

2024 NDBA Regional Member Meetings



Featuring
DUSTIN E. JAMES

Create Everyday
EXCELLENCE

Four Locations!



SEPTEMBER 9

Grand Forks

UND Gorecki Alumni Center

Northeast Region



SEPTEMBER 10

Fargo

Holiday Inn

Southeast Region



SEPTEMBER 11

Bismarck

Sixteen03 Main Events

Southwest Region



SEPTEMBER 12

Minot

Sleep Inn and Suites

Northwest Region

HSA & IRA Seminars

Fall 2024

IRA Fundamentals

October 21 | Radisson Hotel, Bismarck

October 23 | Delta Hotel by Marriott, Fargo

Advanced IRAs

October 22 | Radisson Hotel, Bismarck

October 24 | Delta Hotel by Marriott, Fargo

HSA Frontline Fundamentals

October 25 | Delta Hotel by Marriott, Fargo

Register now at www.ndba.com.

About the instructor:

Heidi LeMieur, vice president of compliance and training for Superior IRA & HSA.



NORTH DAKOTA
BANKERS
ASSOCIATION



For more information:

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Upcoming NDBA Events

JULY 2024						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
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AUGUST 2024						
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SEPTEMBER 2024						
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29	30					

July 2024

- 14-26 **Graduate School of Banking at Colorado**
Boulder CO
- Jul 28 - **Graduate School of Banking - Wisconsin**
Aug 9 Madison WI

August 2024

- 6-8 **Fraud Academy - Virtual**

September 2024

- 9-12 **Regional Member Meetings**
Four Locations!
- 25 **Peer Group Consortium - Bismarck**
- 30-Oct 2 **Internal Audit School - Virtual**

October 2024

- 2-3 **Ag Credit Conference - Fargo**
- Bank Security & Leadership Training**
8 Holiday Inn, Bismarck
9 Holiday Inn, Fargo
- 15-16 **Effective Leadership Training - Bismarck**
- 21 **IRA Essentials - Radisson Hotel, Bismarck**
- 22 **Advanced IRAs - Radisson Hotel, Bismarck**
- 23 **IRA Essentials - Delta Hotel by Marriott, Fargo**
- 24 **Advanced IRAs - Delta Hotel by Marriott, Fargo**
- 25 **HSA Workshop - Delta Hotel by Marriott, Fargo**

OCTOBER 2024						
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NOVEMBER 2024						
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DECEMBER 2024						
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JANUARY 2025						
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MARCH 2025						
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30	31					

February 2025

- 26 **Fundamentals of Commercial Lending**
Virtual via Zoom

March 2025

- 26 **Analyzing Repayment Sources**
Virtual via Zoom



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Mission Statement

Extraordinary Leadership for North Dakota Banks



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BANKING ARTICLES



Regulators Release 2024 List of Distressed, Underserved Communities

Federal banking regulators have released the 2024 list of distressed or underserved nonmetropolitan middle-income geographies. Distressed or underserved nonmetropolitan middle-income geographies are census tracts where revitalization or stabilization activities are eligible to receive Community Reinvestment Act consideration. The designations reflect local economic conditions, including unemployment, poverty and population changes, according to the agencies.

Read more: https://www.fdic.gov/system/files/2024-07/2024distressedorunderservedtracts_0.pdf

Nonbanks Accounted for Two-Thirds of Mortgage Transactions in 2023

The number of financial institutions reporting mortgage lending transactions increased from 4,460 in 2022 to 5,113 in 2023, or 14.6%, according to Mortgage Disclosure Act data published by the Federal Financial Institutions Examinations Council. The institutions included banks, savings associations, credit unions and mortgage companies. However, the share of mortgages originated by nondepository, independent mortgage companies accounted for 68.8% of first lien, one- to four-family, site-built, owner-occupied home-purchase loans in 2023, up from 60.2% in 2022.

The 2023 data included information on 10 million home loan applications, a decrease from the 14.3 million reported in 2022, according to the FFIEC. Among them, 7.7 million were closed-end – that is, a home mortgage loan – and 2.1 million were open-end – a home equity line of credit.

In terms of borrower race and ethnicity, the share of closed-end home purchase loans made to Black or African American borrowers

rose slightly from 8.1% in 2022 to 8.2% in 2023. The share made to Hispanic-White borrowers increased from 9.1% to 9.9%, and the share made to Asian borrowers increased slightly from 7.6% to 7.7%.

Read more: <https://ffiec.cfpb.gov/data-publication/snapshot-national-loan-level-dataset/2023>

Fannie Mae, Freddie Mac Release Historical Data for Credit Score Transition

The Federal Housing Finance Agency announced that Fannie Mae and Freddie Mac are making historical VantageScore 4.0 credit scores available to approved users to support the transition to updated credit score and credit report requirements.

FHFA announced two years ago it would replace the FICO credit score model used by Fannie and Freddie with the FICO 10T and the VantageScore 4.0 credit score models and that the enterprises would transition from a tri-merge requirement, in which credit reports are required from all three nationwide consumer reporting agencies, to a bi-merge requirement. The historical credit scores for Fannie and Freddie are associated with single-family loans purchased by the enterprises from April 2013 through March 2023, according to the agency. “The use of these modernized credit score models will enhance risk management while furthering sustainable access to credit for consumers,” FHFA Director Sandra Thompson said.

The release of the Vantage data by the enterprises includes tri-merge and bi-merge calculations, and are provided to match with the enterprises’ existing MBS disclosures and CRT and single-family historical loan level datasets. Access and how to use to the data sets can be found on the Fannie and Freddie websites. Although still uncertain, the release of FICO 10T data is expected at a later date.

Read more: <https://historicalcreditscores.fanniemae.com/>
or: <https://sf.freddie.mac.com/general/credit-score-models>

CFPB Releases Mortgage Servicing Proposal, Overhauls Loss Mitigation Framework

The CFPB has released a proposed rule to amend Regulation X's mortgage servicing provisions, which would result in a major overhaul of the existing default servicing framework.

The proposed rule seeks to streamline existing loss mitigation requirements, add foreclosure procedural safeguards that begin as soon as a borrower requests loss mitigation assistance, revise certain early intervention requirements, and provide borrowers with access to certain mortgage servicing communication in languages other than English. The proposal would also limit the fees a servicer can charge a borrower while the servicer is reviewing possible options to help the borrower. The proposal would not apply to "small servicers," defined as those that service 5,000 or fewer mortgage loans, all of which the servicer or affiliates own or originated.

The CFPB is seeking comment on the proposed changes and other related topics, "including possible approaches it could take to ensure servicers are furnishing accurate and consistent credit reporting information for borrowers undergoing review for assistance." Comments are due Sept. 9.

Read more: https://files.consumerfinance.gov/f/documents/cfpb_mortgage-servicing-nprm-proposed-rule_2024-07.pdf

Regulatory Agenda Previews Upcoming Rules from Banking Agencies

On July 5, the White House Office of Information and Regulatory Affairs released its Spring 2024 Unified Agenda of Regulatory and Deregulatory Actions, or URA. This semi-annual report details each federal agency's upcoming plans to issue or rescind regulations.

The CFPB's agenda includes four proposed rule actions, addressing the Fair Credit Reporting Act, or FCRA, mortgage servicing, the Financial Data Transparency Act and consumer financial product contracts under Regulation AA. The bureau released the initial part of its FCRA rulemaking last month. According to the URA, it anticipates releasing the proposed rules for mortgage servicing and the Financial Data Transparency Act this month, with the Regulation AA proposal expected in September.

