Schulz, Director of Human Resources at BNC National Bank, headquartered in Bismarck, will receive a discount from the regularly charged fees for the Graduate School of Banking's Human Resource Management School at the University of Wisconsin-Madison.

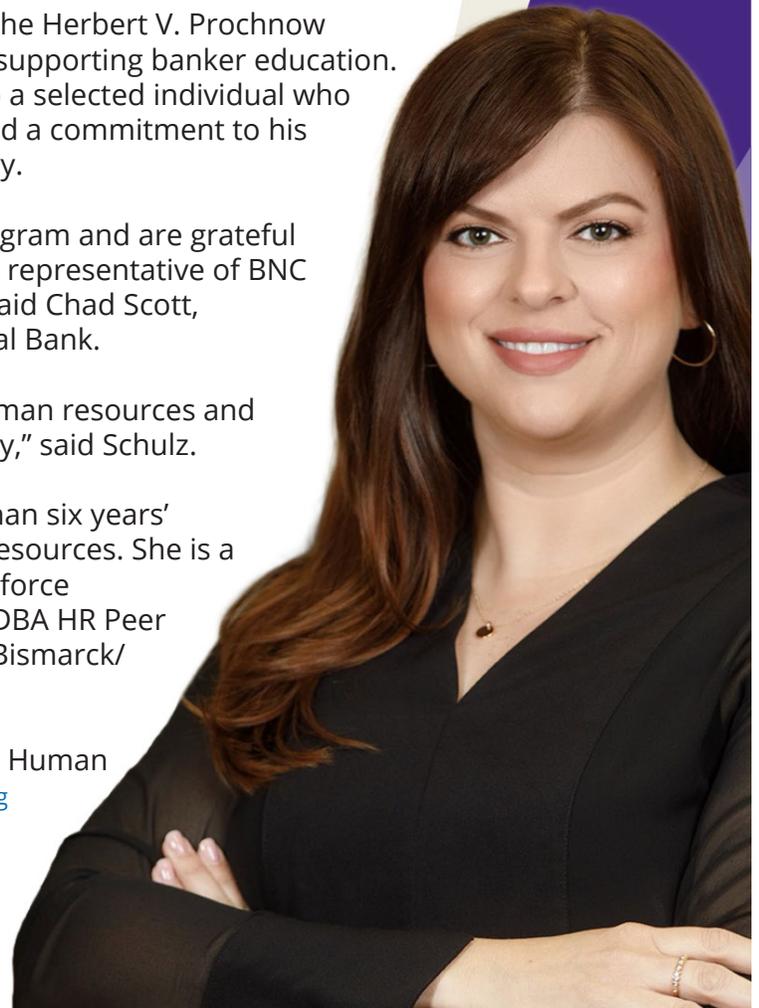
This scholarship, established and funded by the Herbert V. Prochnow Educational Foundation, furthers the goal of supporting banker education. The scholarship is made available annually to a selected individual who has demonstrated outstanding leadership and a commitment to his or her community and to the banking industry.

"We are excited to have Jackie attend this program and are grateful for the scholarship. I know she will be a great representative of BNC National Bank and all North Dakota banks," said Chad Scott, President, North Dakota Market, BNC National Bank.

"I am excited to continue my education in human resources and expand my knowledge in the banking industry," said Schulz.

Schulz is SHRM-SCP certified and has more than six years' experience working in all aspects of human resources. She is a member of the BisMan Chamber | EDC Workforce Development Committee, CDHRA, and the NDBA HR Peer Group. She is also an active volunteer in the Bismarck/Mandan community.

For additional information regarding the GSB Human Resource Management School, visit www.gsb.org or contact Dorothy Lick at the North Dakota Bankers Association.





Students Explore Real-World Money Skills

Fifth and sixth grade students from the Bismarck/Mandan area spent the day at the ND State Capitol exploring the basics of money management through sessions on budgeting, wants vs. needs, credit, and careers. The highlight of the day? Real World City, where students stepped into real-life roles, built budgets, and made financial decisions based on the jobs they were assigned. It was an exciting, hands-on way to bring financial literacy to life!



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 **April 22, 2026**

 Holiday Inn, Fargo

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Featured Speaker:
Matthew Dickinson



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Contact NDBA's [Dorothy Lick](#) with questions.





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Bank Lines of Business | [click here](#)

April 6, 2026 – May 1, 2026

Member Price: \$255 (readings included)

Bank Lines of Business is a comprehensive review of the products and services that banks offer customers—from deposit products to insurance and investments—and strategies for retaining and growing market share. This program deepens and broadens your bank employees understanding of how banks serve individual, small business and corporate customers’ financial service needs.

Building Customer Relationships | [click here](#)

April 27, 2026 – May 22, 2026

Member Price: \$255 (readings included)

Building Customer Relationships guides students through the strategies for earning customer loyalty, value-added sales and marketing, and creating and maintaining strong bank customer and partner relationships. It builds the critical relationship management skills essential to successful banking careers.

