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Jodi Jelinek - Citizens State
Bank of Lankin
- ♦ Tri-State Trust Conference
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Featured Speakers

NDBA goes to Washington





2025 NDBA Service Awards

NDBA will recognize bankers with **20, 30, 40 or 50 years of service** in banking during the NDBA business meeting at the 2025 Quad-States Convention held in Rapid City, June 8-10, 2025.

If you or another bank employee has been employed by a bank or several banks for 20, 30, 40 or 50 years, please fill out the application form and return to NDBA (ndba@ndba.com or PO Box 1438, Bismarck, ND 58502-1438). The form can be found at www.ndba.com.

Deadline: May 1

Please contact Jolene with any questions, 701-223-5303 Ext. 8.

Upcoming NDBA Events

MAY 2025						
S	M	T	W	T	F	S
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4	5	6	7	8	9	10
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JUNE 2025						
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JULY 2025						
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AUGUST 2025						
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SEPTEMBER 2025						
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OCTOBER 2025						
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DECEMBER 2025						
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JANUARY 2026						
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April 2025

Apr 28 - **GSB Human Resource Mgmt. School**
May 2 Madison WI

May 2025

13 **Chief Credit Officer Peer Group Virtual Meeting**
20 **Fraud Peer Group Virtual Meeting**
Loan Documentation and Loan Enforcement
20 Holiday Inn, Fargo
21 Radisson Hotel, Bismarck

June 2025

1-6 **Dakota School of Banking**
University of Jamestown
8-10 **Quad States Convention - Rapid City SD**
25 **Large Bank CRA Peer Group Virtual Meeting**

July 2025

13-25 **Graduate School of Banking at Colorado**
Boulder CO
Jul 27 - **Graduate School of Banking, Madison WI**
Aug 8

August 2025

13 **Chief Credit Officer Peer Group Virtual Meeting**
19 **Fraud Peer Group Virtual Meeting**

September 2025

8-11 **Regional Member Meetings**
Grand Forks, Fargo, Bismarck and Minot
25 **Large Bank CRA Peer Group Virtual Meeting**
Sep 30 - **Effective Leadership Seminar. Bismarck**
Oct 1

October 2025

2-3 **Ag Credit Conference**
Radisson Hotel, Bismarck
19 **Fraud Peer Group Meeting at BND**
20-21 **NDBA Peer Group Consortium**
ND Heritage Center & National Energy Center of Excellence



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Mission Statement

Extraordinary Leadership for North Dakota Banks



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BANKING ARTICLES



OCC Announces Changes to Organizational Structure

The Office of the Comptroller of the Currency has announced an organizational restructuring that will include combining its Midsize and Community Bank Supervision department with its Large Bank Supervision department.

The new Bank Supervision and Examination department will encompass activities currently performed by the two departments, according to an OCC statement. “Blending the large, midsize and community bank supervision activities will allow for the seamless sharing of expertise and resources to address bank-specific issues or novel needs and provides opportunities for career development and progression for the agency’s entire examination workforce,” it said.

Greg Coleman, senior deputy comptroller for Large Bank Supervision, will lead the Bank Supervision and Examination office. Beverly Cole, the senior deputy comptroller for Midsize and Community Bank Supervision, will retire in May.

Also, as part of the restructuring, OCC will reinstate the Chief National Bank Examiner office which will include the divisions of Bank Supervision Policy as well as Supervision Risk and Analysis. In addition, the agency is elevating its Information Technology and Security function to be led by a new senior deputy comptroller for ITS. The changes take effect June 2.

Read more: <https://www.occ.treas.gov/news-issuances/news-releases/2025/nr-occ-2025-34.html>

Trump Removes Harper, Otsuka from NCUA Board

President Trump has removed Democrats Todd Harper and Tanya Otsuka from the National Credit Union Administration board despite both having several years left in their board terms. Harper was formerly NCUA chairman under President Biden.

In separate statements, Harper and Otsuka decried the move, which they said undermined the agency’s independence. The White House has not issued any statements about the firings.

The departures leave only Chairman Kyle Hauptman, Republican appointee, on the three-person board.

FDIC Urges Banks to Use Electronic Communications for Supervisory Correspondence

The FDIC has announced that electronic communications is now the agency’s preferred method for supervisory correspondence. This decision makes permanent the alternative secure mail procedures that were initially implemented on a temporary basis in 2020.

As part of the announcement, the FDIC released guidance about how to send official correspondence related to supervisory matters to the agency using the FDIC’s secure email portal. Most institutions already use these methods of communication, according to the agency. If electronic communications are not available, financial institutions can continue to submit correspondence in hardcopy format, it added.

Read more: <https://www.fdic.gov/system/files/2025-04/supervisory-correspondence-procedures-electronic-communication.pdf>

FinCEN to Eliminate ‘Redundant’ Bank Secrecy Act Civil Penalty Rule

The Financial Crimes Enforcement Network plans to rescind one of its two rules establishing civil penalties for certain Bank Secrecy Act violations, which it said was made obsolete under a 1990 law adjusting the penalties for inflation.

The Treasury Department published a list of rules and regulations that are “no longer necessary” as part of an executive order by President Trump directing agencies to eliminate “unlawful” regulation. Among the regulations to be rescinded is a FinCEN

rule setting monetary penalties for certain BSA reporting and recordkeeping violations by financial institutions. The Treasury Department said the rule was made redundant by the Federal Civil Penalties Inflation Adjustment Act of 1990, and a second FinCEN regulation codifying the annual inflation-adjusted civil penalties mandated by the Act. The newer inflation-adjusted penalties are applied to all violations after Aug. 1, 2016.

Other rules to be rescinded include rules concerning governance and executive compensation at institutions that received Troubled Asset Relief Program assistance and book-entry Federal Financing Bank securities. The rule removals will be effective 60 days after publication in the Federal Register, unless Treasury receives significant adverse comments.

Read more: <https://www.federalregister.gov/documents/2025/04/15/2025-06353/eliminating-unnecessary-regulations>

OCC Notifies Congress of Data Breach Involving Bank Information

A cyber incident involving the Office of the Comptroller of the Currency's email systems led to unauthorized access to highly sensitive information about the financial condition of financial institutions the agency supervises, according to a notice to Congress by the OCC. The notice is required by the Federal Information Security Modernization Act.

The OCC publicly disclosed the data breach in February but released details today about the incident. According to an agency statement, the OCC learned of unusual interactions between a system administrative account in its office automation environment and OCC user mailboxes in mid-February. The OCC implemented incident response protocols and began analyzing the compromised emails to determine their contents. Some contained sensitive information on financial institutions.

The OCC has brought in third-party cybersecurity experts to perform a full review of the investigation and forensics efforts, according to the agency. It is also launching an evaluation of its current IT security policies and procedures, and plans to engage an additional independent third-party to assess and analyze internal processes related to cyber incidents.

"The confidentiality and integrity of the OCC's information security systems are paramount to fulfilling its mission," said Acting Comptroller of the Currency Rodney Hood. "I have taken immediate steps to determine the full extent of the breach and to remedy the long-held organizational and structural deficiencies that contributed to this incident. There will be full accountability for the vulnerabilities identified and any missed internal findings that led to the unauthorized access."

Read more: <https://www.occ.treas.gov/news-issuances/news-releases/2025/nr-occ-2025-30.html>

Court Vacates CFPB Credit Card Late Fee Rule

A federal court has vacated the CFPB's rule on credit card late fees a day after plaintiffs reached an agreement with the bureau to end a lawsuit over the rule.

Under the terms of the settlement, the CFPB acknowledged it exceeded its authority under the Credit Card Accountability Responsibility and Disclosure Act, and that the late fee rule violates the Administrative Procedure Act. The CFPB asked the court to vacate the rule, which it did today.

In a joint statement, ABA and the other plaintiffs welcomed the court's decision.

"If the CFPB's rule had gone into effect, it would have resulted in more late payments, lower credit scores, higher interest rates and reduced credit access for those who need it most," they said. "It would have also penalized the millions of Americans who pay their credit card bills on time and reduced important incentives for consumers to manage their finances. We appreciate the CFPB's recognition that the rule violated the law, and the bureau's willingness to resolve our legal challenge."

House Votes to Reverse CFPB Overdraft Rule

The U.S. House has voted in favor of a resolution to overturn the CFPB's limit on overdraft fees. The 217-211 vote came less than two weeks after the Senate passed its version of the resolution.

The CFPB overdraft limit requires banks with at least \$10 billion in assets to cap overdraft fees at \$5 unless they voluntarily set a cap that covers their actual costs and losses or treat overdraft protection as a loan covered by the Truth in Lending Act. The resolution now heads to the President for his review and signature.

FDIC Seeks 20% Workforce Reduction

The FDIC is seeking to reduce its workforce by a further 20% as part of an effort to reduce the overall size of government, Bloomberg News reported.

Citing anonymous sources, the news outlet reported that the staff reduction is being driven by the Department of Government Efficiency. A small team of DOGE staffers met with FDIC leadership, according to Bloomberg and other news outlets.

The FDIC's authorized staffing for 2025 is 6,876 full-time equivalents, according to the agency's annual report to Congress. In January, the Washington Post reported that the FDIC rescinded job offers to more than 200 new examiners because of a government-wide hiring freeze implemented by the White House.

President Directs Agencies to Use Supreme Court Decisions to Rescind ‘Unlawful’ Regulations

President Trump has issued a memo directing agency heads to move forward with drafting a list of “unlawful and potentially unlawful regulations” and take steps to immediately repeal them.

In the memo, Trump cites his February executive order in which he directed agencies to draft a list of allegedly unlawful regulations within 60 days and begin plans to repeal them. To guide that effort, the memo lists 10 U.S. Supreme Court cases the agencies should use to determine which regulations should be repealed. “In recent years, the Supreme Court has issued a series of decisions that recognize appropriate constitutional boundaries on the power of unelected bureaucrats and that restore checks on unlawful agency actions,” the memo states. “Yet, despite these critical course corrections, unlawful regulations – often promulgated in reliance on now-superseded Supreme Court decisions – remain on the books.”

Trump also exempted the repeals from public notice and comment requirements, citing an Administration Procedure Act clause that allows for exemptions when taking comment would be “impracticable, unnecessary or contrary to the public interest.” Agencies have the legal authority to immediately repeal unlawful regulations, according to the memo.

Read more: <https://www.whitehouse.gov/presidential-actions/2025/04/directing-the-repeal-of-unlawful-regulations/>

FinCEN Issues Analysis of Fentanyl-Related BSA Reports

Last year, financial institutions filed 1,246 Bank Secrecy Act reports that identified suspected fentanyl-related activity amounting to approximately \$1.4 billion in suspicious transactions, the Financial Crimes Enforcement Network said in a financial trend analysis.

