

Building a High-Performance Mindset

at NDBA Regional
Member Meetings



Also in
this issue:



2026 NDBA
**Ag Credit
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Banking on COMMUNITY

CELEBRATING THE WAYS NDBA
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Events at a Glance

For More Information:

Visit www.ndba.com
Or Contact
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OCTOBER 2026

1-2	Ag Credit Conference	Brewhalla & Hilton Garden Inn, Fargo
6-7	Security Seminar	Holiday Inn, Bismarck & Holiday Inn, Fargo
12-16	GSB Bank Cybersecurity School	Madison WI
13	Fraud Peer Group	ND Gateway to Science Center, Bismarck
13	Peer Group Consortium Welcome Reception	ND Gateway to Science Center, Bismarck
14	Peer Group Consortium	National Energy Center of Excellence, Bismarck
26-27	IRA Fundamentals & Advanced IRAs	Courtyard by Marriott, Bismarck
28-29	IRA Fundamentals & Advanced IRAs	Holiday Inn, Fargo
30	HSA Workshop	Holiday Inn, Fargo

FEBRUARY 2027

23	NDBA Legislative Reception	TBA
24	Breaking into Banking 101	Virtual

MARCH 2027

8-10	ABA Washington Summit	Washington DC
24	Breaking into Banking 201	Virtual

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Mission Statement

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BANKING NEWS



National Banking News & Insights



CFPB Reform Bill Introduced in Congress

House Financial Services Committee Chairman French Hill (R-AR) and Financial Institutions Subcommittee Chairman Andy Barr (R-KY) introduced the Consumer Financial Protection Accountability and Reform Act of 2026, H.R. 10184, to bring accountability to the CFPB.

“For too long, shifting priorities, unclear legal standards, duplicative supervision, and haphazard and overreaching enforcement at the CFPB have created uncertainty for consumers and the businesses that serve them,” said Chairman Hill. “This package establishes durable guardrails to make the CFPB more accountable and transparent while keeping its focus where it belongs: protecting consumers and promoting competition, innovation, and access to affordable financial products and services.”

Key provisions of the bill include:

- Putting CFPB through the regular congressional appropriations process and establishing a dedicated Inspector General to strengthen accountability.
- Requiring rigorous, transparent cost-benefit analyses for rulemakings that consider impacts on small businesses, competition, credit access, and innovation.
- Requiring periodic reviews of major rules to ensure they work in practice and their benefits justify their costs. The Reform Package Establishes Clear Rules of the Road and Coordinated, Risk-Based Oversight.
- Clarifying the CFPB’s authority so firms can invest and innovate with greater certainty.
- Strengthening due process, ensuring proportionate penalties, and rewarding firms that self-report and remediate problems.
- Ensuring that regulation does not unnecessarily hinder innovation, consumer choice, or access.

- Reducing duplicative examinations and adding guardrails to supervision.

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New CFPB Home Loan Toolkit Available for Homebuyers

The CFPB recently updated the “Your Home Loan Toolkit” disclosures that lenders and brokers are legally required to provide to consumers shopping for a mortgage loan.

As mandated by RESPA and TILA rules, these important disclosures provide homebuyers with crucial information in helping them understand the homebuying process and the nature and costs of real estate settlement services. Lenders and brokers should provide the toolkit to homebuyers as early as possible in the homebuying process, and no later than after the homebuyer submits a loan application.

The new toolkit is available immediately for use. Please contact the [Office of Private Sector Engagement](#) with any questions.

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With Failure on Procedural Motion, Clarity Act’s Future Is Uncertain

The Senate voted 50-49 against ending debate on the Clarity Act, leaving the fate of the bill uncertain in the current Congress.

A cloture vote is a procedural motion that still allows the bill to be amended before a final vote. By failing to reach the 60-vote threshold needed for cloture, Senators signaled their unwillingness to pass the legislation in its current form.

The Senate is currently scheduled to remain in session until early October, then will be in recess until after the midterm elections.

Democrats pressed for stronger ethics language preventing officeholders and their families from profiting from crypto-related ventures. Three Republicans – Sens. Collins (R-Maine), Hawley (R-Mo.) and Moran (R-Kan.) – joined Democrats in voting against cloture. Sen. Thom Tillis (R-N.C.) changed his vote from yes to no and entered a motion to reconsider cloture. The move allows the Senate to potentially reconsider the bill later this year.

Bankers have been urging lawmakers to use the Clarity Act to close a legal loophole that allows digital asset service providers to avoid the existing prohibition on stablecoin interest and yield. In recent days, the bill's supporters offered language allowing regulators to promulgate rules to close the loophole, but only if the Treasury Secretary determines within 18 months of passage of the bill that stablecoins have had a "substantial detrimental impact" on community banks.

Banking groups believe the proposed "regulatory circuit breaker" is inadequate as it would only go into effect after substantial deposit flight has occurred. In a statement after the vote, the associations said they continue to support creating a strong, durable regulatory framework for digital assets that will set the course for U.S. global leadership for decades to come.

"We believe Congress can accomplish that goal while protecting the bank lending that drives economic growth," the associations said. "As lawmakers consider next steps, we encourage them to adopt targeted changes to stablecoin yield policy. We stand ready to work with all stakeholders to achieve this important goal."

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House Passes Revised Version of Common Cents Act

The House has passed by voice vote a revised version of legislation to officially end penny production and provide a framework for cash rounding when exact change cannot be provided.

President Trump last year directed the Treasury Department to stop producing pennies, noting that each penny costs more to make than it is worth. The Common Cents Act [H.R. 10167] by Reps. Lisa McClain (R-Mich.) and Robert Garcia (D-Calif.) officially orders the Treasury to cease penny production and requires cash transactions to be rounded up or down to the nearest five cents while clarifying that checks, credit cards and other noncash payment methods are not subject to rounding.

The House passed a similar version of the bill earlier this year, which was then amended in the Senate. The version passed includes new language requiring the Treasury Department to give Congress 60 days' advance notice before discontinuing any circulating coin. It also allows the Treasury Secretary to explore a new metals composition for nickel manufacturing to save costs.

The legislation now heads to the Senate.



FBI Publishes First Cyber Strategy Roadmap

The FBI has released its first "cyber strategy" that outlines the law enforcement agency's priorities in combating cybercrime and protecting critical infrastructure.

According to the document, the cyber strategy will guide the FBI in how it uses its resources "to disrupt and deter cyber adversaries, support victims, build world-class capabilities and drive coordinated action." The roadmap was developed as part of the broader Trump Administration Cyber Strategy, released in March.

"Today's cyber threat picture is shaped by two overlapping forces: disciplined, state-sponsored actors leveraging national power to penetrate U.S. networks and critical infrastructure for intelligence collection and disruption, and a mature, profit-driven criminal marketplace that industrializes ransomware, fraud and cryptocurrency theft," the document states.

The cyber strategy calls on the FBI to impose costs on cyber actors who target the U.S.; engage in rapid victim support; explore partnerships with the private sector, other agencies and international counterparts; and invest in tools and capabilities to target cyber criminals.

The document follows the release of Operation Winter Shield earlier this year, which lists 10 strategies that organizations should pursue to improve resilience against cyber intrusions.

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FinCEN, Banking Agencies Release FAQs On Digital Credentials, Customer ID

Financial institutions may use a mobile driver's license or other government-issued virtual ID as a form of documentary verification for purposes of customer identification program compliance, so long as they maintain the appropriate technology or systems to extract the relevant information from the IDs, according to FAQs published by the Financial Crimes Enforcement Network and banking agencies.

The new FAQs explain how the Customer Identification Program, or CIP, rule may apply to such verifiable digital credentials, according to a joint statement. The FAQs warn that if government-issued electronic credentials show indications of fraud, that must be considered a factor in determining whether the institution can form a reasonable belief it knows the customer's true identity. In addition, FinCEN updated an existing CIP FAQ which permits the use of electronic credentials for verification purposes under certain circumstances, including those issued and maintained by non-government third parties, to include the new defined term "verifiable digital credential."

The FAQs state that banks and credit unions may consider using virtual government-issued credentials for CIP documentary verification, in accordance with their CIP programs, provided that the institutions meet the requirements of the CIP rule. However, for virtual credentials issued and maintained by non-government third parties, institutions are required to ensure those parties use the same level of authentication that they would use.

→ [View the FAQs](#)

→ [View FinCEN's CIP FAQ](#)



Agencies Issue Guidance About Customer Communications, Suspicious Activity Reports

The Financial Crimes Enforcement Network and banking agencies have issued a joint statement clarifying that confidentiality requirements related to suspicious activity reports do not prevent banks from communicating with customers about potentially fraudulent transactions, account closures or other potentially illicit activity.

Last year, the Federal Reserve, FDIC and Office of the Comptroller of the Currency requested public input on potential actions to help consumers, businesses and financial institutions mitigate the risk of payments fraud, particularly check fraud. Several commenters raised concerns about bank personnel's ability to communicate with a customer when a bank may file or has filed a SAR on potentially fraudulent activity.

The joint statement notes that under Bank Secrecy Act rules, financial institutions are prohibited from disclosing the existence of a SAR, but this prohibition is not necessarily a bar to disclosing the underlying facts and documents in communications to customers, even if a reasonable and prudent person might suspect or be able to deduce that a SAR was or may have been filed. The joint statement provides several examples of permitted communications that would typically not reveal a SAR exists, including notifying customers that a delay or restriction may be related to fraud "or other suspicious activity."

"The BSA and its implementing regulations do not prohibit banks or credit unions from communicating with a customer or other person who may be the subject of a SAR about potentially fraudulent or other suspicious transactions involving the customer's account or notifying the customer of the bank's or credit union's intention to close the account for potentially fraudulent or other suspicious activity, so long as that communication does not reveal the existence of a SAR," the agencies said.

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FCC Proposes 'Robocall Scorecard' To Rate Voice Service Providers

The Federal Communications Commission is seeking public comment on creating a "robocall scorecard" to measure how voice service providers are protecting consumers from illegal calls.

The FCC is seeking feedback on "key principles" for the creation and usability of a robocall scorecard, according to a commission statement. Those principles would include ensuring the scorecard is easy to understand and accessible to consumers, establishing rating criteria that are relevant and accurate, and creating an iterative process to improve it.

The FCC "aims to develop a scorecard that will give consumers more information about the measures providers are taking to fight illegal robocalls, and it will also incentivize providers to improve their efforts," Chairman Brendan Carr said.