Several rulemakings have progressed to the final rule stage. The final rules on nonsufficient fund fees and Section 1033 data rights are projected for release in October. The final rule on overdraft fees is expected in January 2025, likely before Inauguration Day due to the possibility of a change in the administration.

In the Bank Secrecy Act/anti-money laundering space, the FDIC projects it will release a final rule on certain exemptions

for suspicious activity reports this month. Other notable dates for BSA/AML actions include: July for federal banking agencies to issue a proposed rule to conform their respective rules to the Financial Crimes Enforcement Network's recently-issued BSA program rule; August for FinCEN's final AML/CFT rules applicable to investment advisers and certain real estate professionals, respectively; October for FinCEN's revisions to the customer due diligence rule; and May 2025 for FinCEN's proposed rule on 314(b) information sharing protections.

Read more: <https://www.reginfo.gov/public/do/eAgendaMain>

NCUA Eyeing Executive Compensation Reporting for Federal Credit Unions

The National Credit Union Administration may propose a new rule to require federal credit unions to provide information on executive compensation to their members, much like what state-chartered credit unions already provide through their tax forms, according to the White House Office of Management and Budget's recently released spring regulatory agenda, which provides an overview of possible regulatory actions by federal agencies in coming months.

Aside from federal credit unions and religious organizations, tax-exempt organizations are required to disclose certain financial information through IRS Form 990. The proposal under consideration would require federal credit unions to report information about executive compensation. The American Bankers Association and State Association Alliance, including NDBA, have strongly advocated for credit union accountability and transparency, believing that such reporting could help provide critical data on credit union activities to consumers and communities alike.

Small-Business Optimism Increases

According to the NFIB, a seasonally adjusted net 15% of business owners planned to create new jobs in the next three months, unchanged from May. The percentage of owners thinking it's a good time to expand was 4%, unchanged from the previous month. 37% of all owners reported job openings they could not fill in the current period, down 5 percentage points (pp) from May.

A net negative 12% of all owners (seasonally adjusted) reported higher nominal sales in the past three months, up 2 pp from May. The net percentage of owners raising average selling prices was 27%, up 2 pp from May. The net percentage of owners expecting higher real sales volumes was unchanged at a net negative 13%. The frequency of reports of positive profit trends was a net negative 29% (seasonally adjusted), up 1 pp from May.

4% of owners reported that all their borrowing needs were not satisfied, up 1 pp from May and the highest reading since August 2022. 24% reported all credit needs met (down 5 pp) and 61% said they were not interested in a loan (up 3 pp). A net 7% reported their last loan was harder to get than in previous attempts (up 1 pp).

Read more: <https://strgnfibcom.blob.core.windows.net/nfibcom/SBET-June-2024.pdf>

U.S. Consumers Continue to Rack Up Credit Card Debt

Though U.S. consumers paid down \$50 billion in credit card debt during the first quarter of 2024 (8% more than the first quarter of 2023), credit card debt in the U.S. hit a new record high of \$1.27 trillion in May 2024, which is 4% higher than last year adjusting for inflation, according to WalletHub for its recent credit card debt study. The data for the study came from TransUnion, the Federal Reserve and the Bureau of Labor Statistics.

With the average credit card annual percentage rate higher than last year, WalletHub projects that credit card debt will increase by more than \$120 billion by the end of 2024. According to the study, 46% of Americans are still paying down their credit card balance from last summer. Nearly one in three people said they will have more credit card debt by the end of 2024.

Nearly two out of three people think credit card interest rates above 23% should be illegal – the average interest rate is currently 22.76%. Forty-five percent of Americans charge everyday purchases to credit cards they carry debt on. Nearly one in four U.S. consumers are “very stressed” about their credit card debt and four out of five people saying that paying their credit card debt is a top priority. Average credit card debt per household was \$10,479 in the first quarter of this year, a 4.3% increase from the same period in 2023.

One of the report’s interesting findings was that nearly three in five people don’t trust artificial intelligence for information about paying off credit card debt.

Read more: <https://wallethub.com/edu/credit-card-debt-report/127704>

Court Issues Preliminary Injunction Against FTC’s Noncompete Ban

A federal court has issued a preliminary injunction against the Federal Trade Commission’s rule to ban the use of noncompete clauses in employee contracts. The injunction stops the rule from taking effect with respect to the plaintiffs who filed lawsuits against the rule – tax services firm Ryan LLC and several nonfinancial business trade associations. The court stated that it

intends to rule on the merits of the challenge prior on or before Aug. 30. The rule’s effective date is Sept. 4.

While the FTC does not have regulatory authority over banks, it does have authority over bank affiliates. The FTC also claims authority over bank holding companies.

The FTC rule would make it illegal for an employer to enter into a noncompete agreement with a worker, maintain a noncompete with a worker or tell workers they are subject to a noncompete. Noncompete agreements with senior executives finalized before the rule’s effective date of Sept. 4 would remain in force under the rule. Existing noncompete agreements with other workers would not be enforceable after the effective date, under the rule.

In issuing the injunction, the court held that the FTC lacks authority to create substantive rules – like the noncompete ban – under its authority to regulate unfair methods of competition. The court also held that the rule is arbitrary and capricious because it is “unreasonably overbroad without a reasonable explanation” for its breadth.

Supreme Court Decision Extends Period for Administrative Law Challenges

The six-year period allowed for lawsuits against the U.S. government under the Administrative Procedure Act begins accruing when an injury begins, not when a regulatory action is finalized, the Supreme Court has ruled. In a 6-3 decision issued on the final day of the court’s 2023-24 term, the court resolved a split among different circuit courts in how the statute of limitations is triggered.

The decision allows Corner Post, a North Dakota convenience store, to move forward with its challenge to the debit interchange fee caps set in 2011 under the Federal Reserve’s Regulation II. Corner Post opened in 2018 and filed suit in 2021 asserting that Reg II as unlawful under the APA. In her majority opinion, Justice Amy Coney Barrett cites case law that “a right accrues when it comes into existence” and a legal dictionary definition that “a cause of action accrues ‘on [the] date that damage is sustained and not [the] date when causes are set in motion which ultimately produce injury.’”

In a dissent, Justice Ketanji Brown Jackson remarked that Corner Post, combined with the Loper Bright Enterprises decision overruling “Chevron deference,” would “invite and enable a wave of regulatory challenges – decisions that carry with them the possibility that well-established agency rules will be upended in ways that were previously unimaginable. . . . Now, every legal claim conceived of in those last four decades – and before – can possibly be brought before courts newly unleashed from the constraints of any such deference.”

The ruling did not reach a decision on the merits in Corner Post's lawsuit, which is now expected to return to the trial court for further proceedings. In 2014, the D.C. Circuit Court of Appeals rejected retailers' arguments that Reg II's fee caps were too high, and in 2015 the Supreme Court declined to hear an appeal of the circuit court's decision.

CFPB Extends Compliance Dates for Small-Business Lending Rule

The CFPB has issued an interim final rule to formalize its previous announcement that it had extended by 290 days the compliance dates for its Section 1071 small-business data collection rule. Under the change, lenders with the highest volume of small-business loans must begin collecting data by July 18, 2025; moderate-volume lenders by Jan. 16, 2026; and the smallest-volume lenders by Oct. 18, 2026. The deadline for reporting small-business lending data to the CFPB remains June 1 following the calendar year for which data is collected.