The FinCEN review found that depository institutions and money services businesses in the U.S. accounted for 57% and 32% of fentanyl-related BSA reports, respectively. Mexico and China were the top two foreign countries identified in subject address fields of BSA reports analyzed, according to the agency. Nearly 32% of Mexico-based subjects were concentrated in the Mexican states of Sinaloa and Jalisco.

Domestic sales of fentanyl appear to be conducted primarily through cash and peer-to-peer transfers, FinCEN said. BSA reports involving convertible virtual currency transactions primarily identified bitcoin payments, including in suspected darknet marketplace drug sales.

Read more: <https://www.fincen.gov/sites/default/files/shared/FinCEN-FTA-Fentanyl.pdf>

Health Savings Account Assets Grew In 2024

Health savings account assets expanded significantly in 2024 in part because of favorable stock market conditions, according to a new report by HSA investment solution provider Devenir. HSA assets reached nearly \$147 billion across more than 39 million accounts, reflecting a year-over-year increase of 19% for assets and 5% for accounts.

Devenir also found that HSA investment assets increased by 38%, reaching \$64 billion by the end of 2024. The number of HSA holders choosing to invest also rose with approximately 3.5 million HSAs, representing about 9% of all accounts, investing a portion of their HSA dollars.

Account holders contributed almost \$56 billion to their accounts in 2024, up 11% from the previous year, according to the report. They withdrew \$42 billion during the same period, up 10% from the prior year. The average total balance for HSA investment accounts was \$22,032.

Read more: <https://www.devenir.com/wp-content/uploads/2024-Year-End-Devenir-HSA-Research-Report-Executive-Summary.pdf>

Most Fraud Losses Attributable to Debit Card, Check Fraud

A Federal Reserve survey of risk officers at financial institutions found that debit card fraud drove fraud losses at those institutions in 2024, followed closely by check fraud.

The number of financial institutions that experienced attempted check fraud grew by 10% from 2023 to 2024, followed by attempted automated clearing house fraud at 9% and debit card fraud at 6%. However, debit card fraud accounted for 39% of fraud losses last year, followed by check fraud at 30%. ACH fraud accounted for 9% of losses while credit card fraud accounted for 5%. The remaining losses were attributable to other payment methods – such as wire transfers and nonbank apps – although instant and real-time payments saw low to no reported losses.

Financial institutions reported increases in check fraud events involving counterfeit checks, check washing and payee forgery, according to the report. Events involving kiting, float and paperhanging all decreased, “suggesting cooperative industry efforts are reducing risk and losses.”

Read more: <https://www.frb services.org/binaries/content/assets/crsocms/news/research/2024-risk-officer-survey-results.pdf>

CFPB to Initiate New Section 1071 Rulemaking

In a court filing today, the CFPB said its leadership has directed staff to initiate new rulemaking to implement Section 1071 of the Dodd-Frank Act and plans to soon release a proposal to possibly replace or change its current rule.

The CFPB in 2023 released a final rule implementing Section 1071, which requires financial institutions to report data on small-business lending. Critics said the rule was unwieldy and would create numerous compliance headaches, especially for smaller institutions. Several lawsuits followed, including one brought by the Texas Bankers Association and American Bankers Association. The CFPB was also sued by the Revenue Based Finance Coalition in U.S. District Court for Southern Florida. In a filing today in that case, the CFPB noted that its leadership has changed since the original rule was finalized, with Office of Management and Budget Director Russ Vought currently serving as the bureau's active director. The bureau asked the court to suspend any further action until it has proposed a new rule.

"New leadership has been assessing the final rule and the issues that this case presents to determine the CFPB's position," the bureau said in its filing. "CFPB's new leadership has directed staff to initiate a new Section 1071 rulemaking. The CFPB anticipates issuing a Notice of Proposed Rulemaking as expeditiously as reasonably possible. Because the anticipated rulemaking process may moot or otherwise resolve this litigation, holding this matter in abeyance would conserve the court's resources."

The CFPB did not elaborate on when the proposed rulemaking would be released or what it would contain. The bureau proposed submitting reports to the court every 90 days during the rulemaking process, with the parties in the case conferring within 30 days of a new final rule to decide whether they want to proceed with the lawsuit.

IRS Launches New Information Sharing Initiative for Financial Institutions

The law enforcement arm of the IRS has launched a new program to ensure financial institutions receive "quantifiable results" on how the agency uses suspicious activity reports to investigate federal crimes.

As part of the CI-FIRST initiative, IRS Criminal Investigation headquarters will work with larger financial institutions with a national and international presence, and field office personnel will work with regional and community banks and credit unions in their respective areas of responsibility, according to an agency

statement. IRS-CI will also streamline subpoena requests and share pointers with financial institutions on what to include in SARs to maximize effectiveness.

IRS-CI also released figures on how it uses Bank Secrecy Act data. More than 87% of the criminal investigations recommended for prosecution by IRS-CI from fiscal years 2022 to 2024 had a primary subject with a related BSA filing, with adjudicated cases resulting in a 97.3% conviction rate. Defendants received an average prison sentence of 37 months. IRS-CI used the data to identify \$21.1 billion in fraud tied to tax and financial crimes, seize \$8.2 billion in assets tied to criminal activity and obtain \$1.4 billion in restitution for crime victims. Nearly 1,600 cases IRS-CI opened last year has at least one currency transaction report on the primary subject. More than 67% of cases opened by IRS-CI had a subject with one or more CTRs below \$40,000, with 50% of CTRs involving amounts less than \$22,230.

IRS-CI added that since 2020, it has used BSA data to initiate nearly 1,300 investigations with ties to fentanyl and investigate alleged employee retention credit fraud totaling \$5.5 billion.

Read more: <https://www.irs.gov/compliance/criminal-investigation/irs-ci-releases-fy24-bsa-metrics-announces-ci-first-initiative>

Banking Regulators to Rescind 2023 Community Reinvestment Act Rule

The Federal Reserve, FDIC and Office of the Comptroller of the Currency have announced they intend to rescind the 2023 Community Reinvestment Act final rule "in light of pending litigation." They will instead reinstate the CRA framework that was in place before the rule.

The agencies first proposed the rule in 2022 as part of a long-planned overhaul of the CRA framework. They finalized the rule the following year, although the Fed and FDIC board votes were not unanimous. The American Bankers Association, U.S. Chamber of Commerce and five national and state associations later sued the banking agencies in federal court, arguing that regulators exceeded their statutory authority. A federal judge last year issued a preliminary injunction against enforcing the rule.

In a brief statement, the three banking agencies said they will "continue to work together to promote a consistent regulatory approach on their implementation of the CRA." They did not provide a timeline for when the Fed and FDIC boards plan to vote on rescinding the rule.

Read more: <https://www.federalreserve.gov/newsevents/pressreleases/bcreg20250328a.htm>

Executive Order Phases Out U.S. Treasury Paper Checks

Under a new executive order from President Trump, effective Sept. 30, the U.S. Treasury will no longer issue paper checks for disbursements, including tax refunds, vendor payments, benefit payments and intergovernmental transfers.

The order also covers the use of paper checks to pay the federal government “as soon as practicable, and to the extent permitted by law.” In addition, it directs the Treasury Department to develop a comprehensive public awareness campaign of the change, “including guidance on accessing and setting up digital payment options.”

The move was billed as a crackdown on waste, fraud and abuse, as well as a step toward greater efficiency. According to the order, “Treasury checks are 16 times more likely to be reported lost or stolen, returned undeliverable, or altered than an electronic funds transfer.” The White House also noted the rise in check fraud and added that maintaining the infrastructure for paper check processing cost \$657 million in 2024.

The order directed the treasury secretary to make exceptions “for people without banking or electronic payment access, certain emergency payments, certain law enforcement activities, and other special cases qualifying for an exception under the order or other existing law.”

Read more: <https://www.whitehouse.gov/presidential-actions/2025/03/modernizing-payments-to-and-from-americas-bank-account/>

FS-ISAC Issues Framework for Increasing Fraud, Cybersecurity Team Collaboration

The Financial Services Information Sharing and Analysis Center has released a report on how financial institutions can strengthen collaboration between their cybersecurity, fraud, financial crime and anti-money laundering teams.

The document – “Leveling Up: A Cyber Fraud Prevention Framework for Financial Services” – breaks down the lifecycle of a cyber-fraud attack into five phases so teams have “a common language” to share information. It also provides recommendations on how to effectively share fraud intel with peer firms to strengthen the defenses of the entire financial sector.

Organizations can leverage the framework’s fraud response protocol to identify vulnerabilities earlier in the attack lifecycle, enhancing threat visibility and strengthening fraud controls, according to FS-ISAC.

Read more: <https://www.fsisac.com/knowledge/cyber-fraud-prevention-framework>

SEC Ends Court Defense of Climate Disclosure Rules

The Securities and Exchange Commission has voted to end its defense to several court challenges of its climate disclosure rule.

The Biden-era rule requires companies to disclose material climate-related risks, activities to mitigate or adapt to such risks, and information about the board’s and management’s oversight of risks and estimates of the financial effects of severe weather events. Large companies also would be required to disclose audited measurements of certain greenhouse gas emissions. Last year, the SEC paused enforcement of the rule while federal courts considered various legal challenges brought by states, businesses and business groups.

In a statement after its vote, SEC Acting Chairman Mark T. Uyeda said the goal “is to cease the commission’s involvement in the defense of the costly and unnecessarily intrusive climate change disclosure rules.”

The Trump administration has pulled back on several climate initiatives in recent months, with the Federal Reserve and Office of the Comptroller of the Currency pulling out of international efforts by financial institutions and regulators to address the issue.

CFPB Will Not Enforce Small-Dollar Rule

The CFPB has announced that “it will not prioritize enforcement or supervision actions” with respect to its 2017 small-dollar lending rule, which was to take effect March 30. The CFPB further advised that it is “contemplating issuing a notice of proposed rulemaking to narrow the scope of the rule.”

When issued in 2017, the rule included prescriptive underwriting provisions and payment provisions, but it now includes only the payment provisions after the CFPB rescinded the rule’s underwriting provisions in 2020. The payment provisions prohibit lenders, including banks, from making a new attempt to withdraw funds from an account after two consecutive failed attempts without consumer consent. Significantly, those provisions exempt attempted transfers by institutions that hold the borrower’s account and do not charge insufficient funds or overdraft fees for the attempted withdrawal.

The rule also includes a complete exemption for banks and other depository institutions that made 2,500 or fewer small-dollar loans in each of the current and previous years and for which these loans account for no more than 10% of revenues. ABA advocated for this provision to protect banks’ flexibility to serve their customers’ small-dollar credit needs.

Relatedly, on March 7, the trade association representing payday

lenders filed a petition asking the Supreme Court to review the rule. The court has not ruled on the petition.

FDIC to Remove Reputational Risk from Bank Supervision

The FDIC is drafting rulemaking to remove reputational risk from its bank supervision. The move follows the Office of the Comptroller of the Currency's announcement last week that it would no longer use reputational risk in bank examinations and guidance.