In related news, the FCC recently removed 14 voice service providers from the Robocall Mitigation Database, effectively cutting them off from the U.S. telecommunications network.

In a statement, the commission said the providers were ordered to correct deficiencies in their database certifications and show cause why they should not be removed. "But these companies failed to respond or take meaningful steps to update their database filings," it said.

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NDBA Joins Letter for Stronger FCC Rules to Combat Illegal Calls

NDBA has joined with the fifty-one state bankers associations in expressing support for the Federal Communications Commission's proposals to ensure that all voice service providers in the path of a call take meaningful responsibility for keeping illegal calls off the U.S. calling network, in a letter sent to the FCC.

The letter adds the state associations' voice to the growing number of banking and other financial trade associations expressing support for stronger FCC rules to combat illegal calls that impersonate banks and other legitimate businesses.

In the letter, the associations expressed support for the FCC's proposal to require originating providers to "know their customer" – i.e., to collect specific information about a prospective customer – before that customer may originate calls on the provider's network.

The letter also expressed support for the FCC's proposal to specify the criteria that originating providers must satisfy before providing an "attestation" to a call under the "STIR/SHAKEN"

call authentication framework. When an originating provider improperly provides an “A-level” attestation to a call – the highest form of attestation available – it may lead a terminating provider to apply a green “checkmark” or other signal indicating (falsely) the number is not illegally spoofed.

The associations also expressed support for the FCC’s proposal to require downstream providers to take specific steps to know the “upstream” providers from which they accept call traffic, to monitor those providers’ traffic and compliance practices, and to refuse or discontinue service when the evidence shows that an upstream provider is facilitating illegal calls.

“The status quo is unacceptable,” the associations said. “We applaud the Commission for proposing rules that will help stop illegal calls at every stage of the calling ecosystem.”

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HSA Council Endorses Hard-working Seniors Act

The American Bankers Association Health Savings Account Council has voiced its support for legislation that would allow working seniors on Medicare to contribute to HSAs.

Current law prevents working seniors enrolled in Medicare Part A from contributing to an HSA – even when they remain covered by an employer’s HSA-qualified health plan. This forces them to choose between HSA contributions and collecting earned Social Security benefits.

The Hardworking Seniors Act (H.R.10072), introduced by Rep. Michelle Fischbach (R-Minn.), would allow individuals entitled to Medicare Part A by reason of age to remain eligible to contribute to an HSA, beginning in 2027. In a letter to Fischbach, the HSA Council said it supports this commonsense change because it preserves workplace benefits, strengthens health care savings, and gives working seniors greater financial flexibility.

“Preserving HSA contribution eligibility for working seniors saves Medicare money by allowing older employees to remain on their employer’s plan,” the council said. “It also allows them to continue receiving employer HSA contributions like their younger counterparts.

“Your legislation solves a difficult problem for older Americans and we look forward to helping you enact it,” the council added.



FDIC Updates Rules on Reciprocal Deposits

The FDIC has issued a final interim rule to update its regulations on reciprocal deposits to conform with housing legislation recently passed by Congress.

The 21st Century ROAD to Housing Act became law in July after clearing both chambers of Congress with bipartisan support. The legislation combined elements of housing and banking proposals put forward by the House Financial Services Committee and Senate Banking Committee. Among its many provisions was new language on how reciprocal deposits are treated for the purposes of law.

Consistent with the legislation, the interim final rule raises the amount of reciprocal deposits an “agent institution” may exclude from treatment as brokered deposits based on a new tiered liability-based calculation, up to a maximum of \$30 billion, according to the FDIC. The interim rule also broadens the definition of “agent institution” and provides clarifications regarding the operation of the reciprocal deposits framework.

The interim rule will go into effect 30 days following publication in the Federal Register.

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FSB Chair Urges Financial Institutions, Tech Providers to Prepare for AI Risks

With the rise of frontier artificial intelligence models, financial institutions and third-party technology providers should prepare for a cyber threat environment marked by more vulnerabilities and faster software patching, Financial Stability Board Chair George Bailey said in a letter to the G20 Finance Ministers and Central Bank Governors.

In the letter, Bailey said frontier AI has the potential to drastically alter the speed and economics of cyber risks, which could undermine market confidence, “especially due to highly concentrated third-party service providers.”

While the technology also offers “significant opportunities” for cyber defense, “recent developments highlight the importance of ensuring that advances in capability are matched by resilience and preparedness,” he said.

“Financial institutions, financial market infrastructures and technology providers will therefore need to strengthen vulnerability management, response and recovery capabilities, and prepare for more severe scenarios involving simultaneous disruption across multiple firms or shared technology dependencies,” Bailey said.

“These developments reinforce the importance of robust response and recovery capabilities, including the ability to restore critical systems and data from ‘bare metal’ following a significant cyber incident, as well as the importance of resilience amongst critical third-party technology providers and other common service providers, on which the financial system depends,” he added.

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Treasury Announces Quantum-Readiness Task Force

The Treasury Department has announced the launch of a new public-private initiative “to help accelerate the U.S. financial sector’s transition to quantum-safe technology.”

Quantum computers theoretically would be more powerful than most modern computers and therefore pose significant cybersecurity challenges. The Quantum-Readiness Task Force will bring together government, financial institutions, financial market infrastructures, technology providers and other private-sector leaders to support coordinated preparation for quantum-related cyber risks, Treasury said in a statement.

“America must lead in securing the technologies that power our economy,” Treasury Secretary Scott Bessent said. “This task force will help ensure our financial system remains strong, secure and competitive as new technologies reshape the global landscape.”

The Task Force will operate through three workstreams: Sector alignment and post-quantum computing transition; third-party and vendor readiness; and digital assets and emerging technology risk. The new effort expands on a “roadmap” for post-quantum cryptography in the financial sector previously published by the G7 Cyber Expert Group, according to the department.

Treasury did not announce the task force members.

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Treasury Proposes Rules for Eligible Investments in Trump Accounts

The Treasury Department has released proposed regulations to limit eligible investments for Trump Accounts to choices with low expense ratios and to exclude products with “excessive fees or unnecessarily complex strategies.”

The tax package passed by Congress last year created a new form of individual retirement account for children under 18. It also set limits on eligible investments in the accounts, such as by excluding mutual funds and exchange-traded funds that use leverage. The proposed regulations would set rules for determining whether an investment qualifies as eligible under the law and provide procedures for trustees to make that determination.

“By emphasizing straightforward, low-cost investment options, the proposed guidance would allow children to benefit more fully from decades of compound growth and ensure that a greater share of investment returns remain in their accounts,” Treasury said in a statement.

Treasury previously announced that State Street SPDR Portfolio S&P 500 ETF (SPYM) would be the default investment for all Trump Accounts.

The department also designated four low-cost index ETFs that may be chosen for investment by a parent or other responsible party. The proposed rulemaking comes roughly a week after Treasury announced proposed rules to establish guidance for employer-sponsored programs for contributions to Trump Accounts.

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Insured Institutions Reported Increase in Net Income in Second Quarter

The banking industry reported a return on assets ratio of 1.37% and aggregate net income of \$90.1 billion in the second quarter of 2026, an increase of \$9.7 billion, or 12%, from the prior quarter, according to the FDIC’s most recent Quarterly Banking Profile. The agency also reported strong loan growth across banks of all sizes.

Quarterly net income for the 3,818 community banks increased \$659.2 million, or 8.2%, from the prior quarter to \$8.7 billion, according to the FDIC. The share of community banks that were unprofitable during the quarter was 4.4%, down from 4.9% in the prior quarter.

Domestic deposits increased \$142.7 billion, or 0.8%, in Q2, rising for an eighth consecutive quarter. Estimated uninsured domestic deposits drove the increase, up \$317.4 billion. The Deposit Insurance Fund balance increased \$3.7 billion to \$161.1 billion. The reserve ratio increased by five basis points to 1.48%.

The industry’s annual loan growth rate in Q2 was 6.8%, led by loans to nondepository financial institutions and loans to purchase or carry securities, including margin loans.

The total number of FDIC-insured institutions declined by 41 during Q2 to 4,238. Four banks opened during the quarter; four banks were sold to non-FDIC-insured institutions; 36 institutions merged with other banks; and one bank failed during the second quarter.

The number of banks on the FDIC’s “Problem Bank List” decreased by a net of seven to 47 banks.

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FinCEN Identifies Nearly \$13B in Suspected Crypto Investment Scams

Bank Secrecy Act reports flagged approximately \$12.7 billion in suspected digital asset investment scam activity during a roughly two-year period beginning in 2023, showcasing the extent of the problem, according to a Financial Crimes Enforcement Network analysis. FinCEN also published a related alert for financial institutions on overseas digital asset investment scam centers.

Digital asset investment scams, such as romance scams, are sophisticated fraud operations that use fake personas and social engineering tactics to manipulate victims into transferring funds to fraudulent digital asset investments, according to FinCEN. The agency reviewed nearly 34,000 BSA reports involving suspected investment scams and found scam activity grew significantly during the review period. The number of BSA reports about suspected investment scams grew by an average of 10.9% month-over-month, while scam-related financial activity grew an average of 18% month-over-month.

More than half of BSA reports examined by FinCEN were filed by money services businesses, which accounted for \$5.5 billion in financial activity. Roughly 41% of reports were filed by depository institutions, accounting for \$6.4 billion in activity.

“Digital asset investment scams pose one of the most significant fraud threats facing Americans today,” said Gene Lange, who is currently performing the duties of undersecretary for terrorism and financial intelligence. “The transnational criminal organizations behind these scams exploit both emerging technologies and human vulnerabilities, resulting in devastating financial losses for innocent American victims.”

The related alert lists red flags to help financial institutions detect, prevent and report suspicious activity connected to overseas scam centers responsible for the fraud. “BSA reporting is essential to supporting law enforcement investigations and victim recovery efforts,” the agency said.

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IRS to Issue Final Rule on Auto Loan Deduction

The IRS will soon issue a final rule to implement a new tax deduction for certain automobile purchases, according to a notice in the Federal Register.

The One Big Beautiful Bill Act passed last year by Congress includes a car loan interest deduction of up to \$10,000 annually on qualifying purchases. A final rule to be issued implements the deduction, which only applies to a loan on a car, minivan, van, SUV, pick-up truck or motorcycle that has undergone final assembly in the U.S.