The CFPB also announced that it does not intend to assess penalties for reporting errors for the first 12 months of collection. It intends to conduct examinations only to assist lenders in diagnosing compliance weaknesses, "so long as lenders engage in good faith compliance efforts."

A federal court in Texas last year stayed the rule in a lawsuit filed by the Texas Bankers Association, ABA and others challenging the regulation, ruling that the CFPB could not enforce it until the U.S. Supreme Court decided on the constitutionality of the bureau's funding structure in a separate case. The high court upheld the CFPB's funding earlier this year. The Texas court also ruled that the CFPB must extend the rule's compliance deadlines to compensate for the period stayed.

Read more: <https://www.consumerfinance.gov/about-us/newsroom/cfpb-extends-compliance-dates-for-small-business-lending-rule/>

Supreme Court Overturns Legal Test for Deferring to Agency Interpretations

In a 6-3 decision, the U.S. Supreme Court overturned the longstanding "Chevron deference," which instructs courts to defer to a federal agency's reasonable interpretation of an ambiguous statute. The majority ruled that courts must instead rely on their independent judgment when deciding whether an agency has acted within its statutory authority.

The 1984 Supreme Court decision *Chevron v. Natural Resources Defense Council* established a legal test for when courts should consider deferring to federal agencies. However, in their decision for *Loper Bright Enterprises v. Raimondo*, the majority of justices

struck down that test, saying it violated the Administrative Procedure Act. Chevron "requires a court to ignore, not follow, 'the reading the court would have reached' had it exercised its independent judgment as required by the APA," said Chief Justice John Roberts, writing for the majority.

Chevron has been cited in numerous legal cases involving questions of agencies' statutory authority. The majority ruled that those previous cases still stand. "The holdings of those cases that specific agency actions are lawful... are still subject to statutory stare decisis despite the court's change in interpretive methodology," Roberts wrote.

Read more: https://www.supremecourt.gov/opinions/23pdf/22-451_7m58.pdf

Bank Customers Want Personalized Financial Advice

Personalized financial advice has emerged as a key to a meaningful bank customer experience, according to the findings of a recent J.D. Power study. Financial advice is "resonating more than ever" with retail bank customers, but only 42% indicated recalling that their bank provides guidance.

The survey showed that for those who receive guidance, 76% act on it. "Customers who act on the financial advice and guidance provided by their bank are getting not only help on how to save time or money, but also these services result in increased satisfaction and strong engagement and brand advocacy," said a J.D. Power banking and payments analyst, noting that as banks get more "savvy" about how to personalize content through AI and staff training, "recall and usage of financial advice is increasing, which is a very positive step forward for the industry."

Recall of financial advice among younger customers exceeds the industry average, according to the study. Overall, 42% of retail bank customers recall receiving financial advice from their bank. Among customers under the age of 40, the average recall rate for financial advice jumps to 60%.

The most frequent actions taken in response to advice include updating account settings (25%), shifting money between accounts (22%) and downloading the bank's mobile app (22%). Overall satisfaction with retail banking advice increases 163 points (on a 1,000-point scale) when customers act based on specific advice provided by their bank, though many banks "miss the mark" on consistent personalization, the study noted. One key variable with a "significant effect" on satisfaction is "received personalized banking advice/guidance." When this is met, overall satisfaction increases 195 points and banks are moderately successful at achieving this goal with 63% receiving personalized content.

Read more: <https://www.jdpower.com/business/financial-health-and-advice-satisfaction-study>



Americans Struggling with Emergency Savings

High inflation and interest rates since the COVID-19 pandemic have continued to make it difficult for people to feel comfortable with their level of emergency savings, according to Bankrate's recent 2024 Annual Emergency Savings Report.

Nearly six in 10 (59%) U.S. adults are uncomfortable with their level of emergency savings, according to the Bankrate poll. Before 2022, the percentage had been rising, from 37% in 2018 to 44% in 2020, 48% in 2021 and 58% in 2022. This year, it hasn't changed much from 57% in 2023.

Since 2014, the survey has annually polled more than 1,000 U.S. adults about their level of debt and emergency savings. The most recent data, polled in May 2024, also examined how much savings people would need to feel comfortable and if they have that much saved.

Common personal finance advice recommends keeping three months of expenses in a savings account in case of a job loss or other emergency, and Bankrate's data shows most people agree with that. The vast majority (89%) of U.S. adults say they would need at least three months of expenses saved to feel comfortable. Despite that, only 44% of Americans have at least three months of expenses saved, according to Bankrate.

Read more: <https://www.bankrate.com/banking/savings/emergency-savings-report/>

FHFA, CFPB Release Updated Mortgage Origination Data

The Federal Housing Finance Agency and the CFPB released updated loan-level data collected through the National Survey of Mortgage Originations. The 2024 release includes – the first since December 2022 – includes data on three new survey questions first fielded in 2021.

The latest survey release shows that 70% of respondents said they were very satisfied with their property appraisal and 23% were somewhat satisfied, with just 6% not satisfied. Half of borrowers surveyed expressed unwillingness to move from their primary residence, with a quarter willing and able, 5% willing but unable and 20% not sure.

The survey – which asks borrowers about their experiences obtaining a mortgage, perceptions of the mortgage market and future expectations – is part of the agencies' National Mortgage Database. The database was established in 2012, and the release added mortgage data through March 2023.

Read more: <https://www.consumerfinance.gov/about-us/newsroom/cfpb-and-fhfa-release-updated-data-from-the-national-survey-of-mortgage-originations-for-public-use-2024/>

FinCEN Proposes New Requirements for Financial Institution AML/CFT Programs

The Financial Crimes Enforcement Network has proposed a new rule to require financial institutions to establish and maintain “effective, risk-based and reasonably designed” anti-money laundering/countering the financing of terrorism programs with certain minimum components, including a mandatory risk assessment process. The proposed rule also would require financial institutions to review government-wide AML/CFT priorities and incorporate them “as appropriate” into risk-based programs, and would make other changes to program requirements, a pillar of banks' Bank Security Act/AML/CFT compliance.

Earlier, the Federal Reserve, OCC, FDIC and National Credit Union Administration previewed a separate proposed rule that would align each agency's BSA compliance program requirements with FinCEN's proposed changes, which are being made to implement provisions of the Anti-Money Laundering Act of 2020. Among other things, FinCEN said the proposed rule seeks to avoid “one-size-fits-all approaches to customer risk that can lead to financial institutions declining to provide financial services to entire categories of customers.”

“More than ever, financial institutions are partnering with government to address a range of serious law enforcement and national security issues with illicit financing implications, from fentanyl trafficking to Russia's illegal invasion of Ukraine,” Deputy Secretary of the Treasury Wally Adeyemo said in a statement. “It has been an important priority for Treasury to issue this proposed rule that promotes a more effective and risk-based regulatory and supervisory regime that directs financial institutions to focus their AML/CFT programs on the highest priority threats.”