Lawmakers have accused regulators of using reputational risk to pressure banks into denying services to certain customers, particularly cryptocurrency firms, and have introduced legislation

to ban the practice. The FDIC has not made any official announcements, but in a letter to Congress first reported by Politico, Acting FDIC Chairman Travis Hill said the agency is "actively working on a rulemaking to ensure supervisors do not criticize activities or actions on the basis of reputational risk, which we expect to be able to issue in the near future."

Some lawmakers reacted positively to the news. In a statement on X, House Financial Services Committee Chairman French Hill (R-Ark.) said that the FDIC has been "wasting resources" targeting crypto firms instead of focusing on its core mission.

"Now, Acting Chair Travis Hill and the Trump Admin are working to right the ship," Rep. Hill said. "The committee looks forward to a new vision for digital assets at the FDIC."

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JUNE 8-10, 2025 | RAPID CITY

FEATURED SPEAKERS



DAVE DEFAZIO



JACK STAHLMANN

ET: THE EXTRA TRANSACTIONAL - FINTECH'S ROLE IN SEAMLESS FINANCIAL INTERACTIONS

In this session we explore the evolving landscape of fintech and its transformative impact on banking behavior, customer experience and financial advice. Witness the cutting-edge technologies that are reimagining the way consumers engage with their finances.

Dave DeFazio is EVP of Strategy and Solutions at StrategyCorps. He's armed with a passion for banking strategy, and always exploring the intersection of data, marketing, and technology. He downloads banking apps for fun. On the weekend. And talks about them at dinner with his family.

THE INTANGIBLE IT

In this keynote, you will learn about *The Gift* and how to channel your inner-Clooney to make everyone you encounter feel like the most important person in the room.

Having "it" makes a huge difference in the way HR professionals connect with their teams, allowing your attendees to have an even deeper impact beyond the great work they are already doing.

Jack graduated with honors at DePauw University (yes, DePauw with a W) and has been a regular contributor to HuffPost. For the last decade he has been entertaining companies, schools and associations worldwide, while delivering actionable takeaways to make a real difference in the workplace.

CONVENTION WEBSITE

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JUNE 8-10, 2025 | RAPID CITY

FEATURED SPEAKERS



ROB NICHOLS

BANKING ON CHANGE: A WASHINGTON DC UPDATE

Stay ahead of the curve with this comprehensive update on banking policy developments from Washington, D.C.

Rob Nichols is the president and CEO of the American Bankers Association, the voice of the nation's \$23.7 trillion banking industry and the only organization that represents banks of all sizes and charters in Washington. He will provide insights into the changes, challenges and issues facing the banking industry this year.

Since joining ABA in August 2015, Nichols has led ABA's advocacy efforts, working to ensure that banks of all sizes operate in a policy environment that allows them to best serve their customers and communities.



DR. MELISSA FURMAN

LEADING FOR TODAY AND TOMORROW

Do you have the critical leadership skills needed to successfully lead your organization into the future? Organizations are experiencing historical levels of diversity, change, and disruption and as a result, leaders need to evaluate their abilities, preferences, and mindsets. This engaging and interactive session will provide recommendations and strategies to develop relevant leadership skills such as self-awareness, emotional intelligence, adaptability, and decision making to name a few.

Dr. Melissa Furman is the president and founder of Career Potential, LLC in Augusta, GA. She has a rich academic background in business, counseling, and psychology and her true passion lies within workforce, leadership, and professional development.

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NDBA Goes to Washington

for ABA's Washington Summit

NDBA is grateful for the opportunity to advocate for North Dakota banks and customers and energized by the momentum that continues to build in the banking industry.

The ABA Washington Summit had many great speakers and was filled with insightful information. Recorded sessions are available here:

[Summit Rewind](#) | [Washington Summit](#) | [American Bankers Association](#)



NDBA Bankers at the U.S. Capitol

North Dakota Bankers Association had 25 bankers, staff and guests participate in the annual ABA Washington Summit in Washington, D.C April 7-9. The fantastic turnout included four emerging leaders in the delegation.

During the Summit, participants heard from Treasury Secretary Scott Bessent, Acting FDIC Chairman Travis Hill, Senators Tim Scott (R-SC) and Ruben Gallego (D-AZ), House Financial Services Committee Chairman French Hill, ABA President and CEO Rob Nichols, and many more. The North Dakota attendees had productive and positive meetings with North Dakota's Congressional delegation, discussing key banking issues including the ACRE Act, Section 1071 of Dodd-Frank, and the CFPB's final rule on overdrafts — just to name a few.



NDBA Bankers at Ford's Theatre

PROFESSIONAL TRAINING



North Dakota Bankers Association

Education Events

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

EVENT	DATE	LOCATION	WHO SHOULD ATTEND?
Loan Documentation and Loan Enforcement Seminars	May 20 May 21	Holiday Inn, Fargo Radisson Hotel, Bismarck	The seminar is designed for loan officers, loan review officers, documentation specialists and bank counsel.
Dakota School of Banking	June 1-6	University of Jamestown, Jamestown ND	Attendees are generally first-or mid-level managers seeking advancement in their banks and careers. However, others who would benefit from exposure to the banking industry and increased familiarity with the individual components that make up a bank are also encouraged to attend.
Quad States Convention	June 8-10	Rapid City SD	Presidents, CEOs, senior management staff, lenders, marketing team members and sales managers.
Virtual Fraud Academy	August 12-14	Virtual Live Event	Employees from all levels of banking, operations personnel, front line personnel, BSA officers, compliance officers, deposit specialist and security officers.
Regional Member Meetings	September 8-11	Grand Forks, Fargo, Bismarck, Minot	All NDBA Members!
Effective Leadership Seminar	September 30 - October 1	Holiday Inn, Bismarck	Individuals in leadership roles who want to increase their effectiveness – executives, managers at all levels, project managers, team leaders and supervisors – will reap many benefits from this presentation.
Ag Credit Conference	October 2-3	Radisson Hotel, Bismarck	Both entry-level and experienced ag lenders will gain valuable information.
NDBA Peer Group Consortium	October 20 October 21	Reception - ND Heritage Center Consortium - ND Nat'l Energy Center of Excellence	Those involved in individual peer groups (Audit, HR, Compliance, Fraud, IT, ERM, Communications/Marketing, Teller Supervisors) are encouraged to attend.

ONLINE EDUCATION



Upcoming Bank Webinars

EVENT	DATE
TRID Workshop for Community Banks - Part 1	05/01/25
Managing All Aspects of Debit Cards	05/01/25
Call Reporting for Beginners - Part 1	05/02/25
Basic Personal and Business Tax Return Analysis	05/05/25
Flood Insurance Compliance: All-Day Streaming	05/06/25
Branch Manager Best Practices: Leading an Exceptional Branch	05/06/25
Writing Teller Training and Procedures	05/06/25
The Top Ten Loan Documentation Mistakes and How to Avoid Them	05/07/25
The Transformative Role of Artificial Intelligence in the Payments Industry	05/07/25
TRID Workshop for Community Banks - Part 2	05/08/25
BSA/AML and OFAC Compliance - 3 Part Series	05/08/25
10 Common Errors on Nonresident Alien Accounts	05/08/25
Call Reporting for Beginners - Part 2	05/09/25
CRE Lending: Cash Flow Analysis and Cap Rates	05/12/25

EVENT	DATE
Overdraft Programs and Risks to Your Financial Institution	05/13/25
BSA Referrals: Getting Your Staff Involved!	05/13/25
Marketing Compliance: Avoiding Violations in Print & Digital Advertising	05/14/25
Opening New Accounts Training Program- Part 1	05/14/25
Vendor Management Program: How Model Risk Fits In	05/15/25
Opening New Accounts Training Program- Part 2	05/15/25
Call Reporting for Beginners - Part 3	05/16/25
Opening New Accounts Training Program- Part 3	05/19/25
The AI Revolution in Banking: Risks and Rewards	05/20/25
Regulation CC Changes Approaching July 1! Are you Ready?	05/20/25
Fighting Fraud Workshop	05/21/25

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

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



Is there someone at your organization that you think we **need to know**? Nominate them to be featured in NDBA's new Bulletin article series, "**Bankers You Should Know**."

From front-line bankers to management, there are so many hidden gems in our banking community. These bankers demonstrate exceptional dedication and initiative, consistently exceed expectations in their role, give back to their community, or always go the extra mile to support their team and the organization. Nominate a banker today!

Fill out the online nomination form [**HERE**](#) You will be notified if your nomination is chosen and in which Bulletin issue they will appear.

A new NDBA
Bulletin feature
article series
for 2025!

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the appreciation of it."



NORTH DAKOTA
BANKERS
ASSOCIATION

LEADERSHIP PANEL

April 30 | 10AM CT

Register for free at GSB.org



GSB Leadership Panel

Join the Graduate School of Banking and a panel of exceptional alumni leaders for an engaging one-hour dive into key leadership strategies for the banking industry!

[**Register Now**](#)

Ask the Fed® Webinars



Wednesday, May 14, 2025 (2:00-3:00 p.m. CT)

Agriculture Update

Economic conditions in agriculture have weakened slightly over the past year alongside lower commodity prices and elevated production expenses. Despite these challenges, and ongoing risks, most producers and agricultural banks have remained in a relatively strong financial position and deterioration in agricultural credit conditions has been modest.

Please join Kansas City Fed speakers **Nathan Kauffman**, Senior Vice President and Omaha Branch Executive, and **Nicholas Hatz**, Assistant Vice President, as they are hosted live by Commissioner P. Scott Jolly from the offices of the Louisiana Office of Financial Institutions on Wednesday, May 14. This session will describe emerging trends relevant for agricultural lenders with discussion of recent developments in the U.S. agricultural economy and implications for farm finances and credit conditions.

Registration is now open at www.askthefed.org.

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NDBA General Counsel Tracy Kennedy and
Ryan Ames, Zimney Foster PC

From the CORNER CHAIR

Deneen Axtman | NDDBA CHAIR | Cornerstone Bank, Fargo



Hello Bankers!

What a beautiful season we are in! The grass is coming up, trees are budding, tulips are trying to bloom, and the farmers are scratching the fields!

Earlier this month I had the privilege to travel to Washington DC for the American Bankers Association Washington Summit. North Dakota was well represented with 21 bankers and NDDBA team in attendance. Our speaker line up was fantastic! I would encourage all bankers to attend this summit sometime in your career. It's very educational and also a chance to have a direct impact on the legislation impacting our industry through conversations with our legislators and their staff. We were able to meet with Senator Hoeven, Representative Fedorchak, and Senator Cramer's staff, and hear from the head of the FDIC and the Treasury Secretary.