The deduction will be effective for interest paid on loans that originated after the end of 2024 and will be phased out for taxpayers with modified adjusted gross income over \$100,000, or \$200,000 for joint filers, according to the IRS.

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Consumers Share Experiences With AI-enabled Scams

More than two in five U.S. consumers said they have encountered a scam powered by artificial intelligence, either personally or through someone they know, according to a recent survey by Credit One Bank.

The survey found that 7% of respondents said they had lost money to an AI-enabled financial scam. More than 14% said they were targeted but caught it in time, with nearly 10% saying they received a suspicious communication and remained worried about being a target. More than 11% said they knew someone who was victimized by an AI scam.

The survey also found that nearly 68% of respondents had received a suspicious financial contact in the past 12 months. Nearly a third of respondents said they received a fraud alert with a link to click, while roughly the same percentage received a phishing email that looked like it came from a financial institution that they use.

Nearly half of respondents (47%) said they would not trust any fraud-related communication until they contacted their bank directly using a number they knew was real. That skepticism increased with age, with 72% of baby boomers saying they would first contact their bank compared to 53% of Gen X, according to Credit One.

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Wednesday, October 14, 2026
1:00 p.m. CT – 2:15 p.m. CT

Wind and Solar Update

Following up on the August Ask the Fed® Oil and Gas session, the Federal Reserve Bank of Dallas will examine current energy trends and the U.S. energy infrastructure with a focus on the evolving landscape for renewable power generation. The renewable energy sector is navigating revised federal incentives, growing electricity demand, and key challenges such as grid interconnection, permitting timelines, and financing costs as AI-driven power needs reshape demand forecasts.

In this 75-minute session, **Cameron Barrett**, Senior Business Economist, will share the latest trends in U.S. utility-scale and residential solar development. **Kunal Patel**, Senior Business Economist, will discuss onshore and offshore wind markets. **Matt Adams**, Examiner, will explore trends in syndicated lending for renewable energy projects. **SungJe Byun**, Senior Research Economist, will address key risk management considerations for banks engaged in renewable energy lending.

Registration is now open at www.askthefed.org.



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from the

CORNER CHAIR

Jamie Nelson

NDBA Chair | TruCommunity Bank, Washburn



Investing in education and relationships strengthens not only individual bankers, but also our institutions and our industry

Carrying the Momentum Forward

What a wonderful week it was traveling across North Dakota for the NDBA Regional Member Meetings. From Grand Forks to Fargo, Washburn, and Minot, I was reminded once again that the strength of our industry is found in its people.

Thank you to every banker, business partner, speaker, sponsor, and NDBA team member who helped make these gatherings so meaningful. The conversations, connections, and shared commitment to our profession made each stop special. It was encouraging to see bankers from across the state come together to recognize years of service, exchange ideas, and invest in the relationships that keep North Dakota banking strong. The Regional Member Meetings were built around the theme of grit and the value of connecting, learning, and growing together.

While the meetings may be behind us, the message remains relevant. Grit is not simply enduring challenges. It is continuing to learn, adapt, serve, and move forward with purpose. It is also recognizing that we are stronger when we do not do this work alone.

Fortunately, there are many more opportunities to stay connected and continue learning this fall.

The NDBA Ag Credit Conference will be held October 1 and 2 in Fargo, with optional events on September 30. Agriculture remains central to North Dakota's economy, and this conference offers valuable perspectives for the bankers who serve farm families, agribusinesses, and rural communities.

The 2026 Bank Security Seminar follows on October 6 in Bismarck and October 7 in Fargo.

Protecting our people, customers, facilities, and operations has never been more important. Please consider sending your security team to this informative meeting.

On October 13 and 14, bankers will gather in Bismarck for the Fraud Peer Group and Peer Group Consortium. The Consortium is one of the best examples of what makes community banking unique: our willingness to share knowledge and help one another improve. I am looking forward to seeing many of our community bankers from across the state in Bismarck at these meetings.

The month concludes with the Fall IRA and HSA Seminars at the end of October. Led by Heidi LeMieur of Superior IRA & HSA, these programs will provide practical guidance on current rules, regulations, and best practices while helping bankers strengthen their knowledge, support compliance, and better serve customers.

Each of these events serves a different purpose, but they share an important goal: helping North Dakota bankers stay informed, prepared, and connected. I encourage bank leaders to consider

which opportunities would be most valuable for their teams and to give as many bankers as possible the chance to participate. Investing in education and relationships strengthens not only individual bankers, but also our institutions and our industry.

Thank you again for making the Regional Member Meetings such a memorable week. I left each community encouraged by the conversations we shared and grateful for the people who make North Dakota banking so special.

Let's carry that momentum forward this fall. Let's continue to show up, learn from one another, invest in our people, and strengthen the relationships that allow our banks and communities to thrive.

Warm regards,



Jamie Nelson

Chair, North Dakota Bankers Association
President & CEO, TruCommunity Bank





Congratulations

Lindsay Mack

2026-2027 ABA EMERGING LEADERS COUNCIL

Lindsay Mack, Chief People Officer for Cornerstone Bank in Fargo, ND, has been named to the 2026-2027 American Bankers Association Emerging Leaders Council. This prestigious program brings together rising leaders from across the country to engage, learn and help shape the future of the banking industry.

Lindsay is a member of Cornerstone Bank's Executive Committee and is actively involved in her community. She serves on the ND Banks Benefit Trust Board and volunteers with United Way, Landon's Light Foundation, the Salvation Army, and Junior Achievement. Lindsay is a graduate of Minnesota State University Moorhead (MSUM), where she earned a Bachelor of Science in Accounting with a minor in Business Administration. She is also a Certified Professional in Human Resources. In 2024, Lindsay was named one of Prairie Business Magazine's Top 25 Women in Banking.

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IRA FUNDAMENTALS



October 26
Courtyard by Marriott, Bismarck



October 28
Holiday Inn, Fargo



ADVANCED IRAs



October 27
Courtyard by Marriott, Bismarck



October 29
Holiday Inn, Fargo



HEALTH SAVINGS ACCOUNTS FALL WORKSHOP

Half-Day Workshop

October 30, 2026

Holiday Inn, Fargo

The HSA half-day workshop provides a foundation of HSA knowledge. After participating, attendees will be able to confidently process basic HSA transactions. This is a beginner's session; no previous HSA knowledge is assumed.



The IRA seminars will be delivered by **Heidi LeMieur**, vice president of compliance and training for Superior IRA & HSA.

Heidi is a true subject matter expert with over 27 years of experience in the industry and extensive knowledge of IRAs, SEPs, SIMPLEs, ESAs, HSAs, as well as employer-sponsored defined contribution and defined benefit plans.



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Building a High-Performance Mindset at NDBA Regional Member Meetings

Bankers from across the state gathered September 14-17 for NDBA's 2026 Regional Member Meetings in Grand Forks, Fargo, Washburn and Minot. From time on the golf course to conversations with colleagues, the week offered a chance to step away from the day-to-day, reconnect and celebrate North Dakota's banking community.

Featured speaker **Dr. Cindra Kamphoff** shared an inspiring message about building a high-performance mindset, strengthening resilience and becoming our best when it matters most. In Minot, **Tim Eggebraaten** stepped in as featured speaker, sharing stories, music and lessons from his career in law enforcement.

Attendees also heard updates from NDBA leadership and staff, and bankers were recognized with service awards celebrating their dedication to the industry.

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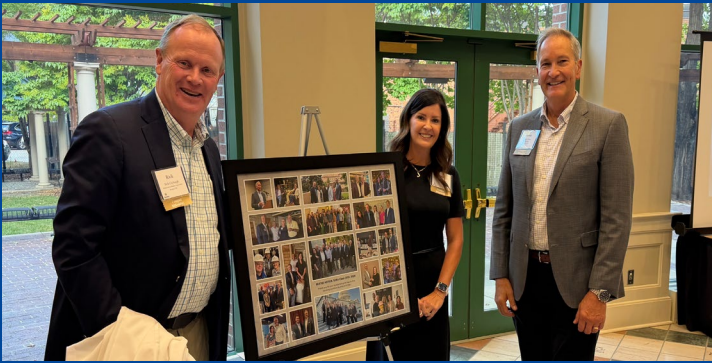
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Thank you to all who attended NDBA Regional Member Meetings. We look forward to next year!





Congratulations!

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Union State Bank | Hazen
43 Years of Service



Andrea Pfeiffer
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Kathy Snider
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UPCOMING NDBA EVENTS

 EVENT	 DATE	 LOCATION	 WHO SHOULD ATTEND?
 Ag Credit Conference	October 1-2	Brewhalla and Hilton Garden Inn Fargo	Both entry-level and experienced ag lenders will gain valuable information.
 Bank Security Seminar	October 6 October 7	Holiday Inn, Bismarck Holiday Inn, Fargo	Security officers/directors, operations managers, auditors, HR directors, legal staff, loan officers, disaster recovery managers, collection staff and fraud investigators.
 Fraud Peer Group	October 13	ND Gateway to Science Center	Those involved in the NDBA Fraud Peer Group, or working in a fraud capacity are encouraged to attend.
 NDBA Peer Group Consortium	October 13 October 14	Welcome Reception ND Gateway to Science Center Consortium Nat'l Energy Center of Excellence	Those involved in individual peer groups are encouraged to attend.
 IRA Fundamentals	October 26 October 28	Courtyard, Bismarck Holiday Inn, Fargo	Gives attendees a solid foundation of IRA knowledge. This is a beginner's session; no previous IRA knowledge is assumed.
 Advanced IRAs	October 27 October 29	Courtyard, Bismarck Holiday Inn, Fargo	This is an advanced session; previous IRA knowledge is recommended.
 HSA Workshop	October 30	Holiday Inn, Fargo	This is a beginner's session; no previous HSA knowledge is assumed.