Read more: <https://www.federalregister.gov/documents/2024/07/03/2024-14414/anti-money-laundering-and-countering-the-financing-of-terrorism-programs>

View FinCEN's fact sheet, visit: <https://www.fincen.gov/sites/default/files/shared/Program-NPRM-FactSheet-508.pdf>

ABA, State Bankers Associations: Congress, not Regulators, Should Set FHLB Mission

A recent request for input on the Federal Home Loan Banks' mission suggests that regulators are considering significant regulatory action without first receiving direction from Congress, the ABA, NDBA and the 51 state bankers associations said in a comment letter. The Federal Housing Finance Agency issued the RFI in May following the release of an agency report on the future of the FHLB system, which recommended that the FHFA clarify the system's mission

and update how it evaluates system banks achieving those goals. The agency will likely issue rulemaking in the near future based on the report and feedback it receives from the RFI.

In their letter, the associations said it is important to recognize that the evolution of the FHLB system has been the result of statutory changes made by Congress, but the RFI appears to contemplate future rulemaking without congressional direction. “Absent clear directive from Congress that changes are needed to the mission of or incentives provided to the [FHLB] system, the FHFA should exercise extreme caution that it does not exceed its regulatory mandate when proposing changes,” they said.

The associations also provided answers to several questions sought by the FHFA and took issue with the agency’s claim that its recent review was the first “comprehensive” review of the FHLB system. “That assertion ignores the fact that there have been numerous legislative and regulatory changes to the system over its 92 years of operation,” they said.

Read more: <https://www.aba.com/advocacy/policy-analysis/Joint-Letter-to-FHFA-on-the-FHLB-Mission>

ABA Seeks Bank HR Professionals for New Survey

ABA is asking bank HR professionals to complete a new survey gathering insights into the hiring trends and emerging skill needs in the banking industry, particularly focusing on the employment of recent college graduates. The short survey aims to understand the current hiring landscape, identify skill gaps and emerging skill areas, and better understand the value of applicants who have formal bank training prior to employment. Responses will be kept confidential, and results will be used in aggregate form only. The deadline for completing the survey is Thursday, Aug. 8.

Read more: https://aba.qualtrics.com/jfe/form/SV_a9Stuo99z7Q0G8K



2024 NDBA Service Awards

NDBA will recognize bankers with **20, 30, 40 or 50 years of service** in banking during the **NDBA Group Meetings, September 9-12** in Grand Forks, Fargo, Bismarck and Minot. **Awards can also be mailed directly to your bank.**

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.

Please contact Jolene by calling 701-223-5303 or emailing jolene@ndba.com.



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?
Fraud Academy In partnership with Kentucky Bankers Association	August 6-8	Virtual	Employees from all levels of banking, operations personal, front line personnel, BSA officers, compliance officers, deposit specialist, and security officers.
NDBA Regional Member Meetings	September 9-12	Grand Forks - Fargo - Bismarck - Minot	All NDBA Members!
NDBA Peer Group Consortium	September 25	National Energy Center of Excellence, Bismarck	Those involved in individual peer groups (Audit, HR, Compliance, Fraud, IT, ERM, Communications/ Marketing, Teller Supervisors) are encouraged to attend.
Internal Audit School In partnership with Texas Bankers Association & Review Alliance Inc.	September 30-October 2	Virtual	New to intermediate level internal auditors. Also an excellent refresher for experienced personnel to keep them abreast of current techniques and procedures.
NDBA Ag Credit Conference	October 2-3	Hilton Garden Inn, Fargo	Both entry-level and experienced ag lenders will gain valuable information.
Effective Leadership	October 15-16	Courtyard by Marriott, 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.
IRA Essentials	October 21 October 23	Radisson Hotel, Bismarck Delta Hotel, Fargo	IRA Essentials gives attendees a solid foundation of IRA knowledge. This is a beginner's session; no previous IRA knowledge is assumed.
Advanced IRAs	October 22 October 24	Radisson Hotel, Bismarck Delta Hotel, Fargo	This is an advanced session; previous IRA knowledge is assumed.
HSA Workshop	October 25	Delta Hotel by Marriott, Fargo	This is a beginner's session; no previous HSA knowledge is assumed.

ONLINE EDUCATION



Upcoming Bank Webinars

EVENT	DATE
Preventing and Responding to Robbery	July 19
Opening Deposit Accounts Online	July 23
Compliance Requirements for Records Management and Retention	July 24
Faster Payments Explained: Demystifying Same Day ACH, RTP®, & FedNow®	July 24
You Are a Person of Influence: 6 Habits to Elevate Your Impact	July 25
Do's and Don'ts on Checks	July 30
Current Expected Credit Losses (CECL) - 2 Part Series	July 30 and August 15
Compliance for Beginners	July 31
Commercial Lending Program - 2 Part Series	August 1 and August 12
FedNow Risk Assessments: What You Should Know	August 1
Marketing and Advertising Compliance All Day Streaming	August 2
Lending for Non-Lenders	August 2
Commercial & Industrial Credit Analysis to Determine Financial Strength	August 5

EVENT	DATE
Vendor Management Program: How Model Risk Fits In	August 5
Community Reinvestment Act (CRA) Deep Dive - All Day Streaming	August 6
BSA: Money Laundering in Residential Real Estate and Mortgage Loan Fraud	August 6
Call Report Lending Schedules - 2 Part Series	August 6
Advertising Compliance	August 7
Bank Protection Act: Be Prepared	August 8
Fair Banking or Good Customer Service: Are They the Same?	August 8
Risks (and Rewards) of Artificial Intelligence in Banking	August 8
Excel 101: Introduction to Spreadsheets	August 12
IRAs 2024 from A-Z - 2 Day Streaming	August 13 & 14

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

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

From the CORNER CHAIR

Deneen Axtman | NDBA CHAIR | Cornerstone Bank, Fargo



Hello Bankers! It was great to see so many of you at the convention in June! What a great opportunity we had to learn more about our industry, our vendors, fraud and so much more. I encourage you to take advantage of the awesome learning opportunities we all have being a part of the North Dakota Bankers Association.

In September, we have peer group meetings. The 2024 Peer Group Consortium will be held September 24 & 25 in Bismarck. The agenda and event information is included in this bulletin. If the agenda interests you or affects you/your bank, please plan to attend. It is time well spent. Additionally the 2024 NDBA Regional Member Meetings take place September 9-12 in Bismarck, Minot, Fargo, and Grant Forks. This is not only an educational opportunity but also another great time to connect with banking colleagues.

I, along with Chair-Elect Bernie Sinner and NDBA President & CEO Rick Clayburgh, recently had an opportunity to attend the Central States Banking Association conference. I was reminded we are a part of a powerful group of bankers from across the nation and together, we can influence our legislators, we can educate them on issues, and we can work together to fight fraud and strengthen vendor relationships. I encourage you to make sure you're receiving the ABA Newsbytes each day to stay informed.



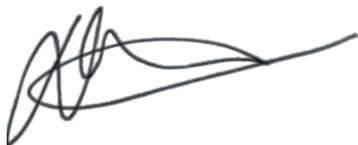
NDBA 2024-2025 Officers
Bernie Sinner, BankNorth
Deneen Axtman, Cornerstone Bank
Jamie Nelson, TruCommunity Bank

My challenge to you earlier this year was to Engage. And I'm taking that a step further this month - engage by building relationships outside of your financial institution to help our industry, your bank, and you. Get to know a regulator better, join a peer group, pick up the phone to talk to a peer, volunteer, ask questions, find a mentor - be curious. One thing I've learned about North Dakota Bankers - they are willing to help each other.