Below please find a few of my key learning points from the conference:

- Legislative Priorities – if you follow the ABA Daily Newsbytes, you will be current with these. If you don't, sign up today!
- Write with clarity to drive action. If people aren't responding to your written communication the way you would like – take a step back and reevaluate how you're doing it:
 - Make it short – get to the point fast, focus on the essentials.
 - Organized – what, so what (why?), and now what – make it easy to understand what you want.
 - Skimmable – format for speed. No more than 3 three syllable words.
- Partial attention has replaced multi-tasking – and 85% of our work week is spent not fully paying attention.
 - Inspire others by changing this – how?
 - Set boundaries.
 - Schedule focused time.
 - Wake up to an alarm clock instead of your phone which immediately steals your attention.
 - MIT – start your day with the **Most Important Thing** – when you start your day with a dedicated/focused activity – it creates momentum for your day.
 - Prioritize tomorrow before you leave today.
- Live your life like a diversified portfolio – pick your investments and give each part 100% when you're in it

As the North Dakota legislative session wraps up, I want to extend a huge thank you to Rick Clayburgh and Tracy Kennedy for their tireless work for our industry and for keeping us updated every week on what's happening.

If you haven't already, please make plans to attend the Quad States Convention in Rapid City June 8-10. It is sure to be a great time to connect with fellow bankers and vendors, enjoy the beautiful Black Hills of South Dakota, and learn something from the great speaker line-up!

Happy Spring!

Deneen



Rob Nichols
President and CEO
American Bankers Association
nichols@aba.com



WASHINGTON UPDATE



A Legacy of Financial Literacy

Each year, we celebrate Teach Children to Save Day on the fourth Thursday in April – a day dedicated to helping kids in grades K-8 learn valuable lessons about saving money, budgeting and distinguishing wants from needs.

I've been participating in Teach Children to Save Day events since I became CEO at ABA ten years ago, and I always look forward to going out into classrooms and spending time with young people in our community—just as I know so many of you do.

As we commemorate Teach Children to Save Day 2025, I'm reminded of the incredible legacy of the ABA Foundation, which is celebrating its 100th anniversary this year. The foundation was launched in 1925 (in conjunction with ABA's 50th anniversary) as the Foundation for Education in Economics Trust Fund. Funded through voluntary contributions, the trust fund sponsored college scholarships and research grants in economics, banking and finance.

In the 1970s, the foundation launched its first consumer education program – the Personal Economics Program – to help volunteer bankers bring financial education presentations to their local schools and communities, and in 1997, Teach Children to Save Day was created.

Education is at the heart of the foundation's mission, and today, the organization empowers bankers with the tools and resources to help build long-term financial capability for Americans of all ages. We do

this through our many flagship programs – including Teach Children to Save; Get Smart About Credit; Safe Banking for Seniors; and Lights, Camera, Save! – as well as through training, consumer resources and campaigns.

I'm incredibly proud of the work the foundation has done throughout its history to support banks as they help build long-term financial security, promote revitalized and resilient communities and advance economic opportunity for all – and the work continues! In fact, the foundation has set an ambitious goal of reaching 5 million people with financial education programs by 2026.

We are already well on our way: so far, more than 1,100 banks have reached 2.2 million customers and counting. If you're not already participating in these programs, I encourage you to explore our offerings and join us in this effort. Thanks to financial support from the foundation's sponsors, we are able to provide our programs and resources for free to every bank in the nation. You can register at any time at aba.com/FinEd.

As bankers know all too well, you're never too old – or too young – to deepen your understanding of personal finance and increase financial literacy.

By volunteering your time and expertise in your community, bankers like you can help Americans of all ages chart their course to a bright financial future.



Smart Savings Habits Start with You

Inspire the kids in your community to start saving for their dreams. Sign up to participate in **Teach Children to Save** and get everything your bank needs to bring personal finance knowledge to remote learners in grades K-8.

- All-new virtual lessons on saving for the unexpected
- Engaging activities about money smarts like “Save the Pig” and “Make a Story”
- Webinars to help you prepare for your lessons

REGISTER FOR FREE AT aba.com/Teach





Dakota School of Banking

June 1-6, 2025 • University of Jamestown • Jamestown ND

**There's still time
to apply!**

Questions?

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

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



Applications Open!

The Dakota School of Banking provides a focused education of the banking industry. Students enroll for two years, attending one week each summer. The first-year session provides students with a general overview of the banking industry and banking departments. The second-year session builds on this general banking knowledge and adds a computerized bank management simulation. Bankers at all levels benefit from the well-rounded curriculum that builds on fundamental skills and focuses on emerging trends.

First-Year Course Highlights:

- Banking Law
- Bank Financial Analysis I
- Talent Development
- Lending
- Macroeconomics
- Trust Services
- Presenting with Impact
- Risk Management
- Sales Management
- Cybersecurity

Second-Year Course Highlights:

- Asset/Liability Management
- Bank Financial Analysis II
- BankExec Simulation
- Bank Investments
- Liquidity and Capital Planning
- Management and Leadership
- Bank Reports and Exams
- Strategic Planning

2025 Tri-State Trust CONFERENCE

Bank Trust Officers from Three States Gather in Fargo

More than 150 people took part in the 2025 Tri-State Trust Conference hosted by NDDBA April 22-24 in Fargo.

Trust officers from North Dakota, South Dakota, and Minnesota, along with representatives from 32 exhibiting and 8 sponsoring companies, participated in the event at the Delta Hotel by Marriott in Fargo. In addition, several trust officers participated virtually. The conference began with an exhibit hall reception, followed by dinner and a presentation, "No Bad Days" by Hunter Pinke.

Wednesday morning, Lauren Henderson from Stifel provided an economic update. Attendees then heard from Sharon Carson on "Using J.P. Morgan's Guide to Retirement to Help Clients Retire with Confidence." After a break with the exhibitors, Patrick Alyward from TrustWorthy Consultants presented on "Hot Fiduciary Compliance

Topics for Trustees." Steve Murphy with McGuire Woods spoke after lunch about "Recent Tax-Related Estate Planning Developments." The final presentation of the afternoon was, "A.I. in Wealth Trust," by Fi-Tek's Mike Tropeano. Attendees closed out the day with roundtables discussions on trust industry hot topics.

Phil Buchanan from Cannon Financial Institute kicked off Thursday's program with his insightful session on "Thriving in Chaos: Addressing 7 Challenges Impacting Wealth Management." Jeff Kropschot of Kropschot Consulting Partners, then spoke on BSA/AML/OFAC compliance essentials for fiduciaries. Chris Dillon from T. Rowe Price closed out the conference with a "Global Market Outlook."

Thanks to all who participated. We hope you'll join us for the next Tri-State Trust Conference.

Special thanks to the 33 companies who exhibited and sponsored at the conference:

American Cancer Society
Broadridge
Cannon Financial Institute
CAPIS
Cheetah
Compliance Alliance
EPIC Retirement Plan Services
Farmers National Company
FCI Advisors
Federated Hermes
FIS
Fi-Tek

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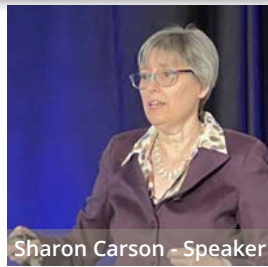
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UMB Bank
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Hunter Pinke - Featured Speaker



Bremer Wealth



Sharon Carson - Speaker



Bravera



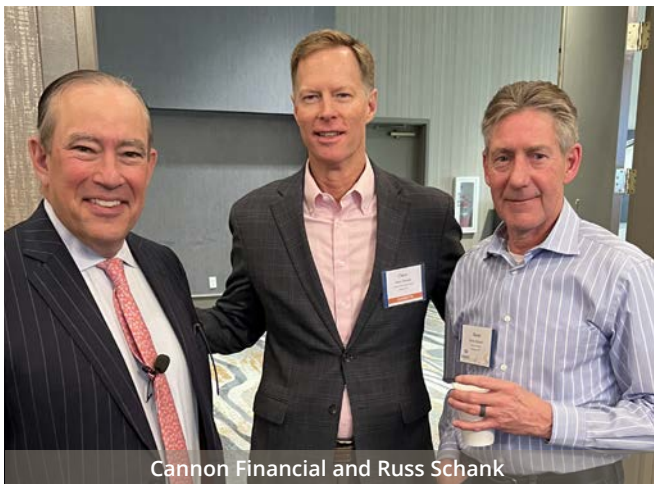
Kirkwood Bank and Trust



ND Dept of Financial Institutions



Steve Murphy - Speaker



Cannon Financial and Russ Schank



Heartland Trust



First Western Bank & Trust



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Save the Date



NDBA Bank Management Conference

February 13-14, 2026

Fairmont Scottsdale Princess | Scottsdale AZ

Golf at TPC Scottsdale Champions Course

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Jodi Jelinek

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APRIL 2025

BANKER YOU SHOULD KNOW



This month's "Banker You Should Know" is Jodi Jelinek, vice president, operations officer, internal auditor and insurance agent at the Citizens State Bank of Lankin, Park River. Does that sound like a lot of hats? Well, it is!

Lex Armstrong, operations assistant with Citizens, nominated Jodi and wrote, "In her role, Jodi truly wears a **million hats**, seamlessly managing her diverse responsibilities while always remaining ready to jump in and support the teller line staff whenever needed."

How long have you worked in the banking industry and what led you to this career?

Jodi: Twelve years in May. My banking career has always been with Citizens. I started out as a teller.

Jodi initially wanted to go into cosmetology. A friend, who was in banking and knew of Jodi's love for numbers, gave her an inspiring suggestion. "You know, you don't belong where you're at." her friend said and told her she should look into a career in banking. Jodi says, "I just have this thing. I love numbers, and I memorize numbers. I have a very good memory." She decided, "Alright, let's do this!"

What advice would you give to someone looking to enter the banking field?

Jodi: Be money conscious. Be a saver.

Jodi says, "There are endless opportunities in the banking field. It might not be a fit for everyone, but if you're someone that loves numbers like me, it could be."

Who has been a mentor or significant influence in your life?

Jodi: My dad.

Jodi's dad tracked the finances for a family business. She says, "I would watch him enter information into this big ledger and it intrigued me. I got to sit by him as he worked with numbers and entered them into this big book." She realizes that's probably where she got her love of numbers. "Just watching this man was amazing. I was always in awe. He usually pops into the bank a couple times a week to say hi," Jodi adds.

How do you think your field will change in the future?

Jodi: I foresee AI being a huge impact in my day-to-day activities.

"I'm already using AI when creating script for my funds management meetings," Jodi says. "I see AI becoming an important tool in reporting and data factoring."

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

Jodi: You can never take away someone's education.

Jodi has truly taken that to heart and continues to learn every day. She is a graduate of the GSB Wisconsin's Financial Management School, the Dakota School of Banking in Jamestown, and she's now in her second of three years at the Barret Graduate School of Banking in Tennessee. Jodi also loves to cook and try new things. Inspired by her daughter, she would really like to learn to crochet. She says, "I feel like I learn something new every day - at work, home or in the community."