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

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ONCOURSE LEARNING WEBINARS



TRAINING	DATE
<u>Legal Issues of Checks</u>	10/1/2026
<u>Risk Assessment</u>	10/1/2026
<u>Advanced Tax Return Analysis for Financial Professionals</u>	10/5/2026
<u>Presenting Powerfully</u>	10/6/2026
<u>Bank Accounting: Boot Camp - Part 4</u>	10/6/2026
<u>Director Compensation and Compensation Committee Best Practices</u>	10/6/2026
<u>How to Ensure Cybersecurity When You Outsource</u>	10/7/2026
<u>Avoiding Check Fraud Liability: From Prevention to Loss Allocation</u>	10/7/2026
<u>Opening Accounts Training Program - 3 Part Series</u>	10/8/2026
<u>The State of UDAAP: Where Are We Now with All the Regulatory Changes?</u>	10/9/2026
<u>Compliance Checklists for Commercial Loans</u>	10/12/2026
<u>Completing a SAR: ID Theft, Elder Fraud, Cash and Check Transactions</u>	10/13/2026
<u>Bank Accounting: Boot Camp - Part 5</u>	10/13/2026
<u>FCRA Compliance</u>	10/13/2026
<u>IRA Part 3</u>	10/14/2026
<u>Fraud and Cashier's Checks: Best Practices for Avoiding Loss</u>	10/14/2026

TRAINING	DATE
<u>Appraisal Bias, Automated Valuation Models (AVMs), and Reconsiderations of Value (ROVs): How Should We Handle This?</u>	10/15/2026
<u>Bi-Monthly Compliance Briefing - 6 Part Series (2026)</u>	10/16/2026
<u>Bi-Monthly Compliance Briefing - October</u>	10/16/2026
<u>Community Banker Open Source Crypto Investigations - Part 1</u>	10/19/2026
<u>IRA Part 4</u>	10/20/2026
<u>BSA Reporting and Training for the Board</u>	10/21/2026
<u>W-9s and W-8BENs</u>	10/22/2026
<u>Excel Explained: Power Query for Everyday Data Cleanup</u>	10/26/2026
<u>Community Banker Open Source Crypto Investigations - Part 2</u>	10/26/2026
<u>Marketing and Advertising Compliance - Part 1</u>	10/27/2026
<u>ACH Rules Update: Looking Ahead to 2027</u>	10/27/2026
<u>Loan Documentation 101 - Part 1: The Basics</u>	10/27/2026



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

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



2026 NDBA Ag Credit CONFERENCE



OCTOBER 1-2, 2026



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agcreditconference](https://ndba.com/agcreditconference)**

2026 NDBA Ag Credit Conference



OPTIONAL PRE-CONFERENCE EVENTS

WEDNESDAY, SEPTEMBER 30

- 10:30 am** **Tour:** Northland Sires Services, Kathryn
1:30 pm **Golf:** Edgewood Golf Course, Fargo
1:00 pm **Tour:** Tharaldson Ethanol, Casselton
3:00 pm **Trap:** The Shooting Park, Horace



Pre-registration required for optional events.

CONFERENCE AGENDA

THURSDAY, OCTOBER 1 | BREWHALLA, FARGO

- 7:00–8:00 am** **Registration & Continental Breakfast**
- 8:00–8:05 am** **Welcome**
NDBA Agriculture Committee Chair
Kayla Macheledt | TruCommunity Bank
- 8:05–9:15 am** **The Pulse of Agriculture & Agriculture Lending**
Dr. David Kohl | Professor Emeritus,
Virginia Tech University
- 9:15–9:20 am** **Break**
- 9:20–10:05 am** **Commodity Leaders Panel Discussion**
Moderated by Dr. David Kohl
Brenda Elmer | ND Corn Growers Association
Stephanie Sinner | ND Soybean Council
Tim Erbele | ND Stockmen's Association
Nick Sinner | ND Grain Growers Association
- 10:05–10:10 am** **Break**
- 10:10–11:00 am** **High Impact Meteorology**
Eric Snodgrass | Nutrien Ag Solutions
- 11:00–11:15 am** **FSA Update**
Brad Thykeson and Ryan Lindbom
Farm Service Agency
- 11:15–11:55 am** **Rapid-Fire Roundtable Discussions**
- 12:00–1:00 pm** **Luncheon**
- 1:00–1:45 pm** **Inside Washington: Agricultural Banking Policy, the Farm Bill, and the ABA's Federal Priorities**
Ed Elfmann | American Bankers Association
- 1:50–2:30 pm** **Securing Your Ag Loans**
John Schroeder | Dakota Law Group
- 2:40–3:20 pm** **Strategic Farming: Let's Talk Crops**
Frayne Olson | NDSU
- 3:30–4:15 pm** **Grain & Cattle Markets: Practical Strategies that Protect Producers**
Brady Huck | EmpowerAg Trading
- 4:15–5:00 pm** **Farmland Update**
Kyle Nelson | Farmers National Company
- 5:00–6:00 pm** **Networking Reception and NDBankPAC Silent and Live Auction**

FRIDAY, OCTOBER 2 | HILTON GARDEN INN, FARGO

- 7:00–7:45 am** **Buffet Breakfast**
- 7:45–8:15 am** **Building a Championship Culture**
Tim Polasek | NDSU Bison Head Football Coach
- 8:30–9:15 am** **Regional Economic and Agricultural Conditions**
Joe Mahon | Federal Reserve Bank of Minneapolis
- 9:15–9:25 am** **Break**
- 9:25–10:15 am** **Beyond the Balance Sheet: Recognizing Farm Stress, Heeding Warning Signs, and Sharing Mental Health Resources**
Monica McConkey
Eyes on the Horizon Consulting

10:30 – 11:30 am

CLOSING KEYNOTE

FOOTBALL, FARMING, TEAMWORK AND SUCCESS CHAD GREENWAY

Minnesota Vikings, Ret.



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QUESTIONS?

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- Conversations that **inspire**.
- Ideas that move us **forward**.



TUESDAY, OCTOBER 13

1:00 - 4:30 pm | **Fraud Peer Group**

ND Gateway to Science Center
1600 Canary Ave, Bismarck



5:30 - 7:30 pm | **Welcome Reception**

ND Gateway to Science Center
1600 Canary Ave, Bismarck



WEDNESDAY, OCTOBER 14

8:30 - 4:00 pm | **Consortium**

National Energy Center of Excellence
Bismarck State College Campus



On Wednesday, these peer groups will meet
at the National Energy Center of Excellence:



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Superior IRA and HSA

NDBA PEER GROUP CONSORTIUM SCHEDULE

(Subject to
change)



WEDNESDAY, OCTOBER 14

8:30 - 9:15 am



Networking Breakfast

9:15 - 9:45 am



A Few Words From Our Sponsors

9:45 - 10:00 am



Welcome

NDBA Chair **Jamie Nelson**

10:00 - 10:45 am



Navigating the Regulatory Landscape

VP, Congressional Relations **Alex Catanese**, ABA

10:45 - 10:55 am



The Power of Partnerships

NDBA Services Vice Chair **Alison Anderson**

10:55 - 11:15 am



Implications of Wire Fraud

Adam Dawson, MBIS

11:15 am - 12:15 pm



KEYNOTE PRESENTATION

Reclaim Your Energy, Amplify Your Impact

Karli Moch

12:15 - 1:00 pm



Lunch

1:00 - 4:00 pm



Peer Group Breakout Sessions

FEATURED KEYNOTE SPEAKER

KARLI MOCH

*Reclaim Your Energy,
Amplify Your Impact*

**Are you spending your energy on what matters most—
or simply trying to keep up?**

The demands of work and life can make it easy to lose sight of what matters. This session helps participants recognize what fuels or drains their energy, reconnect with their purpose, and make more intentional choices in life and leadership. Because our greatest impact often comes not from what we accomplish, but from how we show up for others. Attendees will leave with renewed perspective and practical tools to move forward with greater clarity, purpose and impact.



Karli Moch is a Leadership & Performance Coach and keynote speaker who helps individuals and teams strengthen mindset, performance and personal growth through greater purpose and intention.



It's not too late to register!

Visit the [Consortium website](#) for more information.

Friendly Reminder:

Hotel blocks at Candlewood Suites, Holiday Inn and Home2Suites end **September 29**.

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Live Well, Work Well

September 2026

Cholesterol and You

Cholesterol is a substance in your blood that your body needs to build cells; yet, too much can pose a problem. Cholesterol travels through the blood on proteins called lipoproteins. There are two types:

1. Low-density lipoprotein (LDL), known as **bad cholesterol**, makes up most of your body's cholesterol. High levels of LDL cholesterol can increase your risk for heart disease and stroke.
2. High-density lipoprotein (HDL), known as **good cholesterol**, absorbs cholesterol and carries it back to the liver to be flushed from the body.

More than 40% of U.S. adults with high cholesterol—and 1 in 4 with very high levels—don't know they have it, according to a study published in JAMA Cardiology.

High cholesterol usually has no symptoms, so the American Heart Association (AHA) recommends that adults age 20 or older have their cholesterol checked every four to six years. Bad cholesterol can be elevated by age, family history, certain health conditions (e.g., Type 2 diabetes and obesity) and lifestyle factors. While you can't control all of these factors, you can take steps to lower your risk:

- **Eat a heart-healthy, balanced diet.**
Saturated and trans fats can increase your

cholesterol, so focus on monounsaturated fats (e.g., olive oil, nuts and avocados) and polyunsaturated fats (e.g., salmon and margarine). Also, limit red meat, fried foods, processed meats and baked goods.

- **Exercise regularly.** The AHA recommends individuals get at least 150 minutes of moderate aerobic exercise each week. Adding resistance exercises to your routine at least twice a week can also help.
- **Avoid or quit smoking.** Smoking tobacco increases LDL cholesterol, decreases HDL cholesterol and can result in cholesterol buildup in one's arteries.
- **Limit alcohol use.** For men, this typically means up to two drinks per day, and for women, one drink per day.
- **Maintain a weight that is healthy for you.** Having obesity can increase your risk of high cholesterol. A doctor can help determine a sustainable weight management plan.

The only way to know whether you have high cholesterol is to have your levels checked. Be sure to visit your doctor for regular cholesterol screenings.

Are You Prepared for an Emergency?

Disasters such as hurricanes, tornadoes, floods and earthquakes can strike with little or no warning. Roads may become impassable, power could be out for days and emergency services might be overwhelmed. In these situations, having a plan can make all the difference between chaos and calm.

September is National Preparedness Month. As such, consider using this time to plan for scenarios that may require you to evacuate your home or shelter in place.

Preparedness isn't just about stocking up on supplies; it's about knowing what to do, where to go and how to stay safe. Consider these four key steps to help you and your household prepare:

1. **Know your risks.** Understand the types of disasters most likely to affect your area.