Commercial Lending | [click here](#)

April 13, 2026 – July 3, 2026

Member Price: \$650 (with text)

Suitable for anyone who wants to learn more about the commercial lending process—the backbone of most banks’ lending portfolios. Learn what goes into making a successful commercial loan and how to manage a customer relationship once the loan is approved.

Managing Interest Rate Risk | [click here](#)

April 6, 2026 – May 29, 2026

Member Price: \$1,070 (readings included)

An exploration of interest rate risk measurement techniques such as GAP, earnings sensitivity analysis, Duration GAP and economic value of equity sensitivity analysis. Risk management policy implementation and how to change overall interest rate sensitivity through balance sheet adjustments or derivative contracts are discussed.

Marketing Planning | [click here](#)

April 27, 2026 – May 22, 2026

Member Price: \$375 (readings included)

This four-week long, foundational course develops skills for preparing a comprehensive strategic marketing plan that follows best practices. Learn how to assess customers and trade area opportunities. Discover ways to integrate this information into a situational analysis - then create an action plan and develop a budget.

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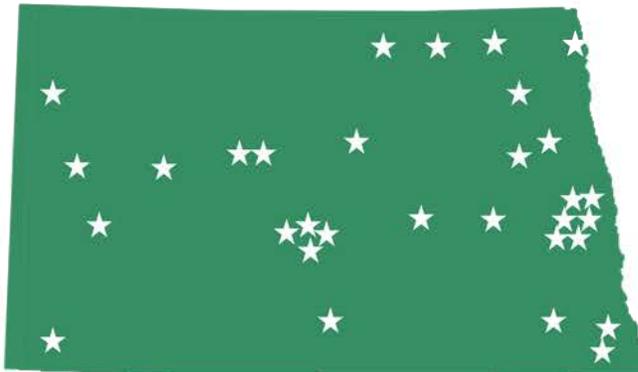
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BUSINESS PARTNER FEATURE

Playing Under Par



Dillon Wiedemann
Senior Vice President
Financial Strategies Group
The Baker Group

Something that may have gone unnoticed over the last few months is that the book price for the average community financial institution's bond portfolio has dipped below par (100 cents on the dollar). At least according to the 700+ financial institutions that process bond accounting reports with The Baker Group (individual results may vary). More surprisingly, this hasn't been the case since 2009.

As prices on the universe of bonds swung from premiums to discounts when the Fed began raising rates in 2022, portfolio managers admirably continued adding bonds to the portfolio in the face of steep unrealized losses. And today, they're being rewarded for that faith as bond portfolio yields sit at 14-year highs and book prices are below par for the first time in roughly 17 years. Given that we find ourselves in not-recently-charted territory, it's a good time to examine what this means for the bond portfolio and some takeaways we can learn from the game of golf.

Protecting the Scorecard

It's not often that I find myself playing below par in golf, but one key to keeping that streak going for as many holes as possible is playing smart and managing risk. The same goes for the bond portfolio. Just like taking too much risk in golf can turn a bad shot into a bad hole, buying the wrong bond or reaching for yield at the wrong time can wipe out years of progress. As

fixed income portfolio managers, we don't have the benefit of uncapped gain potential like stocks do. Our yield can fluctuate based on prepayments, but we have a limit on what our investments can earn. That's why taking too much credit risk is an asymmetrical risk, the maximum upside is capped to the yield we earn, but the maximum downside is total loss of principal. As lenders, you know this game well and have a depth of experience to draw on in evaluating credit risk for individual borrowers. Our philosophy has always been to take credit risk on the loan side where you can best use that experience in evaluating risk, but you're also better compensated for taking that risk. Reaching for yield in the bond portfolio can often mean taking on unknown risks and in today's world of artificial intelligence, those risks are only potentially growing. As a recent example, consider owning a corporate bond in IBM. IBM is a longstanding titan of Fortune 500 companies with a strong balance sheet, but who could've predicted that a new AI coding tool would send the stock tumbling over fears that it could wipe out a strong revenue generating business line for IBM? I'm certainly not calling for IBM to begin defaulting on its debt but that's an example of how quickly the picture can change and why adding bonds with agency or government guarantees protect the portfolio against credit risk, even if it means a little less yield.

Club Selection Matters

A golfer doesn't win with just one club and neither does a balance sheet manager. As portfolio managers continue to book bonds at discount prices, a couple of benefits happen:

1. In falling rate scenarios, institutions should see the yield on their bond portfolios drift up. This is driven by faster prepayments causing more rapid discount accretion to par as cash flow comes back sooner than was anticipated when the bonds were purchased. This is an excellent hedge against the margin erosion that typically happens in falling rate environments.
2. Total return potential should improve. Generally speaking, a discount bond has more positive convexity than the same bond purchased at a premium. Imagine a callable agency purchased at 100 cents on the dollar. That bond's price appreciation potential is limited to basically 0 because anything above par would be considered in-the-money to be called away. Now imagine the same exact callable agency purchased at 94 cents on the dollar, this bond has 6 points of price appreciation potential before getting to a price above par where it can be called away. That slight tweak in strategy could prove significant if rates continue to fall.