Jodi and 7 month old grandson, Grayson



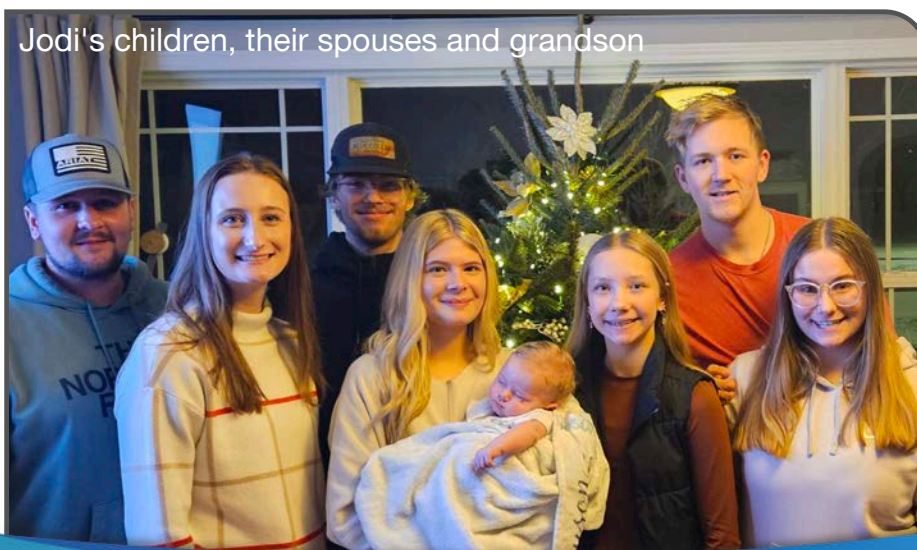
Jodi and boyfriend, Matthew



Jodi and Park River Staff

In her nomination, Lex added, "Perhaps most importantly, Jodi is a role model in every sense, consistently demonstrating integrity, kindness, and a commitment to excellence." Now, that is a great definition of success.

Jodi Jelinek is definitely a banker you should know!



Jodi's children, their spouses and grandson

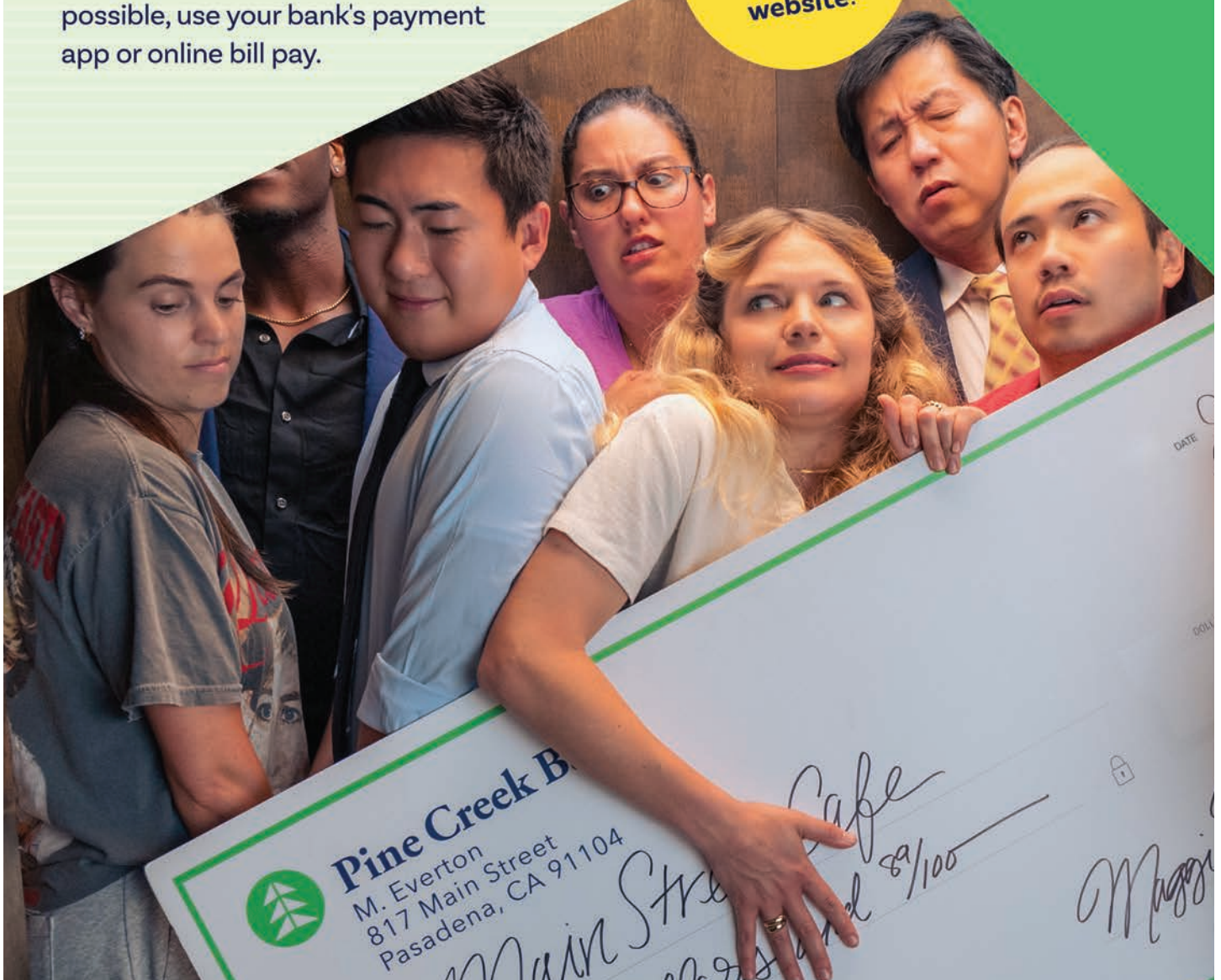


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APRIL 2025 EDITION



The Asthma and Allergy Foundation of America reports that 81 million people in the country are allergic to pollen, grass and weeds in the spring.

Allergy-proof Your Spring

You may notice that you sneeze and cough more during certain times of the year. In this case, you may have seasonal allergies, which are allergy symptoms that occur during specific times of the year, typically when allergens are released into the air. The most common spring allergy trigger is tree pollen, which peaks from March to May.

You can reduce your exposure to seasonal allergens and their impact on your body, such as sneezing, stuffy or runny nose, and watery eyes. Try these strategies to manage seasonal allergies:

- **Keep track of pollen and mold counts.** Pollen and mold counts can be found online or on the local news. Monitoring allergens, especially tree pollen, can help you know when to avoid spending excessive time outside.
- **Keep the indoor air clean.** Closing windows and doors can help prevent allergens from entering your home and sticking to items like furniture and carpet. Lean on air conditioning, and be sure to change high-efficiency particulate air (HEPA) filters often.
- **Shower and put on clean clothing after spending time outdoors.** After playing or working outdoors, pollen may be stuck to your clothes, hair and skin, which can irritate your allergies.
- **Bathe pets often.** If your pets go inside and outside, they are likely tracking in pollen on their coats. Bathe them weekly, especially after spending a lengthy time outdoors.
- **Wash bedding weekly in hot water.** Pollen can settle on sheets and blankets, triggering allergy symptoms at bedtime and disrupting your rest.
- **Vacuum regularly.** When pollen levels are high, vacuum floors at least once a week. It's also best to use a vacuum with a HEPA filter.

For many people, avoiding allergens and using over-the-counter medications are enough to ease their allergy symptoms. Talk to your doctor if your symptoms remain bothersome; they can provide guidance on alternative treatments.



Creative Ways to Take More Steps

Walking is one of the most accessible forms of exercise. Its benefits extend beyond physical health, as it can also boost your mood and help with mental clarity. Whether new to fitness or just looking to increase your daily movement, walking offers an easy and effective way to improve your well-being. However, finding the time or motivation to walk more often can be challenging. Here are some creative and fun ways to get more steps in:

- **The 6-6-6 method** —One version of this challenge involves walking for 60 minutes at 6 a.m. and 6 p.m. daily, with a suggested six-minute warm-up and six-minute cool-down. Another version is to walk for six minutes six times a day for six days a week to fit in more movement during the day.
- **The 12-3-30 workout** —Set a treadmill at a 12% incline and 3 mph and walk for 30 minutes. Incline walking adds intensity to your walk to help boost calorie burn and muscle engagement. If you take a walk outdoors instead, use hilly routes or find stairs.
- **An active (or fake) commute** —If you're a remote worker, you could take a 10-minute walk in the morning or stroll after work. The point of a fake commute is to use the time that'd normally be spent commuting to an office and use it to make the day more active.
- **Walking in place** —You can do this anywhere: while watching TV, during a phone call or while waiting for something. For an extra challenge, try adding variations like marching, high knees or using light hand weights.

Walking is one of the easiest ways to improve your health and well-being; these creative strategies can help make it a regular part of your lifestyle. Talk to your doctor and discuss what works best for you to learn more about creating an active routine.

APRIL 2025 EDITION

The Impact of Chronic Stress

Stress is defined as a “state of worry or mental tension” often brought on by a difficult situation. It’s a natural reaction to perceived threats. Stress can be a good thing in small doses; it’s the body’s way of handling sudden demands and challenges.



Stress responses can enhance your focus, increase energy and promote quick responses. However, frequent and long-term chronic stress can negatively impact your health.

Stress triggers are deeply personal, and each person experiences this feeling differently. While stress is a normal part of life that will come and go as you navigate various life circumstances (e.g., getting a new job or presenting a project), chronic stress is different. It’s characterized by prolonged and constant feelings of pressure and anxiety. Chronic stress can contribute to feelings of anxiety and depression, issues with high blood pressure, a weakened immune system, sleep disturbances and digestive issues. Chronic stress, if left unchecked, can have a long-lasting impact on your physical and mental well-being.

If you’re experiencing symptoms of chronic stress, reach out to your health care provider or employee assistance program for guidance and support.

MONTHLY RECIPE

SPRING VEGETABLE SAUTE

Makes: 4 servings



INGREDIENTS

- 1 tsp. olive oil
- ½ cup sweet onion (sliced)
- 1 garlic clove (finely chopped)
- 3 tiny new potatoes (quartered)
- ¾ cup carrot (sliced)
- ¾ cup asparagus pieces
- ¾ cup sugar snap peas or green beans
- ½ cup radishes (quartered)
- ¼ tsp. salt
- ¼ tsp. black pepper
- ½ tsp. dried dill

PREPARATIONS

1. Heat the oil in a skillet. Cook the onion for 2 minutes, then add the garlic and cook for another minute.
2. Stir in the potatoes and carrots. Cover, turn the heat to low, and cook until almost tender, about 4 minutes.
3. If the vegetables start to brown, add a tablespoon or two of water.
4. Add the asparagus, peas, radishes, salt, black pepper and dill. Cook, stirring often, until just tender, about 4 minutes more.
5. Serve immediately.