2. **Create a communication plan.** Make sure every member of your household knows how to reach each other during an emergency.
3. **Assemble an emergency kit.** Your kit should include nonperishable food and water (enough for at least three days), flashlights and extra batteries, basic first-aid supplies, medications and personal hygiene items, important documents (e.g., IDs and insurance papers) in a waterproof container, and a battery-powered radio.
4. **Plan for evacuation and shelter-in-place orders.** Know your local evacuation routes and shelters. Also, prepare for scenarios in which you may need to stay indoors for several days.

Visit [Ready.gov](https://www.ready.gov) to learn more about preparing for emergencies at home, at work and on the road.

Meal Prepping Tips

September brings a shift in routine as school schedules kick back in and free time shrinks. Meal prepping is the concept of preparing meals for the week ahead. It can lead to more nutritious choices and help save valuable time on busy weeknights.

HelloFresh's State of Home Cooking report revealed that 38% of Americans don't have groceries on hand when they need them, which is one of the biggest obstacles to making dinner.

- Pick recipes with varying cooking methods (e.g., oven or stovetop).
- Choose which meals to prepare first based on their cook times.
- Store meals properly in portioned containers. Refrigerate meals you plan to eat within three to four days and freeze the rest.

Meal prepping doesn't have to be intimidating. Try these basic steps to cut down on cooking time and have more time for other activities.

Fortunately, meal prepping can help solve that problem. Consider these best practices:

- Stick to a schedule for when you plan, grocery shop and prepare your meals.

Recipe of the Month

Apple Oatmeal Muffins

Makes: 6 servings

Ingredients

- ½ cup nonfat milk
- ⅓ cup unsweetened applesauce
- ½ cup all-purpose flour
- ½ cup quick-cooking oats (uncooked)
- 1 cup sugar
- ½ Tbsp. baking powder
- ½ tsp. ground cinnamon
- 1 tart apple (cored and chopped)

Nutritional Information

(per serving)

Total calories	218
Total fat	1 g
Protein	3 g
Sodium	132 mg
Carbohydrate	52 g
Dietary fiber	2 g
Saturated fat	0 g
Total sugars	38 g

Source: MyPlate

Preparations

1. Preheat the oven to 400 F.
2. Place 6 cupcake liners in a baking tin.
3. In a mixing bowl, add the milk and applesauce. Stir until blended.
4. Stir in the flour, oats, sugar, baking powder and cinnamon. Mix until moistened. Be careful not to overmix.
5. Gently stir in the chopped apples.
6. Spoon the mixture into the cupcake liners, distributing it evenly.
7. Bake for 15-20 minutes or until an inserted toothpick comes out clean.
8. Cool the finished muffins in the pan for 5 minutes before serving. Store unused portions in an airtight container.



ND



October 2026 Webinars

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

The Price of Silence: How to Talk About Your 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. *World Mental Health Day (October 10th)*

[Friday, October 9th: 11-11:30am CT/12-12:30pm ET](#)

Public Speaking: What to Do When the Spotlight's on You: Does the thought of stepping up to the podium make your heart race? Whether it's presenting in front of a crowd or just speaking up in a small meeting - the fear of public speaking is such a common human experience. In this webinar, the Learn to Live Clinical Team will discuss why you may fear public speaking and equip you with powerful tools to communicate in the spotlight without getting pushed around by fear.

[Tuesday, October 13th: 12-12:30pm CT/1-1:30pm ET](#)

Finding Hope and Healing in the Face of Trauma: Hard things happen in life and sometimes, when we get knocked down, it's harder to get back on our feet than we would like. We'll explain the commonly used terms 'trauma' and 'PTSD' and how they impact our lives. The Preparation and Growth Model will be introduced, and we'll share important steps for healing in the face of trauma and strategies to build resilience should challenges come your way. *World Trauma Day (October 17th)*

[Friday, October 16th: 12-12:30pm CT/1-1:30pm ET](#)

***NEW* Conquering Financial Stress: Proven Tools for Resilience:** Financial stress isn't just a money problem. From our sleep and relationships to our ability to think clearly and solve problems, financial concerns can significantly interfere with our mental and emotional health. In this webinar, our clinical team will explore the psychological challenges that can arise from difficult financial situations and how we can take advantage of Learn to Live's online programs to overcome pressing concerns and develop powerful coping skills for the future.

[Friday, October 23rd: 11-11:30am CT/12-12:30pm ET](#)

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.

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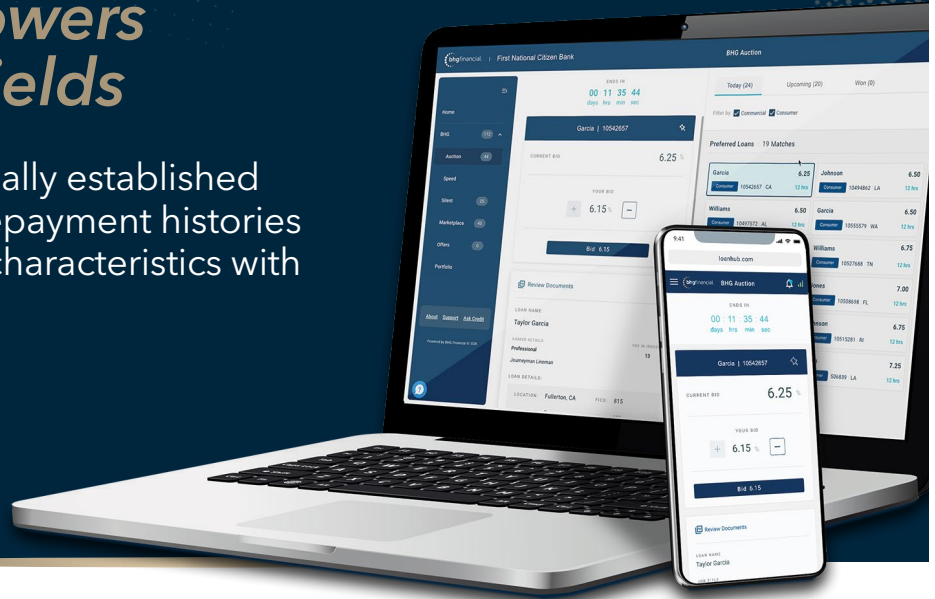


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How AI Could Reshape the Mortgage Market



Andrea F. Pringle

Senior Vice President
Financial Strategies

 **The Baker Group**

Americans currently hold more than \$13 trillion in mortgage debt, which represents just over 70% of the nation's total household debt, according to Federal Reserve Bank of New York statistics. The agency mortgage-backed securities (MBS) market that funds much of that debt is massive in its own right, second only to the U.S. Treasury market in terms of liquidity. Yet this enormous market hinges largely on borrower behavior that for decades has been relatively inefficient.

Historically, only about 30% of borrowers who could lower their rate by 100 basis points actually refinanced in a given year, and fewer than half even bothered to get a quote from more than one lender, according to researchers at Morgan Stanley. That inertia has been the quiet engine behind decades of relatively predictable prepayment behavior on agency MBS. However, AI is positioned to radically transform that inertia through massive efficiency gains.

Mortgage researchers foresee a day when an AI agent on a homeowner's phone will be able to continuously monitor rates, canvass dozens of lenders for quotes, assemble documentation, and enable the borrower to refinance their mortgage with something close to a few clicks. That is a far cry from today's process, where getting multiple quotes and trying to find the best-execution rate requires real effort; effort most borrowers never make.

The industry currently averages 40-45 days to close a mortgage but the largest, most AI-invested originators already close loans in 12-20 days. Large digital lenders are already pushing some stages of that timeline even further. Rocket Mortgage, for example, has said a borrower on its platform can already get from application to rate lock in about 30 minutes and it is targeting cutting that timeframe down to just 10 minutes.

The Government Sponsored Enterprises (GSEs), Fannie Mae and Freddie Mac, are beginning to respond as



**Prepayment
risk could
increase as AI
efficiencies
increase.**

well, now requiring lenders to formally govern how AI is used across underwriting, pricing, verification, and servicing. Even so, the real-world impact remains largely untested. Thirty-year mortgage rates have held stubbornly above 6.5% through much of 2026, muting refinance demand regardless of how efficient the process becomes. The true test will come once rates fall enough to spark a genuine refinancing wave. When that happens, the same speed and efficiency expected to benefit consumers and originators will have a more complicated impact on the investment side of the market.

WHAT IT MAY MEAN FOR MBS INVESTORS

Mortgage investors are effectively “short” the option to refinance. That is, they get paid (by way of more spread) for bearing the risk a borrower will exercise that option and prepay their mortgage. A borrower who refinances faster exercises that option more efficiently, which means the option is worth more and investors will demand to be paid more for selling it. Taken far enough, some analysts suggest agency MBS could begin to behave less like a traditional pass-through and more like a pure callable bond.

It follows that prepayment models built on today's less efficient borrower behavior are likely to understate future prepayments in an AI-empowered world.

Morgan Stanley analysts estimate that a 100-basis-point rate rally could push refinance volumes roughly 40% higher than today's models suggest because of AI, which could cause mortgage spreads to widen 10 to 20 basis points. The practical effect is mortgages that behave with more negative convexity, shorter durations, and wider spreads.

Reinvestment risk also stands to compound further on the investment side. As loans prepay faster, investors get their principal back sooner than expected. This typically happens as rates fall, meaning investors are forced to reinvest that cash at lower yields than the MBS they were originally holding. In other words,

prepayment risk, the defining risk MBS investors face, could increase as AI efficiencies increase.

Not every industry voice is convinced this transformation will be as swift or as large as the bull case suggests. Skeptics note that the industry has made similarly bold promises before — optical character recognition, automated phone calling — that proved more incremental than revolutionary. Others point out that sizable upfront closing costs, like appraisals, legal fees, and mortgage taxes, still discourage refinancing no matter how fast the paperwork moves.

None of these limitations, however, alter the fundamentals of owning agency MBS. Coupon, structure, and collateral attributes still drive outcomes. But it does raise the bar on prepayment diligence. Loan-level characteristics that have always slowed prepayments and dampened negative convexity (low loan balance, seasoning, geography, etc.) become more valuable as the “slow, inattentive borrower” discount shrinks. Institutions will need to pay more attention to prepayment assumptions, asking questions about how models are recalibrated for a market where the borrower on the other side of the trade is likely to become a lot more efficient.