Now that I've laid out a couple of reasons to continue adding discounts, it's important to get back to the original point that club selection matters. An area of weakness that discount bonds have is in rising rate scenarios. As rates go up, we get less cash flow than anticipated and the discount accretion slows down causing our yield to drift lower. This is simply something to be aware of in this environment where discounts are plentiful. Few, if any, would have rising rates as their base case scenario, but it's important to acknowledge all scenarios as an effective portfolio

manager. Continue to add discounts and focus on structure as you make investment selections, but if you start to notice that your portfolio is full of discounts, don't be afraid to add bonds that have premiums as a way to diversify. The same way that discounts can offer positive yield drift in falling rate scenarios, premiums can offer positive yield drift in rising rate scenarios. Adding both premiums and discounts gives the portfolio a natural yin and yang as rates move in either direction and protects the portfolio from being overly exposed to one scenario.

As I wrap up this article, it's time to come clean and admit that I stole these points of wisdom from a far better golfer than myself. I would give credit, but the name conveniently escapes me as the advice was borrowed without asking. Even still, the takeaway remains the same. It's the first time in a long time that bond portfolios have been positioned with these yields and book prices. Now is not the time to start playing like we need to make up strokes. Continue to focus on building a portfolio with a disciplined strategy and you should continue to reap the rewards.

Dillon Wiedemann is a senior vice president of the Financial Strategies Group at The Baker Group. He works with clients in a broad range of areas including investment portfolio management, education, swap strategies, and interest rate risk management. Dillon began his career in 2016, working with retail investors at Baker Asset Management before transitioning to the institutional side of the firm in 2019. A regular speaker at Baker's various educational seminars across the country, Dillon holds a bachelor's degree in finance from the University of Central Oklahoma.



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October 14-16, 2026



After years of navigating a challenging interest rate landscape—with shrinking margins and rising funding costs—2025 brought a welcome turning point: expanding margins and stronger earnings. Yet as we move through this easing cycle, one pressing question looms: *What comes next?*

With the Federal Reserve having delivered 175 basis points of rate cuts from late 2024 through 2025, senior management and ALCOs continue to face the dual challenges of uncertainty and volatility. Will the Fed achieve a soft landing, or could the US economy tip into recession in 2026? While the path forward remains unclear, policymakers have signaled the potential for additional rate cuts—making strategic planning more crucial than ever.

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October 14-16, 2026



Omni Hotel
Oklahoma City, Oklahoma



Golf Included

AGENDA:

Wednesday, October 14

Golf (included)

Thursday, October 15

Breakfast, Seminar, Lunch, Dinner/Cocktails (included)

Friday, October 16

Breakfast, Seminar

ACCOMMODATIONS:

A block of rooms is available at Omni Hotel. The special room rate will be available until **September 14, 2026** or until the room block is sold out. Hotel price: \$239 + fees/tax. Hotel reservation link: [Click here](#).

WHO SHOULD ATTEND:

Financial institutions' CEOs, CFOs, investment officers, board members, and those who are directly or indirectly responsible for financial management functions will benefit from this seminar.

There is no cost for this seminar.

11 hours of Economics and Finance CPE credits will be earned for your attendance.



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A Path to Good Credit

Good credit can help you build a more financially stable life. Lenders, landlords and many employers use your credit history to judge your overall reliability. With good credit, you could qualify for lower interest rates, better loan terms, quality rental housing or even certain job opportunities.



Your creditworthiness is based on your credit report and credit score (such as a FICO® Score). Your credit report tracks how you use credit over time and your score summarizes that history into a single number.

The most important factors affecting your credit score:

- Whether you have at least one active credit card or loan.
- Whether you pay your credit cards and loans on time.
- Whether you use less than 30% of the credit available on your credit cards.

What is a good FICO® Score?

Range	FICO® Score	Consumer Impact
Subprime (Poor)	300 – 600	DENIED loans/credit cards or UNFAVORABLE rates and terms
Near-Prime (Fair)	601 – 660	GOOD rates and terms
Prime (Good)	661 – 780	BETTER rates and terms
Super Prime (Excellent)	781 – 850	BEST rates and terms

The Do's and Don'ts of Good Credit

DO

- ✓ **Establish a credit score.** Have at least one active credit card or installment loan.
- ✓ **Pay your credit cards and loans on time.** If a credit card or loan payment is 30-days late, it can lower your score by 100 to 125 points.
- ✓ **Keep balances low.** Aim to use less than 30% of your credit limit on each credit card.
- ✓ **Ask for help early.** If you're struggling to pay ANY of your bills, contact your creditors to discuss repayment options and avoid collections.