As you take advantage of our awesome summers, and maybe spending time away from the bank, I hope you can take time to recharge, relax, and refresh. I consider it a privilege to serve each and every one of you.

Fondly,

Deneen



Scott and Jane Swenson and Nancy and Gary Petersen with Deneen at the NDBA/SDBA Annual Convention



INTRODUCING
FRAUD ACADEMY

AUG. 6-8, 2024 | Streaming Online for the First Time Ever!

NDBA is proud to partner with the **Kentucky Bankers Association** to offer this Fraud Academy Virtual Live Event in August.

Created by police, secret service, FBI and fraud prevention specialists. Offered online for the first time ever!

Registration fee: \$895/person

Register at www.fraudacademyhq.com.

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REGISTER TODAY!

2024 SBA Minnesota Small Business Lenders Conference | September 12

The SBA loan programs should be a key part of every lender's strategy. They are a proven tool for attracting new customers with competitive loans for business expansion and working capital needs.

Don't miss this full day of premier education sessions designed specifically to help you optimize your organization's participation in SBA's lending programs and build your network of SBA program and industry experts.

The lodging block closes on **August 16**.

For more information and to register, [Click here](#).



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October - November 2024

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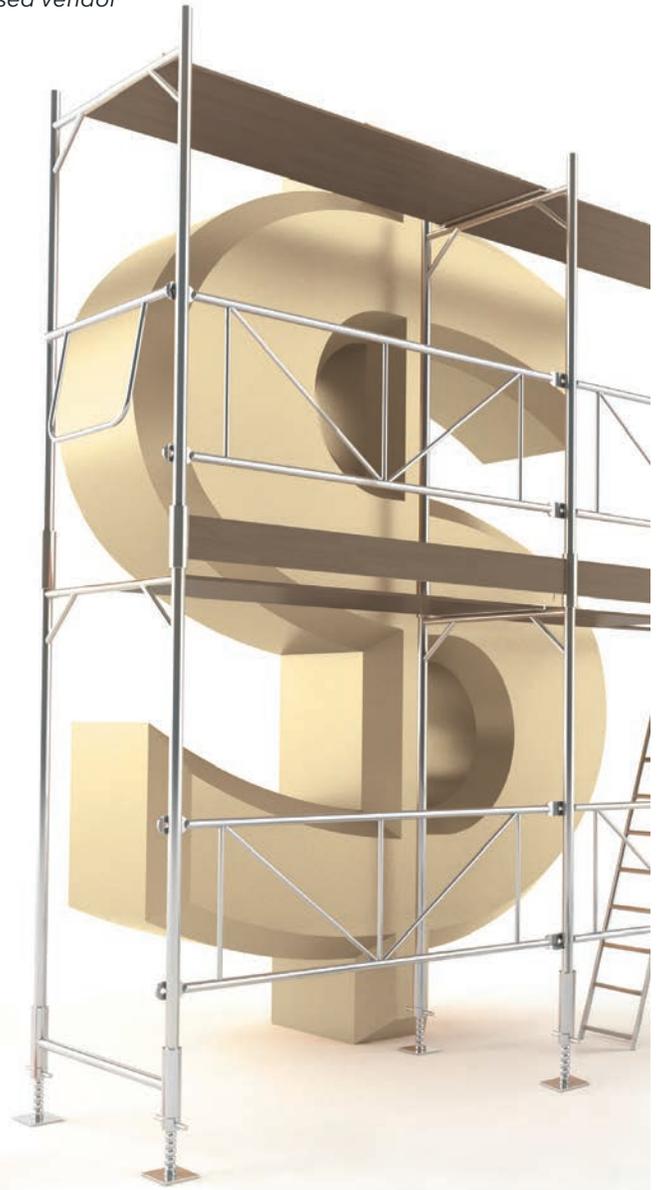


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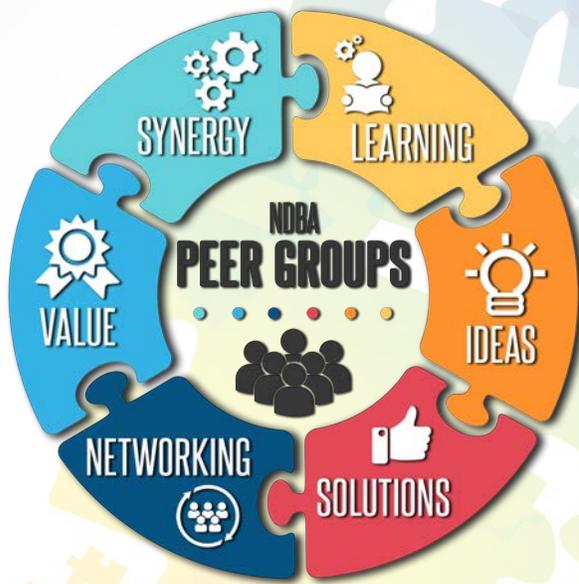


Contact your representative:

Keith Gruebele

954.263.6399

kgruebele@bhg-inc.com



NDBA Peer Group Consortium

September 24-25, 2024 | Bismarck, ND

Tuesday, September 24

1:00 - 4:00 pm | NDBA Fraud Forum

Bank of North Dakota

This banker-led forum provides an opportunity to share timely information including trends, hot topics, tools and best practices used to prevent fraud.

5:30 - 7:30 pm | Welcome Reception

North Dakota State Heritage Center

Join us for a private event featuring delicious food and beverages, fellowship and fun at the North Dakota State Heritage Center on the beautiful State Capitol grounds.

Wednesday, September 25 | 8:30 am - 4:00 pm

National Energy Center of Excellence | Bismarck State College Campus

Take advantage of a dynamic NDBA peer group gathering with 130+ North Dakota bankers and sponsors:

- Breakfast with Business Partners
- "Fraud: Covid Impacts, Trends and AI Risks"
Paul Benda, American Bankers Association, Washington, DC
- "Message from the NDBA Chair"
Deneen Axtman, Cornerstone Bank, Fargo
- Individual peer group meetings facilitated by bankers discussing topics submitted by bankers:

Audit	Human Resources	Marketing
Compliance	Information Technology	Teller Supervisor
ERM		



Paul Benda



Deneen Axtman

There is no cost to attend.

The Consortium is made possible by generous sponsors supporting North Dakota's banks:

Arctic Wolf
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 Blue Cross Blue Shield North Dakota
 Brown & Brown
 Dakota Carrier Network (DCN)
 Eide Bailly LLP
 Graduate School of Banking - Wisconsin

Midwest Bankers Insurance Services
 NDBA Services, Inc.
 ND Banks Benefit Trust
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 SBS Cybersecurity

For more information or to join a peer group, please contact Ann Reich at ann@ndba.com.

Registration will be available August 1.



Superior IRA & HSA is now the NDBA-endorsed vendor for IRA and HSA services!



NORTH DAKOTA BANKERS ASSOCIATION



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SVP – Sales

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jason.bain@superiorira.com

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

NDBA IRA and HSA Training

IRA Fundamentals – October 21, Bismarck
Advanced IRAs – October 22, Bismarck

IRA Fundamentals – October 23, Fargo
Advanced IRAs – October 24, Fargo
HSA Workshop (1/2 Day) – October 25, Fargo



Meet Your Instructor
Heidi LeMieur, CISP
Vice President –
Compliance &
Training



2024 NDBA Regional Member Meetings



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SEPTEMBER 9

Grand Forks

UND Corecki Alumni Center

Northeast Region



SEPTEMBER 10

Fargo

Holiday Inn

Southeast Region



SEPTEMBER 11

Bismarck

Sixteen03 Main Events

Southwest Region



SEPTEMBER 12

Minot

Sleep Inn and Suites

Northwest Region

REGISTRATION COMING SOON!