Andrea F. Pringle is a senior vice president in financial strategies at The Baker Group. A native Oklahoman, she began her career in Washington, D.C., where she earned her MBA from George Washington University. Andrea worked on the capital markets sales and trading desk at Fannie Mae for five years before returning to Oklahoma to work in corporate finance. Before joining The Baker Group, Andrea was the supervisor of corporate finance at a publicly traded energy company. She joined The Baker Group in 2020 with a special focus on mortgage products and investment strategies.

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 - Commercial Mortgage-Backed Securities
 - Small Business Administration Securities
- Mortgage prepayment analysis
- Regulatory expectations for the investment portfolio
- Portfolio cash flow strategies
- How to develop a written investment strategy
- How to analyze bond offerings



November 5-6, 2026

SCHOOL LOCATION

Lively Hotel on Oak
Oklahoma City, OK
Cost: \$625

BOND SCHOOL SCHEDULE

Thursday, November 5, 2026

Breakfast, Program, Lunch, Program, Adjourn, Dinner

Friday, November 6, 2026

Breakfast, Program, Concludes at Noon

ACCOMMODATIONS

A block of rooms is available at the Lively Hotel on Oak. Identify yourself as a Baker Bond School attendee when calling 405.849.4777 to make online hotel reservations. The special room rate will be available until **October 1, 2026** or until the room block is sold out. Hotel price: \$179 + tax.

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This school is designed for CEOs, CFOs, and those new to their roles in managing or working with the investment portfolio. Directors and new members of the investment and asset/liability management committees will also benefit from the Baker Bond School.

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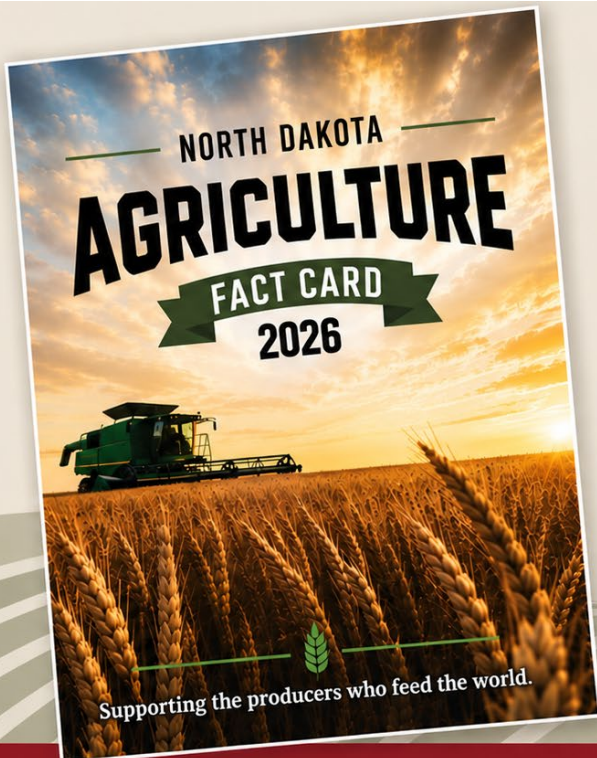
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Trust Is the Target: The Identities You Forgot You Had



Jon Waldman

President and Co-Founder



For most of my career, we taught banks to think about security like a castle. Build the wall high enough, dig the moat deep enough, add plenty of layers, and the bad guys stay outside.

That model is dead.

Today's attacker doesn't want to break through your wall. Logging in is quiet, fast, and cheap. Why pick the lock when someone will hand you the key? The cloud and SaaS dissolved the old perimeter years ago, and the most efficient path into your institution isn't a zero-day exploit. It's you: your credentials, your session, your trust. And increasingly, that "you" isn't even human. Most of the identities on your network are apps, bots, and automated AI agents, and they carry your trust, too.

That's the whole game now. Trust is the target.

THE FRONT DOOR WAS NEVER THE WEAK POINT

Look at where the losses start. Verizon's ["2026 Data Breach Investigations Report"](#) shows a shift in initial access: Vulnerability exploitation now accounts for 31% of breaches, surpassing stolen credentials as the top breach entry point for the first time. But that does not make identity less important. It makes identity **governance** more important. Once attackers find a way in, they still rely on trusted access, believable communications, and legitimate-looking activity to move money, reset credentials, change vendor payment details, or persist quietly in your environment. Business email compromise (BEC), one of the costliest cyber-enabled fraud categories, runs on the same premise: BEC relies on trust, not malware. There is no payload to catch. Just a believable message from a name you recognize, asking you to move money or change a vendor's bank details.

WHY THIS HITS BANKS HARDER

Financial institutions have exactly the kinds of assets these attacks are built to exploit: high-value workflows and high-trust channels. Wires, [ACH](#), payroll, vendor payment changes: Money moves on authorization, and authorization runs

“
Why pick
the lock when
someone will
hand you the key?”

on **identity**. Your call center, your help desk, and your relationship managers are trusted lines of communication, and "trusted" is precisely what an attacker wants to impersonate.

Here's the one I want every banker to really think about: **Your help desk is an identity issuance system**. When someone calls in, gets a password reset, and re-enrolls MFA, your help desk has just decided who that person is. Attackers know it, and they have proven it against some of the most recognizable names in the country.

In the fall of 2023, two giants of the Las Vegas Strip, MGM Resorts and Caesars Entertainment, were breached within weeks of each other. There was no exotic exploit. The crews looked up an employee on LinkedIn, called the IT help desk posing as that person, and talked their way into a credential reset and MFA re-enrollment in just 10 minutes on the phone. MGM took an estimated [\\$100 million hit to its operations](#), and Caesars [paid the attackers about \\$15 million](#) to make the problem go away.

THE IDENTITIES YOU FORGOT YOU HAD

For most institutions, when you picture "identity," you picture people. But in many modern environments, the bigger population is software: [Cloud Security Alliance research](#) notes that nonhuman identities (NHIs) can outnumber human identities by a factor of 20 to 1. These include OAuth apps, service accounts, service principals, managed identities, API keys, automation pipelines, and now AI agents.

Want to see how that plays out? Look at Microsoft's [Midnight Blizzard breach](#). The attackers used a legacy OAuth app with elevated permissions to maintain access. They didn't break the front door. They found a key we forgot existed.

And now, the newest trusted identity in many environments is the AI agent. Microsoft 365 Copilot, Salesforce Agentforce, ChatGPT, Claude, and Google Gemini can operate with delegated permissions and extend trust across systems. Most organizations are not governing these identities

well yet. IBM's ["2026 Data Breach Investigations Report"](#) found that only 46% of organizations secure NHIs in AI workflows. Treat every AI agent like the privileged OAuth app it is, before your vendors talk you into a dozen of them.

WHAT TO DO ABOUT IT

The fix isn't a product. It's a decision to treat trust as something you verify and govern instead of something you hand out and forget.

Identity is no longer an IT issue. Every wire transfer, vendor change, access request, password reset, and AI agent ultimately becomes a decision about trust. Managing that trust belongs in the boardroom as much as the server room.

Here are a few places to start:

- **Upgrade authentication where it matters:** Move high-risk users and money-movement workflows to phishing-resistant MFA like passkeys and FIDO2, and add step-up verification for wires, vendor changes, and admin actions.
- **Harden your issuance points:** Put real verification behind help desk and call center resets. Assume the caller is a good actor, but make them prove it.
- **Treat NHIs as first-class identities:** Inventory every app, service principal, and service account. Assign an owner and a purpose. Strip unused permissions. Rotate or eliminate long-lived secrets. Recertify the privileged ones quarterly.
- **Log, monitor, and respond:** Pull service principal sign-ins and app activity into your SIEM, turn on app governance, and alert on new credentials, new consents, and unusual mail access.

If all you do in the next 30 days is identify your identity issuance points, pilot phishing-resistant MFA for your highest-risk users, and build a first inventory of your OAuth apps, you'll have closed the exact gaps these attackers are counting on.

This blog was originally published on sbscyber.com.



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TRID Changed Circumstances: When Closing Cost Tolerances Can Be Reset



Renea Rush
CRCM, CCBIA

Virtual Compliance Officer
Virtual Partners



A changed circumstance does not provide a blanket opportunity to reset closing costs.

The TILA-RESPA Integrated Disclosure (TRID) rule was designed to make consumer disclosures for mortgage loans easier for customers to understand and to prevent those customers from being surprised at closing by the fees charged. Banks are required to exercise good faith when issuing the required disclosures. Good faith means ensuring the bank understands the transaction and includes all closing costs that will normally be required to be paid for the transaction. Closing cost tolerances are limited and can be as low as 0% or may have no specific tolerance limitation, depending on the type of fee. When the Loan Estimate is issued, those tolerance amounts generally establish the baseline for determining good faith unless Regulation Z permits the creditor to use a revised estimate. Understanding when estimates may be revised—and what a revision permits—is essential for compliance with the regulations.

TRID identifies six circumstances in which a creditor may be permitted to use revised estimates for purposes of determining good faith: 1) a changed circumstance affecting settlement charges, such as an extraordinary event or inaccurate, new, or changed information relied upon in providing the Loan Estimate; 2) a changed circumstance affecting the consumer's eligibility for the loan or the value of the property securing the loan; 3) revisions requested by the consumer; 4) changes in interest-rate-dependent charges when the interest rate is locked after the initial Loan Estimate; 5) the consumer indicates an intent to proceed after the Loan Estimate has expired; and 6) certain delayed settlements involving new-construction loans. A permissible circumstance must affect the particular estimated charge or charges being revised; the creditor may not use the event to reset unrelated charges.

TRID places limits on how much certain closing costs can increase between the Loan Estimate and the Closing Disclosure. Charges paid to the creditor,

mortgage broker, or an affiliate, as well as charges for required services for which the consumer cannot shop, are generally subject to 0% tolerance. Recording fees and charges for required third-party services for which the consumer is permitted to shop and selects a provider from the creditor's written list are generally subject to a 10% cumulative tolerance. Certain other charges, such as services that are not required by the creditor and certain services for which the consumer selects a provider outside the creditor's written list, may change without a specific tolerance limitation. The applicable baseline estimates may be reset only when one of the circumstances permitted by Regulation Z occurs and the requirements for using revised estimates are satisfied.