DON'T

- ✗ **Avoid credit completely.** Not using credit cards and loans can prevent you from building a score.
- ✗ **Miss or make late payments.** Late or missed credit card or loan payments can seriously damage your credit.
- ✗ **Max out credit cards.** High balances (over 30%) increase your credit utilization and lower your score.
- ✗ **Trust "quick fix" companies.** Avoid credit repair and debt settlement companies that charge steep fees and make promises they cannot keep.

Strategies to Tackle Debt and Improve Credit

- Balance transfer cards: some cards offer 0% interest for a limited time. If you can pay off the balance before the promotional period ends, this can reduce your debt.
- Debt repayment methods:
 - *Snowball*: Pay off the smallest balance first.
 - *Avalanche*: Pay off the highest-interest debt first.
 - Remember to always pay at least the minimum amount due on your credit cards.
- Bankruptcy: a last resort that can provide a fresh start. Consult a reputable consumer bankruptcy attorney before moving forward.
- Building good credit may take time, but consistent and informed choices can put you on the right path.

Get help from trusted sources:

The National Foundation for Credit Counseling:

NFCC.org

Financial Counseling Association of America:

FCAA.org

National Association of Consumer Bankruptcy

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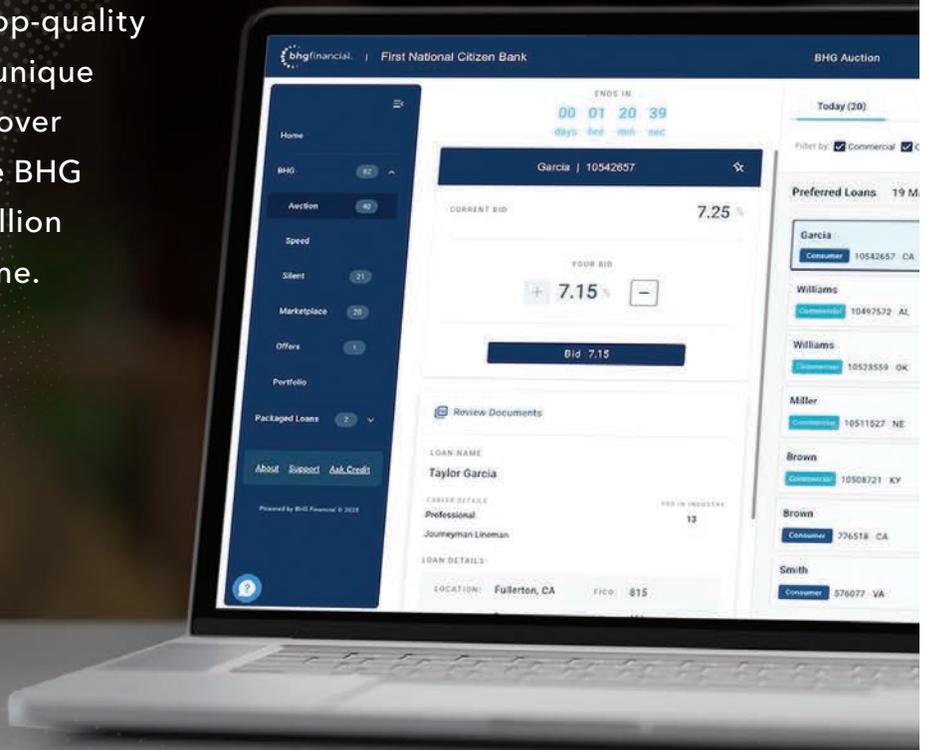


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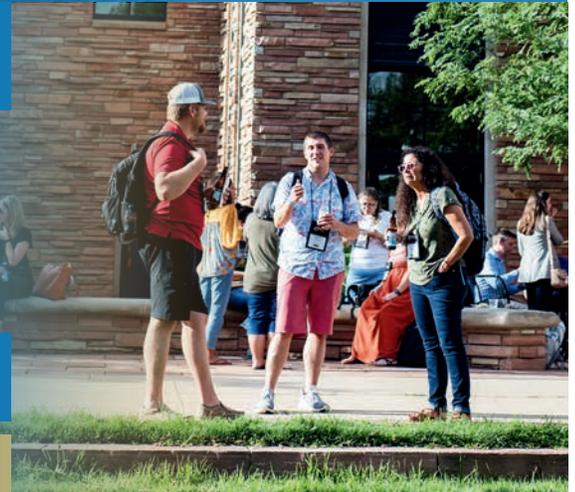
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Next Session: October 18-21, 2026



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Next Session: May 4-7, 2026



BUSINESS PARTNER FEATURE

PayPal Data Breach: Lessons for Financial Institutions, Consumers, and Vendors

Amanda Dearing
Information Security Consultant
SBS CyberSecurity



Executive Summary

The recently disclosed PayPal data breach shows how even trusted applications can introduce unexpected risks for financial institutions. A coding error that went undetected for six months exposed sensitive customer data, including email[SD1.1] addresses, dates of birth, and Social Security numbers, among other personal identifiers.