NUTRITIONAL INFORMATION

(per serving)
Total calories: 138
Total fat: 1 g
Protein: 4 g
Sodium: 177 mg
Carbohydrate: 29 g
Dietary fiber: 5 g
Saturated fat: 0 g
Total sugars: 4 g

Source: MyPlate



ND

 **learntolive**

May 2025 Webinars

This Mental Health Month, embrace your emotional health with a live webinar led by Learn to Live's clinical team.

Let Your Values Be Your Compass: What guides your decisions when you're lost, confused, or simply not at your best? Join us for this special kickoff of Mental Health Month with Dr. Russ Morfitt who will share how our deepest values can serve as our true north to keep us moving toward our most important goals – even when the path ahead isn't clear.

Friday, May 2nd: 11-11:30am CST/12-12:30pm EST

Habits: Building the Good, Breaking the Bad: We live much of our lives without even thinking. Exciting new findings show that we can build new healthy habits and break old ones with less effort to improve our lives. Join The Learn to Live Clinical Team to learn how to take your next big step toward a better life.

Thursday, May 8th: 12-12:30pm CST/1-1:30pm EST

What is Anxiety and What Can I Do About It?: Do worried thoughts command all your attention and steal your joy? Or does your body tell you that you're troubled with an upset stomach, trembling hands, and sweat on your forehead? Even when they seem like they're coming out of nowhere, these can be symptoms of anxiety. The Learn to Live Clinical Team will help you better understand anxiety and introduce you to evidence based strategies that can help improve your well-being.

Friday, May 9th: 10:30-11am CST/11:30am-12pm EST

Getting Unstuck: The Science of Moving Forward: Do you often feel stuck or powerless in times of uncertainty? In this webinar, the Learn to Live team will help you assess your own challenges and share powerful strategies to help you thrive despite the unknown. You will learn practical ways to restore your wellbeing through specific actions and an intentional approach to difficult thoughts and emotions.

Tuesday, May 13th: 2:30-3pm CST/3:30-4pm EST

Don't Let ANTs Ruin Your Lunch: In this **15-minute webinar** we'll share about ANTs (Automatic Negative Thinking Traps). They are so common yet often go unnoticed as they trick us into worrying and create unnecessary stress in our days. You'll learn a research-based strategy that can help you stop ANTs from ruining your days.

Friday, May 16th: 11:30-11:45am CST/12:30-12:45pm EST

Thriving Through Transition: Simple Menopause Strategies: For many women, menopause is considered a loss. Bodily sensations such as hot flashes and mood swings can be overwhelming and embarrassing. And for some women, there is a sense of sadness as their reproductive capacities come to an end. In this **15-minute webinar**, we will share research-supported steps to thrive through this transition in life.

Wednesday, May 21st: 12-12:15pm CST/1-1:15pm EST

To Register:

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

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



Monthly wellness materials are part of a comprehensive health and wellness platform, BlueElements.



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Learn to Live, Inc. is an independent company offering online tools and programs for behavioral health support on behalf of BCBSND.

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Next Session: July 13-25, 2025



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- Institution-specific strategies derived from project work and a dual curriculum focused on **bank management and leadership topics**.
- **Executive coaching and mentorship** from industry leaders.
- A peer-learning classroom model to **foster collaboration** on strategies for leading community banks in a competitive landscape.

Next Session: Oct. 19-22, 2025



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Bold Strategy

Bond Basics Online Course

- Practical understanding of a community bank's investment portfolio.

Bond Basics is an online, self-paced pre-requisite of CBPI (equivalent pre-requisites accepted).

Community Bank Performance Institute (CBPI)

- ALM strategies, liquidity management, investments, scenario planning and regulatory readiness.

4-day in person school; CPE eligible

Next Session: May 19-22, 2025





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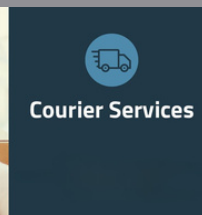
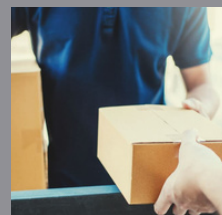
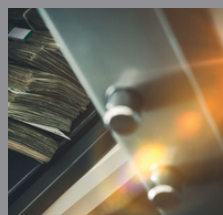
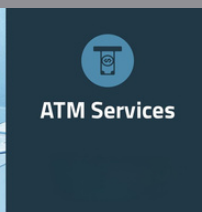
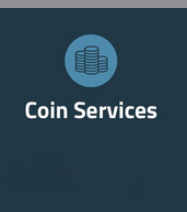
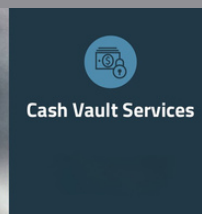
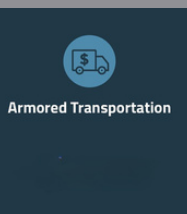
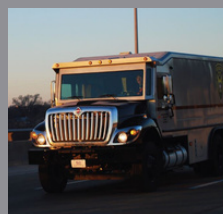
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The Importance of Maintaining a Bond Portfolio in a Community Bank Balance Sheet

John D. Bloss
Managing Partner
The Baker Group



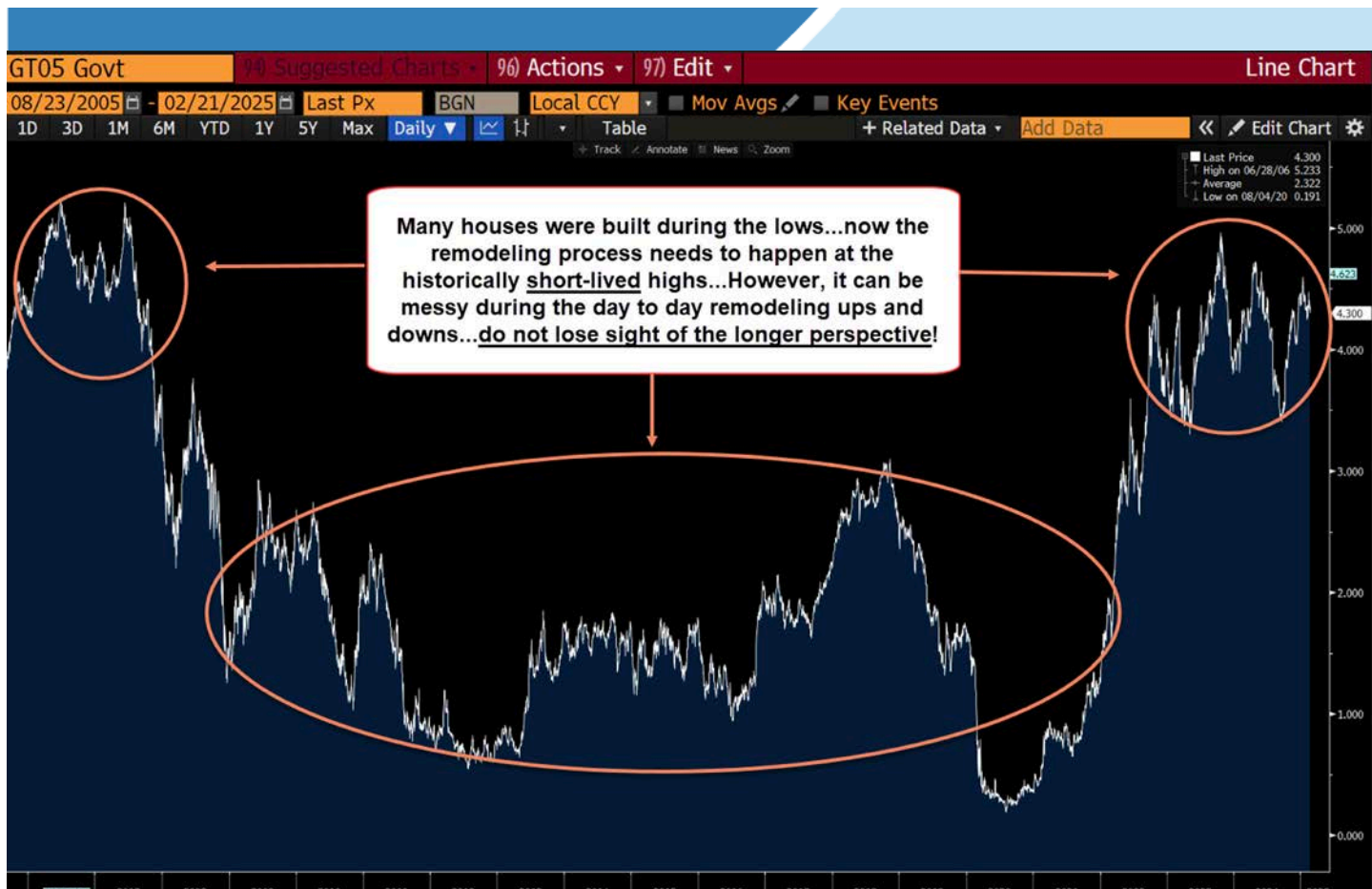
Managing a community bank's balance sheet is like taking care of a home: it requires ongoing maintenance, thoughtful planning, and proactive decisions to preserve its value and ensure long term sustainability. Just as a well-maintained house stands strong through storms and shifting seasons, a carefully tended bond portfolio anchors a community bank's balance sheet against economic turbulence. For community banks, certain bonds are more than just a safe haven; they're a critical tool for stabilizing income, managing risk, and preserving margins. Today, with the 5-year Treasury yield hovering at its highest average level in seventeen years, banks have a unique opportunity to "renovate" their portfolios, ensuring resilience for years to come.

Think of a bond portfolio as the foundation of a house. Neglect it, and cracks appear—margins erode, and vulnerabilities emerge. Maintain it, and it provides steady support. Right now, the 5-year Treasury yield offers a golden window for reinforcement. This part of the yield curve is often viewed as a good proxy for bank portfolios, considering their average lives tend to be around five years. As of February 24, 2025, this yield has averaged around 4.20% over the past year, a peak not seen consistently since 2007. Historical data over the last twenty years reveals this moment's rarity. From 2005 to 2007, yields fluctuated between 4% and 5%, but the post-financial crisis era slashed them to historic lows, averaging below 2% from 2011 to 2021. This is not suggesting yields are going to drop in similar dramatic fashion. However, as risk managers, we must anticipate such an occurrence. Today's rates signal a

return to robust performance—a chance to remodel the portfolio before rates potentially decline again.

Am I suggesting we prioritize bonds over loans? Certainly not! At community banks, loans will be and should be the primary vehicles used to serve the local economy, businesses, and households. However, when loan demand is strong there is a tendency to ignore the bond portfolio. During these times, loans can be like the exciting new addition to your house—lucrative when times are good, but prone to leaks (refinancing or defaults) when rates drop or the economy falters. In low-rate environments, borrowers refinance at lower costs, shrinking bank margins, or worse, default during downturns, leaving banks exposed. Bonds, especially those with predictable cash flows and structure, offer a stable yield vehicle to complement the loan portfolio. Selective bonds with specified collateral tend to not refinance unpredictably or default; they pay reliably, providing a buffer against loan volatility. This stability is a lifeline for community banks aiming to protect their net interest margins.