However, this does not mean that every permissible circumstance gives the lender permission to reset every closing cost. The closing cost being changed must be tied to the actual event that caused the change and must be documented by the bank. The bank should document the original estimate of the charge, the reason for the revision, how the event affected the charge, and that the revised estimate increased only to the extent the permissible reason actually increased the charge. The bank should also document the date it received information sufficient to establish the reason for revision so that it can demonstrate compliance with the applicable three-business-day timing requirement. Depending on the timing of the change relative to consummation and delivery of the Closing Disclosure, the revised estimate may need to be reflected on the Closing Disclosure or an appropriate corrected Closing Disclosure rather than on a revised Loan Estimate. A revised Loan Estimate may not be provided on or after the date the Closing Disclosure is provided.

One other notable item: if a fee is now known, the creditor should use the best information reasonably available when preparing the revised disclosure. For

example, if the appraisal has been completed and the actual charge is known, that information should be considered when preparing the revised disclosure. Let's look at some examples.

1. **Increase in Loan Amount.** The borrower requests an increase in the loan amount for a refinance transaction. The loan amount determines the lender's title policy premium. If the lender's title policy is in the 10% cumulative tolerance category, the creditor could rely on a revised estimate if the consumer-requested change causes the aggregate charges subject to the 10% tolerance to exceed the permitted tolerance. The 10% test applies to the cumulative total of the charges in that tolerance category rather than simply whether the individual title charge increased by more than 10%.
2. **Change in Loan Eligibility.** During underwriting, verified income is less than originally anticipated, requiring the loan to change from a secondary-market mortgage loan to an in-house mortgage loan. As a result of the change in eligibility and loan program, the origination fee increases. A revised disclosure may be used to reflect the resulting increase in the origination fee, provided the requirements for using revised estimates are satisfied.
3. **Consumer-Requested Inspection.** The borrower requests an HVAC inspection for the home being purchased. An additional fee will need to be collected, but the inspection is not required by the bank. Because a service that is not required by the creditor is generally not subject to a specific tolerance limitation, a revised Loan Estimate is not necessary merely to reset the tolerance for this charge.
4. **Additional Appraisal Charge.** The appraisal reveals that repairs must be completed, and the

appraiser will have to return to verify the repairs. The return visit results in an additional appraisal charge. Assuming the appraisal charge is subject to the 0% tolerance category, the creditor would need to timely disclose and rely on a revised estimate if it wishes to reset the applicable estimate for tolerance purposes.

For new-construction loans, Regulation Z also provides a specific circumstance under which revised estimates may be used when settlement is reasonably expected to occur more than 60 days after the Loan Estimate is provided. To rely on this provision, the original Loan Estimate must contain the required clear and conspicuous statement that the creditor may issue revised disclosures at any time prior to 60 days before consummation.

What it all comes down to is what closing costs are changing and why. A creditor is not required to issue a revised Loan Estimate merely because a fee changes if the change does not affect the creditor's ability to comply with the applicable good-faith and tolerance requirements. Some banks prefer to provide revised Loan Estimates more frequently to keep borrowers informed, but doing so can make auditing for tolerance more complicated. A revised Loan Estimate also cannot be provided on or after the date the Closing Disclosure is provided, so changes occurring later in the transaction may need to be reflected on a Closing Disclosure or an appropriate corrected Closing Disclosure.

When a creditor needs to rely on a revised estimate for tolerance purposes, timing is critical. The creditor generally must provide the revised disclosure within three business days after receiving information sufficient to establish that a permissible reason for revision has occurred. In addition, when a revised Loan Estimate is used, the consumer generally must

receive it no later than four business days before consummation. If the creditor fails to provide the revised disclosure within the required period, it generally cannot rely on that revised amount when determining whether the original estimate was made in good faith. The charge may therefore have to be tested against the previously applicable estimate, potentially resulting in a tolerance violation and a required cure.

The key is to remember that a changed circumstance or other permissible event does not provide a blanket opportunity to reset closing costs. The bank should be able to identify the event, establish when it learned of the event, demonstrate how the event affected the particular charge being revised, and show that the revised disclosure was provided within the required timeframe. Good documentation and a clear connection between the event and the revised charge are essential to demonstrating TRID compliance.

KEY TAKEAWAY

A changed circumstance does not automatically allow a bank to reset closing-cost tolerances. The bank must establish that a permissible event occurred, connect that event to the specific charge being revised, document when and why the change occurred, and provide the appropriate revised disclosure within the required timeframe. **Good documentation and a clear connection between the event and the revised charge are essential to TRID compliance.**



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BND Announces SAVE Scholarships

The North Dakota State Library partnered with **Bank of North Dakota** to bring the College SAVE Summer Reading Champions Campaign to participants in the 2026 Collaborative Summer Library Program, "Unearth A Story."

Every child completing their library's goal for "Unearth A Story" received a redeemable certificate for a \$10 contribution to an existing College SAVE account or a \$25 contribution to a new College SAVE account. Over 4,000 children took advantage of the program, and families have until December 31, 2026, to redeem the certificate. In addition, there were 10 participants selected from random drawings who were awarded \$529 College SAVE contributions.

The \$529 scholarship recipients are:

- Faye Griffin, Bismarck Veteran's Memorial Public Library
- Nora Shauer, Leach Public Library
- Maddie Schrank, Dickinson Area Public Library
- Everett Mann, Beulah Public Library
- Bodie Skjerven, Grand Forks Public Library
- Aubrie Gutierrez, Williston Public Library
- Emily Letcher, James River Valley Public Library
- Kynzlee Rau, Lake Region Public Library
- Reyna Birchem, Fargo Public Library
- Rayme Gross, Fargo Public Library

The College SAVE Plan is a 529 plan established by the State of North Dakota. Bank of North Dakota acts as trustee of the College SAVE Trust and is responsible for administering the Plan. To learn more about College SAVE, visit collegesave4u.com.

PROMOTION

Bismarck

Erickson Promoted to CRO

Starion Bank has promoted Rachael Erickson to Chief Risk Officer (CRO).

Erickson brings more than 17 years of banking experience and deep institutional knowledge to the position. Since joining Starion in 2009, she has served in a variety of leadership and credit-related roles, including credit analyst, credit lead, and credit manager. Rachael earned a bachelor's degree in business administration and management from Dickinson State University.



VOLUNTEER EFFORT

Bismarck

Choice Bank Volunteers Through Ignite26 Program

Nearly 100 **Choice Bank** leaders spent August 14th volunteering at Farm in the Dell as part of Ignite26, the bank's annual leadership experience. The Farm in the Dell, a Moorhead-based nonprofit, provides meaningful opportunities for individuals with developmental disabilities through agricultural work and community engagement. Throughout the day, the Choice Bank team harvested corn, planted trees, built bird houses, created reusable tote bags from repurposed T-shirts, and pulled weeds.

This volunteer effort reflects Choice Bank's commitment to its Core Value of "Better the Places We Live" by investing time, energy, and resources into organizations that strengthen local communities.

This volunteer effort strengthened relationships among Choice Bank team members, provided meaningful support to a valued community partner, and reinforced the organization's commitment to "Better the Places We Live."



ASSOCIATE HAPPENINGS

NEW HIRE

Bismarck

Mischel joins DCN

Karie Mischel has joined **Dakota Carrier Network (DCN)** as information systems manager based in Bismarck.

With 30 years of experience managing enterprise infrastructure, cybersecurity, cloud services, and network operations, Mischel has led technical teams, managed budgets, overseen hardware and software lifecycles, supported cloud platforms, and directed large-scale IT projects. With experience in consulting, banking, and government, she has extensive expertise in routing, switching, security, compliance, disaster recovery, and cross-functional collaboration.



Do you have news to share?

Send your happenings, achievements and milestones to NDBA at jolene@ndba.com

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When it's time to retire your old IT equipment (laptops, desktops, servers, cell phones) — how do you know your data is protected?

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- **R2:** Top certification for data security and environmental safety.
- **e-Stewards:** Gold standard in responsible recycling.
- **ISO:** Triple assurance in quality, environment, and safety management.
- **\$5M Professional Liability Coverage:** Unmatched protection for your peace of mind.
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Communications Manager *Bismarck ND*

If you are looking to make a difference and drive your success, you have come to the right place. We are looking for a passionate communications professional to develop and manage the communications strategy for the DFI.

We are looking for a candidate with a passion to help the citizens in our great state and have fun doing it. We offer rewarding work opportunities with a competitive employee benefits package including a fully paid family health insurance plan, paid leave, retirement plan options, an infant at work program, and more!

This position is located in Bismarck, North Dakota.

On a daily basis, you will be responsible for developing and managing a strategic communications plan and crafting engaging content for various channels, such as newsletters and social media. You will collaborate with the executive team to ensure alignment of messaging with organizational goals and initiatives. Your role will also involve analyzing feedback and metrics to continuously improve communication effectiveness and engagement levels within the organization.

To thrive in this position, you have a proven history in developing and implementing effective communications plans. You possess excellent writing and storytelling skills. Additionally, you demonstrate proficiency in communication tools and platforms.

To be considered for this position, you must have a bachelor's or higher degree focused on communications, public relations, or other related field, with a minimum of five years' experience. Priority will be given to candidates with experience in developing communications specific to financial literacy or the financial industry; skills in graphic design, website design, and social media content creation; knowledge of the banking industry, and experience with Drupal.

As part of your application, please include examples of your work. As part of the interview process, finalists will be asked to create a presentation and create a video specific to the DFI.

Responsibilities include:

- Lead the development and implementation of a communications plan.
- Lead the agency's digital communications including websites and social media.
- Administer GovDelivery (email software tool) for digital communications.
- Manage internal and external communications by creating newsletters, press releases, reports, brochures, videos, and other communication materials.
- Assist in the management and support of the financial literacy program. This includes the production of educational content and involvement in the LifeSmarts program.
- Create presentations and other materials to be presented to the State Banking Board, State Credit Union Board, Legislators, or other groups.
- Maintain the personnel manual, organizational chart, and other internal publications.
- Ensure digital and written materials meet accessibility and readability standards.
- Coordinate open records requests.

Application Procedures:

All applications must be submitted online on our Careers website at www.nd.gov/careers.

An application consists of the following:

- Resume
- College transcripts (can be unofficial)
- Cover letter which directly addresses how you meet the minimum qualifications in the summary of work
- Three professional references
- Examples of your work

Teleworking: One or two days per week (optional) after probation is complete

Applicants must be legally authorized to work in the United States. Sponsorships will not be provided.



AML/CFT Analyst *Remote in ND*

Location: This position may work remote provided the candidate is a ND resident and resides within the state of North Dakota.