This incident reinforces shared exposure across financial institutions, financial technology providers, and consumers. Fintech firms must prepare for the possibility of application-level failures that may not trigger alerts. Financial institutions that rely on vendors with access to sensitive data should evaluate how issues like this affect vendor oversight expectations. Consumers, too, should understand the long-term implications of sharing sensitive identity data that cannot be changed.

What Happened in the PayPal Data Breach

In February 2026, PayPal disclosed a software error within its PayPal Working Capital (PPWC) loan application. A code modification unintentionally exposed sensitive customer information between July 1, 2025, and December 13, 2025, when the issue was discovered and corrected.

The incident impacted approximately 100 customers, exposing personally identifiable information (PII) including names, email addresses, phone numbers, business addresses, dates of birth, and Social Security numbers.

PayPal responded by:

- Rolling back the code change responsible for the data exposure
- Resetting passwords for impacted customer accounts
- Issuing refunds for confirmed unauthorized transactions
- Offering affected customers two years of free three-bureau credit monitoring and identity restoration services through Equifax

Why It Mattered

Internal Errors Can Create External Risk

The breach stemmed from an internal coding error rather than a cyberattack, showing how application-level failures can create external risk. Secondary workflows and supporting platforms can expose sensitive data when not validated and monitored with the same rigor as core systems. Financial institutions face similar exposure in lending, onboarding, and fintech-integrated platforms.

Static Identity Data Raises Long-Term Risk

Social Security numbers, dates of birth, and contact information cannot be changed or rotated, creating prolonged fraud and identity theft risk even for a limited number of users. Institutions should anticipate elevated and prolonged fraud risk when static identity data is compromised, particularly when exposed through third-party platforms.

Monitoring Gaps Left the Issue Undetected

A six-month exposure window highlights monitoring gaps in non-core platforms. Loan and workflow applications often lack the same detection capabilities applied to primary systems, allowing issues to persist unnoticed and increasing regulatory and operational pressure. When third-party exposures are disclosed, institutions may also need to perform retrospective fraud analysis and incident response review.

Lessons for Financial Institutions, Fintech Developers, and Consumers

Financial Institutions

- Treat non-core platforms supporting lending, onboarding, or decisioning as risk-bearing systems. Extend vendor oversight, monitoring, and change management to these applications.
- Clearly define what data vendors are permitted to access, store, or process, and validate access controls, cross-tenant boundaries, and error-handling paths regularly.
- Include fintech and lending products in secure code review and application risk assessment cycles.
- Ensure incident response plans account for third-party fintech incidents involving shared customer data, including scenarios where the bank's systems are unaffected but customer identity information may be exposed.
- Align vendor oversight programs with regulatory expectations for detection, change management, and data exposure response.

Fintech Application Developers

- Apply consistent change management procedures to all code, configuration, and workflow updates, regardless of perceived risk.
- Extend behavioral analytics, logging, and anomaly detection to loan portals, underwriting workflows, and partner-facing APIs.
- Reassess alert thresholds and regularly test logic paths, error states, and workflow changes to reduce silent failures and shorten dwell time.
- Understand and validate cyber insurance coverage, including activation of consumer

support services such as credit monitoring and identity restoration.

Consumers

- Enroll in credit monitoring and identity protection services when offered following a data exposure.
- Monitor financial accounts and credit reports over time, not just immediately after notification.
- Share sensitive identity data selectively and be mindful of which platforms retain it long term.
- Recognize that even limited-scope breaches can have a lasting impact when static identity data is involved.

What the PayPal Breach Reveals About Shared Risk in the Financial Ecosystem

The PayPal breach demonstrates that internal application flaws at trusted providers can introduce shared risk across financial institutions, fintechs, and consumers. It reinforces that exposure of static identity data creates long-term fraud and identity theft concerns, well beyond the initial incident. The breach also highlights how secondary platforms and workflows often receive less scrutiny despite handling sensitive information. For financial institutions, incidents like this reinforce the need for incident response plans that address fintech partner exposures, even when the bank's own systems remain unaffected. Ultimately, financial institutions and fintech partners must apply consistent oversight, monitoring, testing, and change management to non-core applications with the same rigor applied to primary systems.

This blog was originally published on sbscyber.com.