To seize this opportunity, banks should adopt or simply maintain a dollar-cost averaging strategy—steadily investing in these elevated yields over time. Just as you wouldn't renovate your entire house in one frantic weekend, don't chase the market in a single leap. By spreading purchases across months, banks lock in today's high yields, building a portfolio that thrives even if rates fall. Make no mistake, market yield volatility is a daily reality we're currently experiencing with political



climate changes and global economic uncertainty. So, during this time, remember that remodeling is messy from day to day and stay focused on the long-term benefits. Consider this: a 4.50% yield today could be the cushion our margins need if future yield environments are significantly lower, as they have been in past cycles.

Call to Action: Find ways to participate and don't miss this market opportunity

The graph above underscores the urgency—yields haven't been this high since before the Great Recession. Missing this market is like letting your house decay until the roof caves in. Community banks must act now, reinforcing their bond portfolios to weather future storms. With market yields at almost two decades high on average, this isn't just maintenance—it's a strategic upgrade. Don't wait for the next downturn to regret a crumbling foundation. Invest now, dollar by dollar, and build a balance sheet that stands firm.

John D. Bloss is a managing partner and serves on the board of directors for The Baker Group. He works with community financial institutions in the areas of investments and asset/liability management, education, portfolio management evaluation, interest rate risk, strategic planning, and regulatory issues. He evaluates the relative values of a broad range of investment products and helps clients select those that complement their investment portfolio and overall balance sheet. John holds a bachelor's degree in agricultural economics from Texas A&M University. He is registered as a general securities representative and general securities principal with FINRA.



The BakerGroup

Asset Liability Management and Investment Strategies Seminar

After experiencing the most aggressive Federal Reserve tightening cycle in decades, we now enter the next phase, the easing cycle. The critical question persists: Will the Fed achieve the sought-after soft landing, or will the economy tip into its next recession? 2025 continues to be marked by uncertainty following a period of significant pressures and challenges to balance sheets and net interest margins. Senior management will continue to navigate an environment with uncertainty of interest rates, higher cost of funds, tighter liquidity levels, deposit pressures, and the looming threat of an economic downturn. Proactive balance sheet management and a robust ALCO process are more crucial than ever.

This seminar will examine the challenges currently faced by CEOs, CFOs, and investment officers who must navigate the next rate cycle. Join us for an in-depth discussion of the following topics:

- Economic and Market Update
- The Fed's Next Moves
- Regulatory Hot Buttons
- Interest Rate Risk
- Liquidity Risk Management
- Investment Portfolio Strategies
- MBS/CMO Market
- Municipal Market Update

There is no cost for this seminar.

AGENDA

Tuesday, July 15

Breakfast, Seminar, Lunch, Seminar, Conclusion

WHO SHOULD ATTEND

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

For more information or to register, visit [GoBaker.com/north-dakota/](https://www.GoBaker.com/north-dakota/) or scan the QR code. Call Skoshi Heron at 888.990.0010 for additional questions.



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



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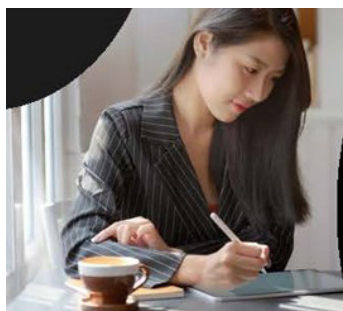
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May 5, 2025 – August 22, 2025

Member Price: \$650 (with text)

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Analyzing Bank Performance | [click here](#)

May 12, 2025 – June 27, 2025

Member Price: \$1,050 (with text)

Presents the underlying legal structure for conducting the business of banking. This course covers key legal requirements affecting banks and bankers, as well as core language that must be understood to be effective. It provides the critical legal knowledge that every banker should know.

Marketing in Banking | [click here](#)

May 26, 2025 – June 20, 2025

Member Price: \$375 (readings included)

Marketing in Banking presents the foundations of marketing in the banking industry. The course reviews the core responsibilities of bank marketing, how marketing is structured in an organization chart, and how to assess the financial performance of a financial institution.

Consumer Lending | [click here](#)

July 7, 2025 – October 24, 2025

Member Price: \$485

Ideal for those new to consumer lending, as well as current lenders who want to enhance their knowledge. The course covers forming a loan policy, generating applications, learning about the credit investigation, and understanding the evaluation of and decisions that go into every loan application.

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

June 2, 2025 - June 27, 2025

Member Price: \$255

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

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BANK CYBERSECURITY SCHOOL October 13 - 17, 2025

This school will give you the practical insights to mitigate the risk of fraud. Includes an in-depth, interactive study of the latest IT security best practices, including information security law, IT security management, virtualization, infrastructure, network penetration testing, ethical web hacking, AI and mobile defense.

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BANK

HAPPENINGS



Bismarck

Bank of North Dakota recently hired **Paige Langhoff** as student loan customer service representative.

Carly Martin joined BND as a business banking associate III,

Brianna Aberle was hired by BND as a business banking associate III.

Karen Keller and **Audree Joern** retired from **Bank of North Dakota** in April. Karen has been with BND since 1990 in student loans. Audree joined BND in 1989 and has worked in multiple areas including student loans and loan operations.



Paige Langhoff



Carly Martin



Brianna Aberle



Karen Keller



Audree Joern



Taylor Grundstad

Williston

American State Bank & Trust Co. recently announced the appointment of **Taylor Grundstad** as its new Chief Lending Officer. With 13 years of experience in the banking industry, Grundstad brings a wealth of knowledge in strategic lending and risk management to his new role.

Born and raised in Williston, Taylor's journey with ASB began in 2010, when he started as an intern while completing a Bachelor of Science in Banking & Financial Services at University of Mary. Once back at ASB full time, Grundstad's dedication, knowledge, and expertise led to his promotion to Commercial Lending Manager in 2020.

Bismarck

Bank of North Dakota is offering a FREE communications workshop to bank communications teams.

Bank of North Dakota is sponsoring a special education event for all North Dakota financial institution communications staff on Monday, August 11, from 8:30 a.m.-4 p.m. It will be held at the ND Heritage Center in Bismarck, ND.

The workshop entitled "A Sense of Place and Story," will be led by Emmy Award Winning journalist and film producer John Hubbell. Hubbell will weave North Dakota themes throughout the day to inspire communicators to share their financial institution's story so they create stories that resonate with your bank's clientele.

Attendees are responsible for their own meals. There is no restriction as to the number of team members who may attend, but each person must register because seating is limited. Seats will be given on a first-come, first-served basis. Contact Janel Schmitz, BND Communications Manager at janelschmitz@nd.gov or 701.328.5880 with questions.

[Click here](#) to register.

associate HAPPENINGS

Bismarck

Dakota Carrier Network (DCN) has hired Nate Fries as an application analyst.

A North Dakota native, Fries earned an Associate of Science in Information Technologies from Southern New Hampshire University. Prior to joining DCN, he worked in education and early childhood roles for seven years.



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Honoring Those Who Have Passed

During the NDBA Business Luncheon June 10 at the 2025 Quad States Convention in Rapid City, NDBA is privileged to recognize bankers who have passed during the last year.

If you know of someone that should be honored during this time, please forward that information to Jolene at NDBA, jolene@ndba.com or 701.223.5303.

Chief Operating Officer Bismarck ND



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

Are you a strategic leader with a passion for community banking? If so, we want you on our team at Starion Bank. We are seeking an experienced and dynamic Chief Operating Officer to join our executive team and help drive the growth and operational excellence of Starion Bank, a progressive \$2B bank. As a key member of our leadership team, you will play a vital role in guiding our bank's future, enhancing efficiency, ensuring a future of digital banking and exceptional service to our customers and community.

Key Responsibilities:

- Oversee daily bank operations, including deposit operations, business intelligence, vendor management, and information technology to ensuring efficiency, compliance and alignment with Starion's strategic goals.
- Oversee, manage and ensure compliance, and operational efficiency of our banking as a service (BaaS) relationship with DoorDash, a multi-billion dollar company, through providing a debit card program for the company's network of dashers.
- Ensure adherence to banking regulations, internal policies, and risk management best practices to safeguard the bank's reputation.
- Collaborate with the CEO and executive team to develop and implement operational strategies that drive growth, profitability, and customer satisfaction.
- Maintain a strong focus on customer service and community involvement, supporting the bank's culture of helping businesses and individuals.
- Author and review business cases, service level agreements, and contract documents and manage vendor relationships.
- Support the development and enhancement of banking products, digital services, and customer solutions to stay competitive in the market.
- Serve as a member of the Executive leadership team, senior management team and sit on other various board committees or project teams as needed.
- Communicate operational insights and strategic recommendations to the CEO, board members and key stakeholders.

Qualifications:

- 8-10 Years' experience including technology (existing and forward-looking); digital customer transformation; integration of tech, customer experience, sales and service, and facilities; and knowledge of alternatives to traditional banking.
- Experience leading teams, fostering a strong workplace culture, and developing leadership talent within the organization.
- Understanding banking regulations, including FDIC, OCC, CFPB, BSA\ AML and other federal and state banking laws.
- Familiarity with core banking systems, digital banking solutions and fintech integrations.
- Commitment to relationship banking and understanding of small business and consumer banking needs in a community setting.
- Community involvement and ability to represent the bank in local organizations and business networks.
- Must be willing and able to travel.

What We Offer:

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

Ready to Make a Difference?

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

Apply now and become a vital part of our team!

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

Agricultural Banker Valley City ND



Dacotah Bank, 14th largest agricultural bank in the United States, is seeking an Agricultural Banker to join our team in Valley City, ND! Looking for an individual with strong relationship management and interpersonal skills, commitment and enthusiasm for community banking, experience managing a diverse portfolio, and a team player.

Bachelor's Degree in Finance, Ag Business, or Related Field and Lending/Loan Experience preferred but not required. Job functions include:

- Perform a full range of duties pertaining to the credit function, including, but not limited to agricultural loans and leases, in support of overall loan department objectives and in accordance with established lending policies and practices.
- Receive and screen loan applications; request credit status, banking and other references, conduct on-site inspections, order appraisals, etc.
- Correspond with or interview applicant or creditors to resolve questions regarding the application.
- Analyze applicant's financial status, credit and property evaluation to determine feasibility of granting loan request.
- Approve loan within specified limits.
- Refer larger loan requests to loan committee for approval.
- Communicate loan decision to applicants, including rationale for decisions, and assures necessary supporting documents are prepared.
- Review and evaluate customer applications for lines of credit or lines of credit extensions; authorize or recommend the approval of applications in accordance with established guidelines and policies.
- Direct and participate in the closing of approved Ag loan agreements; ensure that all required closing documents are prepared and processed.
- Monitor and review assigned ag loans on a regular and continuing basis; identify problem or delinquent loan accounts or those having an adverse impact on Bank profitability; initiate appropriate corrective actions on delinquent accounts on a timely basis;
- Complete criticized asset action plan form; refer problem accounts to superior as required or needed.
- Participate in the Bank's Lending Call Program to establish and maintain contacts with businesses, realtors, developers, and other potential loan customers and provide information regarding lending programs and services.
- Dacotah Bank offers a competitive salary and exceptional benefits package including but not limited to: individual and family coverage health and dental insurance premiums 100% paid for by Dacotah Bank, life insurance for employee and family, paid vacation, paid sick time, retirement plan options, and additional perks and benefits.