Hiring Range: \$61,132 - \$91,698 annually

BND has a stable legacy of over 100 years, with the same lasting mission, to promote agriculture, commerce, and industry across the state. As the nation's only state-owned bank, BND partners with North Dakota's financial institutions to help fuel economic growth and serve as the central depository for state funds – making a lasting impact in communities statewide.

At BND, your work matters and your contributions are valued. We offer a comprehensive benefits package that includes fully paid family health insurance, paid leave, flexible work-life balance options, retirement plans, an infant-at-work program, tuition reimbursement, and more.

Essential Duties:

- Serve as the AML/CFT Officer.
- Establish and maintain the Bank's AML/CFT and fraud monitoring program, policies, procedures, controls and risk assessments.
- Coordinate and monitor day-to-day compliance including transaction monitoring, due diligence, investigations, reporting, training and testing.
- Participate in projects to provide BSA and AML/CFT consulting for products or services.
- Support AML/CFT and fraud aspects of the Bank's fintech initiatives.

Qualifications

- Bachelor's degree in business or finance.
- Minimum of four years experience in BSA, AML/CFT, compliance, audit or other applicable work experience.
- BSA and/or AML/CFT professional certification and fintech experience is preferred.
- Strong understanding of BSA and AML/CFT regulations.
- Verbal and written communication skills.
- Must be able to research, investigate and resolve situations independently.

[Apply Here](#)

Equal Opportunity Employer



Director of Executive & ESOP Administration *Fargo ND*

We believe in the commitment to seek out and provide financial and insurance solutions for tomorrow, not just for today. In doing so, we help our customers, employees and communities "fast forward" to the goals they strive to achieve in life.

Benefits: Health (Traditional and High-Deductible plan options), Dental, Vision, Medical & Dependent Care FSA, HSA, 401k, Employee Stock Ownership, Company paid Life and Long-term Disability Insurance, Voluntary paid benefits, Paid Time Off, Holidays, Extended Medical Absence Leave.

Work Hours: Full-time, Monday through Friday, 8:00-5:00pm.

Skills / Requirements / Qualifications:

- **ESOP administration:** Primary liaison to trustee/valuation firm/TPA; prepare valuation inputs; manage annual statements, distributions, diversification, and participant communications; maintain repurchase obligation model and cash-flow forecasts.
- **401(k) plan oversight:** Coordinate testing (ADP/ACP), audit filings, fee reviews; manage recordkeeper and advisor; ensure timely remittance and disclosures.
- **Stock plan administration:** Oversee grants, vesting, exercises, tax withholding, and reconciliations; maintain equity plan records in platform.
- **Deferred compensation (409A) & BOLI:** Support plan operations, elections, distributions, and compliance; coordinate with carriers/advisors; maintain policy and performance reviews.
- **Executive & Board reporting:** Prepare executive summaries and committee/Board materials; attend key committees as requested; maintain control calendar and dashboards.
- **Participant communication:** Draft and deliver clear, timely participant notices, FAQs, and education aligned to plan milestones.
- **Controls & compliance:** Maintain auditable workpapers; coordinate with the Internal Auditor on plan audits; monitor regulatory developments and recommend plan updates.
- **Special projects:** Execute executive requests (e.g., plan design analysis, benchmarking), improving quality, cycle time, and transparency.
- **Comply with applicable banking, insurance, tax, and investment laws and regulations.**

Equal Opportunity Employer

Email your resume to humanresources@bankforward.com

BANKERS' CLASSIFIEDS



Credit Analyst *Bismarck or Fargo ND*

About BND

BND has a stable legacy of over 100 years, with the same lasting mission, to promote agriculture, commerce, and industry across the state. As the nation's only state-owned bank, BND partners with North Dakota's financial institutions to help fuel economic growth and serve as the central depository for state funds – making a lasting impact in communities statewide.

Position: Credit Analyst

Location: This position may work on-site at our Bismarck or Fargo location or may work remote provided the candidate is a ND resident and resides within the state of North Dakota.

Hiring Range: \$70,532 - \$125,553 annually/ \$5,877 - \$10,462 monthly

Title and salary are dependent on experience.

Deadline to Apply: Wednesday, September 30, 2026. Applicants are encouraged to apply as soon as possible. Qualified candidates will be considered upon application. The position may be filled prior to the listed closing date after successful completion of the application and interview process.

Essential Duties:

- Evaluate repayment capacity and creditworthiness of loan requests with complex cash flow structures such as large manufacturing operations, construction/development projects, sizable industrial facilities, oil and gas operations, seasonal businesses, large crop/livestock producers, operations with multiple revenue streams, and distressed businesses and farm operations.
- Prepare various analyses including traditional cash flow, UCA cash flow, working capital, leverage, global cash flow, break-even, market, absorption, and capitalization.
- Work within strict deadlines to prepare and present credit presentations to committees and boards.
- Travel may be required to conduct site visits and attend meetings.

Qualifications

- Bachelor's degree in accounting, banking, business administration, or a closely related field.
- Minimum of four years of commercial credit analysis experience; agriculture credit analysis experience is preferred but not required.

- Strong analytic skills, financial acumen, sound judgement, and ability to manage deadlines in a fast-paced environment.
- Clear communication skills, professionalism, and the ability to work collaboratively with internal teams and external lending partners.

Candidates who accept an interview will be required to provide case study material.

Benefits:

BND offers a competitive and comprehensive compensation package. Benefits include fully paid family health insurance, paid leave, flexible work-life balance options, retirement plans, an infant-at-work program, tuition reimbursement, and more!

Application Process:

- Submit your application along with a resume by 11:59 PM Central Standard Time (CST) on the closing date.
- A credit, state, and federal background check will be conducted on the final candidate.
- Applicants who experience technical difficulties during the application process should contact recruiter@nd.gov or (701) 328-3290.
- If accommodations or assistance is needed in the application or interview process, please contact the Talent Management team at bndtm@nd.gov or TTY users may use Relay North Dakota at 711 or (800) 366-6888.

About Team ND

"Far and away the best prize life offers is the chance to work hard at work worth doing." - Theodore Roosevelt

More than 7,500 talented, hard-working people across sixty-three agencies have come together as Team North Dakota. At Team ND, we are driven to succeed through gratitude, humility, curiosity and courage. Our purpose is to empower people, improve lives, and inspire success. Join us in being legendary.

[Apply Here](#)

Equal Opportunity Employer



NDBA ENDORSED BUSINESS PARTNERS



Win for North Dakota Banks.

NDBA is proud to partner with leading companies serving the banking industry. NDBA Endorsed Business Partners are carefully selected and approved by the NDBA Services Board based on the quality of their organization and commitment to delivering exceptional products and services to member banks.



Leverage the buying power of North Dakota banks working together through the association.



Build relationships with companies that have a track record of success and understand the challenges facing banks.



Learn from industry experts that sponsor and support NDBA events throughout the year.



Allied Solutions
alliedsolutions.net | Fargo ND

Contact: Steve Owens
Client Development Manager
Phone: 612-845-4282
steve.owens@alliedsolutions.net



Arctic Wolf
arcticwolf.com | Eden Prairie MN

Contact: Logan McAlpin
Sr Account Representative – MN, ND, SD
Phone: 612-304-0875
logan.mcalpin@arcticwolf.com



The Baker Group
gobaker.com | Oklahoma City OK

Contact: Jantz Kinzer
Managing Director
Phone: 405-415-7255
jantz@gobaker.com



BHG Financial Institutional Network
bhginstitutionalnetwork.com/ND | Davie FL

Contact: Keith Gruebele
EVP/Institutional Relationships
Phone: 954-263-6399
kgruebele@bhg-inc.com



Compliance Alliance
compliancealliance.com | Austin TX

Contact: Brittney Stacey
Director of Executive Operations
Phone: 512-776-0713
brittney@compliancealliance.org



DataVerify Flood Services
info.dataverify.com/floods | Norwalk OH

Contact: Teri Sizemore
National Sales Executive
Phone: 419-660-8589
teri.sizemore@dataverifyflood.com



IntraFi
IntraFi.com | Arlington VA

Contact: Bradley Cole
Managing Director, Northern Plains
Phone: 402-212-4145
bcole@intrafi.com



Midwest Bankers Insurance Services
mbisllc.com | Eden Prairie MN

Contact: Adam Dawson
Regional Sales Manager
Phone: 952-261-8978
adamd@mbisllc.com



ODP Business Solutions
odpbusiness.com | Austin TX

Contact: Johnson Lukudu
Account Manager
Phone: 512-764-5684
johnson.lukudu@odpbusiness.com



SBS Cybersecurity
sbscyber.com | Madison SD

Contact: Cole Kratovil
Account Executive
Phone: 605-270-7925
cole.kratovil@sbscyber.com



Superior IRA & HSA
superiorira.com | Perham MN

Contact: Jason Bain
SVP - Sales, Managing Partner
Phone: 218-330-5099
jason.bain@superiorira.com

Questions?

Tara McFadden
SVP of Strategic Partnerships
701.370.8901 | tara@ndba.com



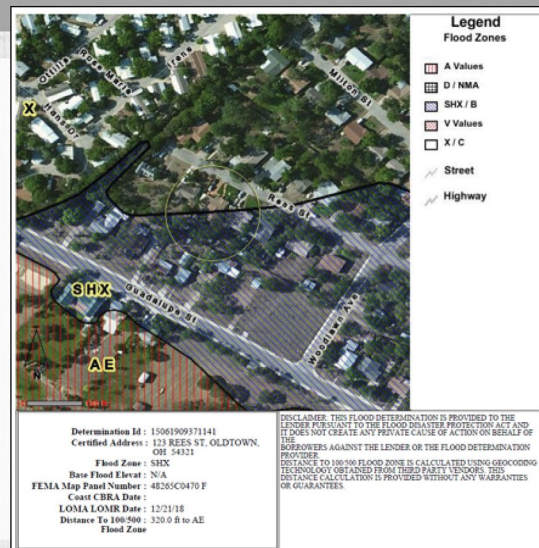
Flooding **Outside** Special Flood Hazard Areas



*Seeing is believing. A visual representation of a building location in relation to the **Special Flood Hazard Area (SFHA)** can be a valuable aid in conveying the need for flood insurance, when structure(s) are within the **SFHA**, or to help borrowers make an informed decision when the structure(s) are outside the **SFHA**.*

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.



*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**.*



Contact your Flood Services experts today at
800-841-0662 or learnmore@dataverifyflood.com.