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[GET STARTED](#)



Upcoming ABA Facilitated Online Courses

Join an online course with group collaboration, instructor feedback and guidance, and fixed start and end dates. Facilitated online courses provide an opportunity to meet your learning goals with the benefit of a classroom, but in an online environment:

- Peer interaction in the learning community with the instructor and other students keeps you actively engaged and motivated
- Experienced industry professionals provide frequent feedback and context to your learning
- Convenient weekly schedule with no required meeting times means you decide when to work on course assignments

Marketing Planning | [click here](#)

August 12, 2024 – September 6, 2024

Member Price: \$375 (readings included)

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

Analyzing Financial Statements | [click here](#)

July 22, 2024 – November 8, 2024

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

A practical introduction to financial statement analysis from the perspective of the commercial loan officer. Gain the skills needed to effectively assess the risks related to a customer—current and prospective—and evaluate possible sources of repayment for the loan.

Building Customer Relationships | [click here](#)

July 29, 2024 – August 23, 2024

Member Price: \$255 (readings included)

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

Managing the Bank's Investment Portfolio | [click here](#)

July 29, 2024 – August 30, 2024

Member Price: \$1,070 (with text)

Fundamentals for understanding how a bank's investment portfolio is managed. Objectives and composition of investment portfolios, and common bank investments are covered, focusing on their risk and return profiles. Various investment strategies are described and the development of bank investment policies is discussed.

**REGISTRATION OPENS
AUGUST 1!**



**NORTH DAKOTA
BANKERS
ASSOCIATION**

NDBA Ag Credit Conference

October 2-3, 2024

Hilton Garden Inn | Fargo ND

Featuring:



Dr. David Kohl

"Ag Trends You Need to Know"



Jim Olson

"My Career in the CIA"



Erik Snodgrass

"Weather & Agriculture"

Join fellow ag lenders at the **NDBA Ag Credit Conference** to hear from experts and build relationships with your peers. This training will help experienced and new ag lenders better serve their ag customers.

LIVE WELL. WORK WELL.

MONTHLY HEALTH & WELLNESS NEWSLETTER

JULY 2024 EDITION

Beat the Summer Heat

Summer heat can be more than uncomfortable; it can threaten your health, especially for older adults and children. Hot and humid weather can make it more challenging for your body to cool down, leading to heat-related illnesses. If left untreated, heat-related illnesses can become life-threatening. In fact, heat-related deaths have been on the rise in the United States.

The CDC reports that heat-related deaths in the country have been increasing, with approximately 1,602 occurring in 2021, 1,722 in 2022, and 2,302 in 2023.



Exposure to abnormal or prolonged heat and humidity without relief or adequate fluids can cause various heat-related illnesses. Here are some common types of illnesses to keep an eye out for this summer:

Heat cramps

are a mild form of heat illness consisting of painful muscle cramps and spasms. These occur during or after intense exercise and sweating in high heat, so moving to a cool place to rest and stretch cramped muscles is important.

Heat exhaustion

occurs when a person cannot sweat enough to cool the body, usually due to not drinking enough fluids during hot weather. A person suffering from heat exhaustion must move to a cool place and drink plenty of water.

Heatstroke

occurs when your body temperature reaches 104°F or higher within minutes. The person may also become confused or lose consciousness. The condition is the result of untreated heat exhaustion and a serious medical emergency that must be treated quickly by a professional.

Don't let the summer heat get the best of you. Consider these tips to prevent heat-related illness:

- Drink plenty of fluids, but avoid alcoholic and caffeinated beverages (e.g., coffee, tea and soda) that can lead to dehydration.
- Eat light, refreshing foods.
- Wear lightweight, light-colored and loose-fitting clothing.
- Apply sunscreen and wear a wide-brimmed hat and sunglasses.
- Do chores or other outdoor activities in the morning or evening.
- Stay indoors as much as possible, or take breaks from being outside.

Remembering these tips can help you beat the heat. Contact a doctor if heat-related symptoms don't improve within an hour and seek immediate medical attention if the person has heatstroke.

LIVE WELL. WORK WELL.

MONTHLY HEALTH & WELLNESS NEWSLETTER

JULY 2024 EDITION



MONTHLY RECIPE

LEMON PEPPER SALMON PATTIES

Makes: 5 servings

Grilling Safety Tips

Although grilling is a popular way to prepare food in the summer, it can also be dangerous. According to the National Fire Protection Association, an average of almost 11,500 home fires involve grills, hibachis or barbecues each year. May, June, July and August are the most active months for grill fires, with July being the top month.

Keep the following safety suggestions in mind when grilling:

- Keep your grill at least 10 feet away from other objects, including your house, decks and overhanging branches.
- Set up the grill on a flat surface, and don't bring it into an unventilated or enclosed space (e.g., garage or porch).
- Only use starter fluid with charcoal grills—never with gas grills.
- Keep children and pets at least 3 feet away from the area.
- Never leave your grill unattended.
- Clean the grates and trays to remove grease and fat buildup.
- Overall, practicing vigilance and taking proper precautions can help reduce fires and associated burn injuries caused by grills.

Safe Food Temperatures

Prevent foodborne illnesses by grilling food to the USDA's proper internal temperatures.

- Poultry: 165°F
- Ground meats (including burgers and hot dogs): 160°F
- Steaks, roasts and chops: 145°F
- Fish: 145°F

INGREDIENTS

- ¾ cup breadcrumbs
- ¼ cup reduced-fat mayonnaise
- 1 egg, slightly beaten
- ½ tsp. lemon pepper
- 7 oz. frozen salmon (thawed, drained and finely chopped)

PREPARATIONS

1. Mix the breadcrumbs, mayonnaise, egg and lemon pepper in a medium bowl. Add the salmon and mix.
2. Measure ⅓ cup of salmon mixture and form it into a round patty. Repeat until you have five salmon patties.
3. Spray a skillet with cooking oil and set the stove to medium heat.
4. Place the salmon patties in the skillet and cook until light brown, about 5–7 minutes. Flip the patties and cook on the other side until brown. Salmon should reach a final internal cooking temperature of 145°F, measured with a food thermometer.

NUTRITIONAL INFORMATION

(per serving)
Total calories: 190
Total fat: 11 g
Protein: 11 g
Sodium: 246 mg
Carbohydrate: 12 g
Dietary fiber: 1 g
Saturated fat: 2 g
Total sugars: 1 g

Source: MyPlate

Healthy Lifestyle May Offset Genetic Risks by 62%

Genetics may put some people at greater risk for a shorter lifespan or premature death; however, a healthy lifestyle could help significantly combat it. A new study found that risk could be mitigated by about 62% in people with a genetic predisposition. Furthermore, those individuals could extend their lifespan by up to 5.5 years with a healthy lifestyle. The study identified four lifestyle factors that offered better benefits for counterbalancing genetics and prolonging the human lifespan: No current smoking, regular physical activity, adequate sleep duration and a healthy diet. Building a healthier lifestyle may sound challenging, but small changes can make a difference. Contact your doctor for additional guidance.