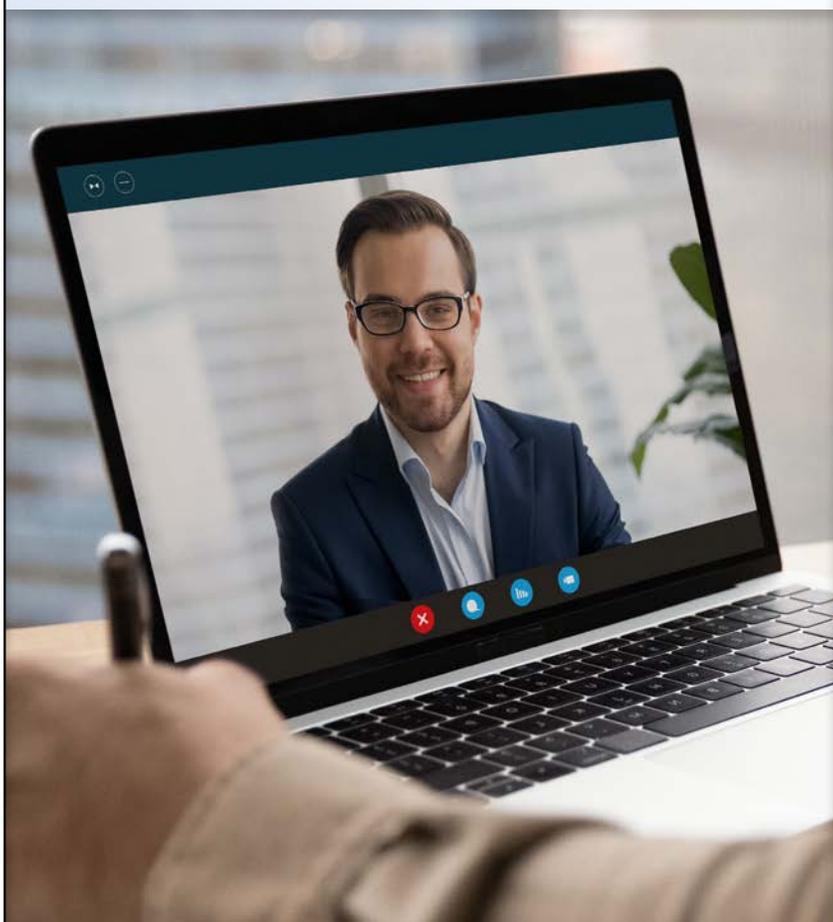
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Contact us for a free, confidential conversation when you or someone you know would like to discuss the best ways to give back. We have helped thousands of North Dakotans make a difference in their communities and can suggest ideas on the most tax-wise ways to do so. Learn more at www.NDCF.net.

IntraFi Bank Executive Business Outlook Survey



Loan Demand, Funding Costs, and Capital Access Improving

In the latest IntraFi Bank Executive Business Outlook Survey, nearly half of banks said loan demand improved in 2025, and 56% expect it to increase in 2026. Seventy-eight percent of bankers said that funding costs improved over the past year. Meanwhile, 97% anticipate either stable or improved access to capital this year. Download the [Q4 Report](#) from IntraFi.

Strengthening our capabilities while expanding our services.

Brady Martz is expanding its financial institutions services with the addition of **Banker's Compliance Consulting** effective March 1.

Since 1993, Banker's Compliance Consulting has built a reputation for taking complicated regulations and turning them into plain English. Their team provides comprehensive on- and off-site compliance reviews, consultation, and a vast library of resources.



Ryan Bakke, CPA
FI Industry Leader, Principal

"This acquisition aligns closely with Brady Martz's priorities by deepening our expertise, enhancing the client experience, and fueling the Firm's long-term growth. We are excited about the expertise and diversification the Banker's Compliance Consulting team brings to our firm and to our clients. Their commitment to breaking down the complexities of industry regulations fits seamlessly with our culture and reinforces our shared focus on practical, client-centered service."



Connect with Ryan today to discuss your journey to a brighter financial future.

ryan.bakke@bradymartz.com
701-852-0196

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From shifting demands to evolving market condition, we know your bank's funding needs aren't always predictable. With IntraFi's ICS® and CDARS® services, it's easy for banks to grow relationships yet move deposits off balance sheet when needed, or to maintain funding amounts on balance sheet as liquidity needs dictate. The services offer an attractive combination of benefits for your customers and allow your bank to set its own rates. IntraFi is the largest deposit placement service provider and its network enables the highest per bank and per depositor capacity, offering the ability to make large dollar placements every business day.

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Brad Cole at (866) 776-6426,
x3392, or bcole@intrafi.com



www.intrafi.com

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.

BANK

HAPPENINGS



associate

HAPPENINGS

Tioga

The Bank of Tioga is pleased to announce **Scott Campbell** as its new vice president of business banking, bringing more than 20 years of banking experience and a strong passion for commercial lending to the Tioga and Crosby community.

Scott is a graduate of Southern Utah University and has built a career rooted in relationship driven banking, exceptional service, and meaningful community involvement.

Throughout his career, Scott has focused on helping businesses grow by understanding their goals and delivering thoughtful financial solutions.