Don't miss out on your opportunity to shine with one of American Banker's Best Banks to Work For! Learn More and Apply Today: www.dacotahbank.com/careers

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

Retail Banking Manager Bismarck or Fargo ND



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

As a growing community bank, we pride ourselves on local leadership, personalized service, and deep community loyalty. We're not just a bank; we're a place where you can thrive both professionally and personally.

Key Responsibilities:

- Leading the retail banking function, which includes setting the vision and strategy for retail banking
- Partnering with Marketing to develop retail banking marketing strategies
- Ensuring quality customer service
- Achieving budget
- Onboarding and training retail banking staff
- Coaching and managing direct reports

Qualifications:

- Demonstrated customer service, sales and retail banking experience is required
- A minimum of five years of related experience
- Supervisor and leadership skills are required

What We Offer:

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

Recognized Excellence:

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

Ready to Make a Difference?

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Apply now and become a vital part of our team!

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Finance Specialist Bismarck ND



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

Are you a customer-focused, disciplined, and ethical individual with a passion for inspiring others? If so, we want you on our team at Starion Bank!

Key Responsibilities:

- Starion Bond Services: Primary contact for Starion Bond Services Operations. Complete necessary documentation for transactions, including principal and interest payments, new bond issues, bond calls, and maturities. Maintain communication with municipalities, municipal advisors, and Depository Trust Company. Receive payments and account for collections to be sent to DTC on behalf of municipalities.
- Starion Bank Investment Portfolio: Record purchases, sales, payments, and maturities of the bank's investment portfolio. Communicate with brokers and CFO to ensure proper accounting for investment portfolio transactions.
- Pledging: Complete daily review of pledging requirements for public fund entities and other customers. Process updates via pledging portal.
- Accounts Payable and Corporate Credit Cards: Prepare and enter invoices for payment, including general ledger accounting, approvals, and vendor information. Send required documentation with payment. Utilize Sponsorship and Donation tracking software. Review and approve Employee Corporate Credit Card (PCard) reports.
- Financial Operations: ATM Balancing, Cash Orders, Correspondent Banking Activity and Management, General Ledger Reconciliation, and other duties and projects as assigned.

Qualifications:

- Three to five years of similar or related experience.
- General ledger (GL) knowledge is preferred

What We Offer:

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- Retirement Planning: 401K and profit-sharing options.
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- Work-Life Balance: Paid vacation and holidays.

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Apply now and become a vital part of our team!

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Business Banking Representative Fargo ND



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

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

Key Responsibilities:

- Initiate and process commercial loan applications, ensuring compliance with regulatory and internal policies
- Assist in portfolio management – process loan advances, paydowns, payment issues, wires and other servicing needs
- Act as a point of contact for business clients, ensuring timely resolution of account related needs and delivering exceptional customer service.
- Meet with business customers to open accounts, close loans, complete profiling information, clear documentation exceptions, and obtain additional information
- Support your assigned business bankers to meet required deadlines for service expectations and Starion standards

Qualifications:

- Three to five years of similar or related experience.

What We Offer:

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- Retirement Planning: 401K and profit-sharing options.
- Incentives: Annual Incentive Compensation Program available for all benefit eligible employees
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President – Commercial Banking Wahpeton ND



Job Description

If you like to work with people in a family atmosphere, enjoy great benefits and provide unequalled personal service to every customer, consider a career with Bell Bank.

If you want to work for an established, growing, forward-looking organization with world-class employees, this is the place for you. Let Bell Bank be your destination workplace.

Job Summary

This position provides leadership, direction and guidance of all bank activities in Wahpeton. This position will also effectively manage the delivery of high-quality personal trust administrative services to ensure maximum profitability of the Personal Trust Division.

Primary Duties:

- Executing bank policies, procedures and objectives and works closely with Executive and Senior Management in administration of the bank.
- Provide leadership and management of the Wahpeton branch by managing asset/liability portfolio and profitability while maintaining compliance with bank regulations, laws and bank policies.
- Ensure efficient and effective branch operations collaborating with Retail and other departments by selecting, developing and managing staff.
- Develop new business, both agriculture and commercial businesses, and promote the bank's image in the community through business development programs and by becoming involved in key community activities.
- Work closely with the Executive and Senior Management in pricing loans, deposits and other products and services.
- Record new business development and sales activity in Salesforce.
- Strive to ensure good quality loans and minimal risk to the bank.
- Provide guidance to staff in establishing and negotiating, where necessary, terms under which the credit could be structured, including costs, repayment methods and collateral requirements.
- Provide guidance to the loan document representative and commercial banking assistant in preparation of loan documentation.

- Provide guidance to staff in the monitoring of credit facilities when booked. Assess interim financial information, borrowing base reports and other supporting documentation.
- Seek out and refer quality prospects to other lines of business including; Retail, Private Banking, Mortgage, Insurance, Agriculture, Treasury Management, Public Finance, Retirement and Wealth Management.
- Know by name and face as many customers and employees as possible, calling them by name as often as possible.
- Know and practice LOCBUTN, our Golden Rules, and Bell Bank Customer Service Standards.
- Know, understand, and live the company values and bottom line.
- Conduct activities consistent with established Bell Bank policies, procedures and systems, the Bell Bank Employee Conduct policies, the Bank Secrecy Act and all applicable state and federal laws and regulations.
- All employees are responsible for information security, including compliance with policies and standards which protect sensitive information.
- Prompt and reliable attendance.
- Perform other duties as assigned.

Job Skills Required:

- B.A. in accounting, finance, business administration or related field.
- At least five years of business development experience.
- Working knowledge of loan and deposit documentation.
- Effective time management and organizational skills.
- Ability to prioritize.
- Working knowledge of accounting principles.
- Effective written and verbal communication skills.
- Ability to resolve problems of complex nature.
- Proficiency with computer technology.

Bell Bank provides competitive compensation and an excellent benefits package.

To apply, [click here](#).

Bell Bank Equal Opportunity Employer

Customer Experience Project Manager Mandan ND



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

Are you a customer-focused, disciplined, and ethical individual with a passion for inspiring others? If so, we want you on our team at Starion Bank!

Key Responsibilities:

- Manage projects related to customer-facing technology. Define project scope, objectives, requirements and deliverables that support customer expectations and business goals in collaboration with senior management and stakeholders
- Create & Monitor project plans, coordinate efforts of team members and third-party business partners. Manage and implement project changes/interventions to achieve completion
- Oversee all aspects of projects to include due diligence, initiation, planning, execution and closing stages
- Ensure compliance with all FDICIA key controls, banking regulations, policies, procedures, guidelines and defined standards

Qualifications:

- Minimum of three years' experience in banking, customer experience, and digital and marketing experience along with solid leadership skills are required.
- Working knowledge of mobile and online banking platforms
- Ability to speak technology terminology and operations
- Must be willing and able to travel

What We Offer:

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- Incentives: Annual Incentive Compensation Program available for all benefit eligible employees
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Apply now and become a vital part of our team!

Retail Loan Processor Mandan ND



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

Are you a disciplined leader driven to know your customers and meet their needs? Do your get-er-done attitude, high ethical standards, and community involvement inspire others? If so, you may be an excellent fit at Starion Bank!

Key Responsibilities:

- Provide loan support including preparation of consumer loan documentation
- Decision consumer loans
- Data entry and maintenance of consumer loans
- Process consumer paid loans
- Balance various general ledger accounts
- Respond to internal and external customer inquiries
- Service consumer mortgage loans including real estate taxes and insurance
- Process construction draws

Qualifications:

- One to three years of retail loan or loan processing experience
- Prefer a bachelor's degree in accounting, business, or finance

Starion Bank is a growing community bank known for providing local leadership, personalized service and community loyalty. We foster a culture where you can grow both professionally and personally, and we treat employees as our most important organizational asset.

We offer a competitive salary and a full comprehensive benefit package including health, life, dental, vision, health savings account, 401K, profit sharing, paid vacation and holidays.

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Apply now and become a vital part of our team!

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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.



**HIGHLY ACCURATE
FLOOD ZONE
DETERMINATIONS**

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



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



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



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- Use the buying power of North Dakota banks working together through the association
- Build long-lasting relationships with companies that have a record of success
- Learn from industry experts that support, speak, and exhibit at NDBA events

Allied Solutions

www.alliedsolutions.net

Fargo ND

Contact: Steve Owens, Client Development Manager

Phone: 612-845-4282

stephen.owens@alliedsolutions.net



IntraFi

www.intrafi.com

Arlington VA

Contact: Bradley Cole, Managing Director, Northern Plains

Phone: 703-292-3392

bcole@intrafi.com



Arctic Wolf

www.arcticwolf.com

Eden Prairie MI

Contact: Logan McAlpin, Sr. Account Representative

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logan.mcalpin@arcticwolf.com



Midwest Bankers Insurance Services

www.mbisllc.com

Eden Prairie MN

Contact: Adam Dawson, Regional Sales Manager

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adamd@mbisllc.com



The Baker Group

www.gobaker.com

Oklahoma City OK

Contact: Jantz Kinzer, Managing Director

Phone: 405-415-7255

jantz@gobaker.com



ODP Business Solutions

www.odpbusiness.com

Austin TX

Contact: Kimberly Gilbert, Senior Inside Sales Representative

Phone: 855-337-6811 (12815)

kimberly.gilbert@officedepot.com



BHG Financial International Network

www.bhgloanhub.com

Excelsior MN

Contact: Joshua Karlgaard, SVP/Institutional Relationships

Phone: 952-463-8419

jkarlgaard@bhg-inc.com



SBS Cybersecurity

www.sbscyber.com

Madison SD

Contact: Cole Kratovil, Account Executive

Phone: 605-923-8722

cole.kratovil@sbscyber.com



Compliance Alliance

www.compliancealliance.org

Austin TX

Contact: Brittney Stacey, Director of Membership Development

Phone: 833-683-0701

brittney@compliancealliance.org



Superior IRA & HSA

www.superiorira.com

Perham, MN

Contact: Jason Bain, SVP - Sales

Phone: 218-330-5099

jason.bain@superiorira.com



DataVerify Flood Services

www.flood.dataverify.com

Norwalk OH

Contact: Teri Sizemore, National Sales Executive

Phone: 419-660-8589

teri.sizemore@dataverifyflood.com





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