INVESTING IN MENTAL HEALTH CAN BENEFIT YOUR CAREER



It can be easy to overlook mental health when you are busy juggling projects, deadlines, and responsibilities. However, by investing time in caring for your mental health, you not only promote personal growth and happiness but also pave the way for professional success.

PRIORITIZE MENTAL HEALTH TO UNLOCK YOUR PROFESSIONAL POTENTIAL

- **Enhanced resilience and stress management:** Self-care techniques such as mindfulness and exercise enhance resilience, making you better equipped to handle workplace challenges.
- **Clearer cognitive performance:** Mental health influences cognitive abilities such as concentration, memory and problem-solving skills.
- **Increased mental clarity:** Taking care of your mental well-being allows for clearer thinking, a fresh perspective and the ability to approach challenges with an open mind.
- **Heightened emotional intelligence:** By nurturing mental health, you can improve your emotional intelligence, leading to healthier relationships with supervisors, peers and subordinates.
- **Elevate overall happiness:** A healthy work-life balance, meaningful connections and self-reflection all contribute to a happier and more fulfilled personal and professional life.

NAVIGATING A MANAGER'S NEGATIVE IMPACT ON YOUR MENTAL HEALTH

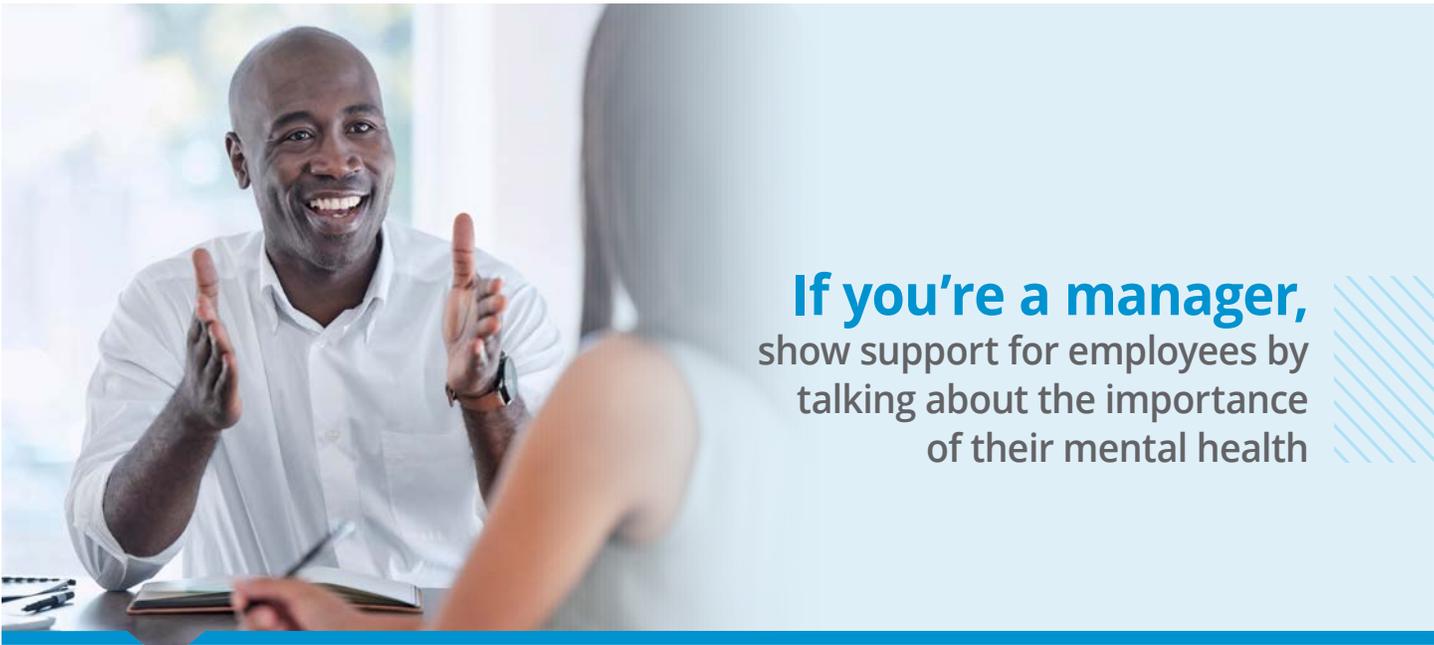
A manager's negative actions can affect the team's overall mental well-being. If you find yourself being negatively affected by your manager, here are some steps you can take:

- Reflect on your experiences and how they are impacting your well-being. It's important to recognize and validate your emotions.
- Have an honest conversation with your manager about the impact it has on your mental health.
- Talk to a trusted colleague, mentor or HR representative who can provide guidance and support.
- Keep a record of any incidents that occur, noting dates, times and specifics. Documentation can be valuable if you need to escalate the issue later on.
- Familiarize yourself with company resources, such as employee assistance programs or support networks.



[CBCSND.com](https://www.cbcsnd.com)





If you're a manager,
show support for employees by
talking about the importance
of their mental health

**ARE YOU A MANAGER, SUPERVISOR OR LEADER?
IF SO, MENTAL WELLNESS STARTS WITH YOU!**

Employees' mental health matters, and part of a leader's role is to create a safe and healthy work environment. Here are some key steps managers can take to establish a mentally healthy work environment:

- **Lead by example:** Prioritize your own mental well-being by engaging in wellness activities.
- **Foster open communication:** Encourage conversations about mental health and show support for employees.
- **Provide flexibility:** Offer flexible work arrangements to help reduce stress and improve work-life balance.
- **Promote self-care:** Encourage employees to take breaks, practice mindfulness and seek support when needed.
- **Show appreciation:** Recognize and appreciate employees who prioritize their mental health.

BCBSND health plans also include access to some powerful mental health-elevating tools—at no additional cost. For covered employees, you can recommend:

- [Learn to Live Online Therapy](#)
- [HealthyBlue Online Wellness Center](#)

As a leader, you can also suggest employee assistance programs or counseling services if your organization offers those resources.

Sources: Gallup, Forbes, American Psychological Association



The monthly wellness topics are part of BlueElements—a health and wellness platform that encompasses six areas—physical, social, emotional, financial, professional and environmental.



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ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-844-363-8457 (TTY: 1-800-366-6888).
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Join us...

July & August 2024 Webinars

Boost your emotional health by joining us for live webinars led by Learn to Live's clinical team.

Mindful Eating: The Learn to Live Clinical Team explains how certain triggers can lead to mindless eating, what mindful eating can look like and its advantages, and some next steps to consider for success when thinking about food and eating.

[Tuesday, July 23rd: 11:30am-12pm CST/12:30-1pm EST](#)

Raising Future Ready Kids 1: Resilience & Grit: Kids face challenges ranging from peer pressure to criticism and that's not going to change anytime soon. Future ready kids will need both resilience—the ability to bounce back from hard things—and grit—the ability to stick with difficult tasks. Learn to Live's clinical team shares proven strategies to help you support your kids in bouncing back from life's challenges for now and the future.