Scott Campbell

Bismarck

The Greater North Dakota Chamber (GNDC) announced its 2026 Women to Know and Watch in ND Business, recognizing professionals who are making a meaningful impact across the state's business community through leadership, collaboration, and results. Several bankers and NDBA colleagues received this honor:

- Alexis Baxley, Independent Community Banks of ND
- Brenda Foster, First Western Bank
- Sandy McMerty, North Dakota Office of the Secretary of State
- Wendy Schweitzer, Dakota Carrier Network

Combined Happenings

2026 Prairie Business Magazine Top 25 Women in Business were announced – an inspiring group of leaders making a meaningful impact in their workplaces, industries, and communities across the Dakotas and Minnesota. Several NDBA bankers and business partners made the list:

- Crystal Coalwell, Gate City Bank
- Stacie Heiden, Blue Cross Blue Shield of North DakotaND
- Kristin Jaeger, Cornerstone Bank
- Elise Labernik, Eide Bailly LLP
- Tahnee Magnus, Brady Martz
- Melissa Marshall, Dale Carnegie

Bismarck

North Dakota Housing Finance Agency (NDHFA) has been ranked as one of the Best Mortgage Companies to Work for by National Mortgage News for 2026.

NDHFA's mission is to make housing affordable for all North Dakotans. Over the past 44 years, more than 56,000 individuals and families have benefited from the affordable home financing provided by the state agency.

Through its FirstHome™ program, NDHFA primarily assists first-time homebuyers in achieving homeownership by providing low-cost mortgages, down payment and closing cost assistance. Single parents, veterans, and families with disabled or elderly household members can qualify for similar help through HomeAccess. The agency's North Dakota Roots program assists households who require assistance to buy again or whose income exceeds the limits of the agency's FirstHome program.

Parties interested in the agency's programs will find information at ndhousing.nd.gov, including contact information for the Participating Lenders who originate mortgage loans on NDHFA's behalf and for FirstHome Certified Agents, real estate agents who have exhibited a commitment to assisting homebuyers who may benefit from the agency's programs.

National Mortgage News and Best Companies Group's annual awards program identifies, recognizes, and honors the best employers in the U.S. mortgage industry. This year's list included 40 companies who were identified as the winners, with the final rankings revealed in a special report published in National Mortgage News on March 2, 2026. NDHFA has received this ranking every year since 2022.

Richfield MN

Karen Von Guten, Vice President, USource Manager, announced her retirement from **United Bankers' Bank** effective March 19, 2026. **Ellie Oehrlein** started in March as the new USource Manager. Ellie has over 10 years of experience in human resources. She graduated from Crown College with a BBA in business administration and is a certified SHRMSCP and PHR.



Ellie Oehrlein

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The cost is \$25 to run in two consecutive issues of the Bulletin and be posted on NDBA's website for 6 weeks.



Third-Party Risk Analyst
Bismarck//Mandan, ND



Full job description and to apply: [click here.](#)

Are you a detail-oriented risk professional with a strong understanding of vendor and third party risk management? Starion Bank is seeking a **Third-Party Risk Analyst** to support and strengthen our Third-Party Risk Management (TPRM) Program.

This role is ideal for someone who enjoys analyzing risk, coordinating due diligence, partnering with stakeholders across the organization, and contributing to strong governance and regulatory compliance.

Location: On-site in Bismarck/Mandan, North Dakota. This position may be eligible for a hybrid work arrangement.

Why Starion Bank?

As a growing community bank, Starion Bank values strong relationships, integrity, and sound risk management practices. We offer a collaborative and professional environment where employees are empowered to make an impact while supporting the safety, soundness, and success of the organization.

Key Responsibilities:

- Support the Bank's Third-Party Risk Management (TPRM) / Vendor Management Program by identifying, assessing, documenting, and monitoring risks associated with third-party relationships across their lifecycle. Prepare metrics, summaries, and materials to support management reporting and governance committees
- Coordinate and review risk-based due diligence materials, including financial information, insurance documentation, independent audit reports, and business resiliency artifacts
- Maintain schedules and tracking for ongoing monitoring and periodic reviews, including higher-risk and critical vendors
- Contribute to the maintenance and enhancement of third-party risk policies, procedures, tools, and documentation
- Partner closely with internal stakeholders and, when needed, external legal counsel to support sound third-party risk decisions

Qualifications:

- Three to five years of experience in third-party risk management, vendor management, risk management, compliance or a related field.
- A Bachelor's degree in business, finance, risk management, information systems, or a related field preferred, or the equivalent combination of education and experience.
- Strong analytical skills with ability to assess complex risk and summarize findings clearly and demonstrated ability to evaluate common third-party risk evidence
- Excellent written and verbal communication skills with strong attention to detail
- Strong organizational, documentation, follow-up, and time-management skills

What We Offer:

- Competitive Salary: Your hard work deserves great pay!
- Comprehensive Benefits: Including health, life, dental, vision, and a health savings account.
- Retirement Planning: 401K and profit-sharing options.
- Incentives: Annual Incentive Compensation Program available for all benefiteligible employees
- Work-Life Balance: Paid vacation and holidays.

Join a team recognized as the "Best of the Best" by Independent Bankers magazine and one of the "50 Best Places to Work" by Prairie Business magazine!

Ready to Make a Difference?

If you're ready to take the next step in your career and be part of a community-focused bank, apply today at www.starionbank.com!

Apply now and become a vital part of our team!

Starion Bank is an Equal Opportunity Employer of women, minorities, protected veterans and individuals with disabilities.

Chief Risk Officer Bismarck ND



Full job description and to apply: [click here.](#)

Bank of North Dakota (BND) is seeking a Chief Risk Officer to play a key role in advancing the Bank's mission of supporting agriculture, commerce, and industry across the state. Working alongside North Dakota's financial institutions, BND fuels economic development and serves as the central depository for state funds—making a meaningful impact in communities statewide.

At BND, your work matters and your contributions are valued. We offer an incentive plan along with a comprehensive benefits package, including fully paid family health insurance, generous paid leave, flexible work-life balance options, retirement plans, an infant-at-work program, tuition reimbursement, and more. Be part of something bigger—join the Bank that helps North Dakota thrive.

As Chief Risk Officer, you will provide strategic leadership for the Bank's independent Risk Management Service Area, including Enterprise Risk Management, Internal Audit, Compliance, Credit Review, Vendor Management, Procurement, Business Continuity and Disaster Recovery, Insurance, and Information Security oversight. You will serve as a key advisor to the President and Advisory Board, ensuring effective identification, measurement, and mitigation of risk while supporting the Bank's long-term objectives.

In this role, you will oversee the Bank's risk framework, internal audit execution, and compliance testing to ensure strong controls and regulatory alignment. You will also provide oversight of credit review, vendor risk, procurement, insurance, and business continuity planning, while partnering with NDIT to support a unified information security function and governance structure.

You will participate in executive-level decision-making as a member of key committees, contribute to strategic planning, represent the Bank before legislative and state entities, and assist in managing the biennial budget. You will also lead risk strategy related to fintech initiatives—identifying emerging risks, developing mitigation strategies, and ensuring a balance between innovation, security, and compliance.

As part of the executive leadership team, you will lead and mentor Risk Management staff, promote professional development, and foster a culture of accountability, transparency, and proactive risk awareness, while supporting organizational initiatives aligned with the Bank's mission and values.

Qualified candidates will have a bachelor's degree in accounting, finance, business administration, economics, or a related field, along with at least ten years of progressive experience in risk management or related areas, including fintech risk. A minimum of five years of leadership experience managing and developing professional staff is also required.

Business Banking Associate Manager Bismarck ND or Remote (ND Resident)



Full job description and to apply: [click here.](#)

Bank of North Dakota (BND) is seeking a Business Banking Associate Manager to lead a team supporting participation, direct, economic development, and legislatively directed lending programs that help strengthen communities across North Dakota.

This role provides team leadership, coaching, and workflow coordination while ensuring high-quality loan documentation and responsive service to internal and external partners. The position collaborates closely with business bankers, credit analysts, loan servicing staff, and financial institution partners to support efficient and accurate lending operations.

Qualifications: Bachelor's degree in a business-related field and 5+ years of commercial, agricultural, or residential lending administration experience, including experience leading or developing staff.



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Risk Factor

It's estimated that approximately **40%*** of all properties not located within a **SFHA** will flood at some point. So with this in mind, one can see why it would be important to understand how close all structures on a property lie in relation to the *nearest SFHA*. In many of these instances a standard Flood Hazard Determination Form for a property does not give enough detail to the borrower or lender, and may leave them unaware of the potential risk of flooding the property faces.



Quick & Accurate

By utilizing an **aerial Map Copy**, the lender can see the distance to the next hazardous zone from any structure on the property. Due to the nature of the risk, it's important that lenders review accurate and easy-to-read maps. A **clear Map Copy** provides beneficial information regarding *nearby SFHAs* that may not directly affect the primary structure or structures.



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FLOOD ZONE
DETERMINATIONS**

The benefits to ordering an easy-to-read **aerial Map Copy** along with your flood zone determination extend beyond just being able to see the multiple structures on a property and can significantly reduce the risk for the borrower and lender. If you are not using a vendor who can provide you with an **aerial Map Copy** along with your flood zone determination, reach out to **DataVerify Flood Services**. We can provide the digital lift that lenders and borrowers need to work through all the uncertainties surrounding **SFHAs**.



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*<https://www.floodsmart.gov/flood-insurance/why>



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Fargo ND

Contact: Steve Owens, Client Development Manager

Phone: 612-845-4282

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IntraFi

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Arlington VA

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Davie FL

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Phone: 954-263-6399

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