[Tuesday, August 6th: 12-12:30pm CST/1-1:30pm EST](#)

[Wednesday, August 21st: 9:30-10am CST /10:30-11am EST](#)

Raising Future Ready Kids 2: Anxiety and Depression: Childhood anxiety and depression have been on the rise for over a decade now. As parents, watching a child struggle with anxiety and depression can be overwhelming. Learn to Live's clinical team will provide you with information on what anxiety and depression might look like for the kids in your life and share with you effective Cognitive Behavioral Therapy (CBT) strategies to help you and your children overcome these challenges.

[Tuesday, August 13th: 11-11:30am CST/12-12:30pm EST](#)

[Wednesday, August 28th: 12-12:30pm CST/1-1:30pm EST](#)

Time Management: Capturing our Time Thieves: Struggling to get it all done each day and feeling overwhelmed? Juggling workload, family obligations, squeezing in time to see our friends and set aside some time for ourselves? It can be a lot! But chances are, we can accomplish our goals with just a few adjustments to our approach. We'll explain how we get off track and provide practical tools for achieving our goals when it feels like there is never enough time.

[Friday, August 23rd: 11-11:30am CST/12-12:30pm EST](#)



To Register:

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



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GROW CORE DEPOSITS & FRANCHISE VALUE

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

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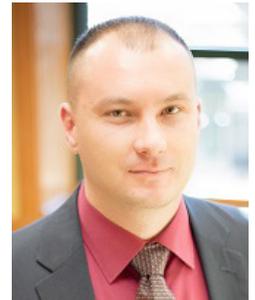




Goyne and Hunt Receive Prochnow Educational Foundation/North Dakota Bankers Association Scholarships

North Dakota Bankers Association has named **Jason Goyne and Sally Hunt** recipients of the Prochnow Educational Foundation/North Dakota Bankers Association Scholarship. Both bankers will receive a \$1,500 discount from the regularly charged fees for each of the three years of the Graduate School of Banking at the University of Wisconsin-Madison.

Jayson Goyne, Internal Audit Lead at Bravera Holdings Corp., received bachelor's degrees in accounting and business administration from Dickinson State University. He is a Certified Internal Auditor and Certified Financial Services Auditor and previously was an examiner with the ND Department of Financial Institutions.



Jayson Goyne

Sally Hunt, AVP of operations at First State Bank in Cando, received her bachelor's degree in business administration and finance and international studies from North Dakota State University. She is active in the community and currently serves as president of the Cando Arts Council. She is past council president of Cando Lutheran Church and serves as a board member for Cando Community Development Board and the Cando Area Food Pantry.



Sally Hunt

“The banking industry has a bright future because of the leadership of individuals like Jayson and Sally,” said Rick Clayburgh of the North Dakota Bankers Association. “This scholarship is in recognition their leadership in their respective banks and the communities they serve,” Clayburgh continued.

This \$4,500 scholarship, established and funded by the Herbert V. Prochnow Educational Foundation, furthers the goal of supporting banker education. The scholarship is made available annually to a selected individual who has demonstrated outstanding leadership and a commitment to his or her community and to the banking industry.

The Herbert V. Prochnow Educational Foundation, a not-for-profit support organization to the Graduate The Herbert V. Prochnow Educational Foundation, a not-for-profit support organization to the Graduate School of Banking, has promoted the growth of banker education throughout the United States. The Graduate School of Banking was established in 1945 and has more than 20,000 alumni.

NDBA sponsors the Graduate School of Banking through its membership in the Central States Conference of State Bankers Associations. Rick Clayburgh of NDBA is a member of the school's Board of Trustees.

For further information regarding the scholarship, please contact Dorothy Lick at NDBA. For additional information regarding the Graduate School of Banking, please visit gsb.org.



Bank Security & Leadership Training

October 8 – Holiday Inn, Bismarck
October 9 – Holiday Inn, Fargo
Time: 9:00 am - 4:00 pm

Save the Date

Bank Security & Leadership Training Curriculum Includes:

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- The New Bank Robbery Training
- Conducting Practical Physical Site Security Assessments
- Recognizing Signs of Violence and De-Escalation
- Developing Practical Policies and Procedures
- Effectively Testing Your Security
- Drugs in the Workplace and Developing Reasonable Suspicion
- Effectively Communicating Need to Decisionmakers
- Building Leadership Skills
- Presentation Development and Delivery Skills
- Safe and Secure Terminations

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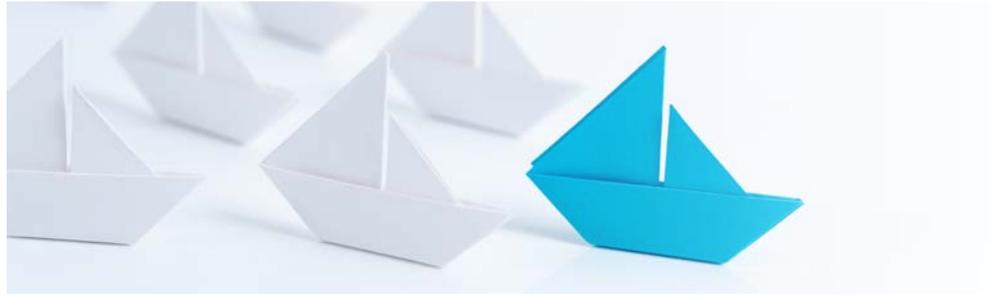
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NORTH DAKOTA
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**October
15-16, 2024**

Courtyard by Marriott
Bismarck ND

Schedule

October 15

8:00 am – 5:00 pm

October 16

8:00 am – noon

Continental breakfast
provided both days.
Lunch provided Tuesday.

Dress: Feel free to
dress comfortably in
business casual or
casual attire.

Hotel

Courtyard by Marriott
Bismarck, ND

NDBA Rate: \$139
Reserve by October 1

Phone: 701.223.6667

Online Reservations:
<https://bit.ly/3HrR8ya>

Registration

\$695 per person

After September 23 add \$50.

Program will be limited
to **28 participants**.

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- **Create** a collaborative, enthusiastic work environment;
- **Increase** effectiveness in setting goals, providing clear direction, listening, observing, monitoring & giving feedback;
- **Retain & develop** your most talented employees by being more responsive to their development needs.





NORTH DAKOTA
Bankers
ASSOCIATION

Effective Leadership

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 by Mark Stenson. This new generation of leadership training emerged from research and feedback from thousands of managers, and has been proven and tested in the real world.

About Mark Stenson



Mark Stenson is the president of Stenson Management Consulting. Mark has 36 years of experience in the financial services industry and consults with 17 community banks across the country in areas of performance-based compensation, strategic planning and management development. In addition, he speaks at numerous conferences, conventions and schools. Mark is the former President & CEO of First American Trust Company in western Minnesota.

Rave Reviews!

"Mark's leadership classes have been extraordinary. His presentation never gets old. New staff members are "blown away" by the class the first time they take it."

"I have been using the information almost daily! I found it to be extremely useful. This seminar could not have been more timely as we strive to grow our business and face the need to properly empower our people."

"The seminar was very relevant to how things should be run in the bank. I appreciate all the tools you have given me..."

"By far a 5!! (out of 5). This helped me tremendously!"

"The skills learned in this program are strongly beneficial at work and at home. It is a value at 2 to 3 times the price!"

"Mark's situational leadership course has dramatically improved our leadership skills. We are all speaking the same leadership language, so both supervisors and staff have a clear understanding of expectations, roles, and goals. The presentation holds the attention of the participants, so the retention of the information is excellent."

NDBA Registration | Effective Leadership Seminar: October 15-16, 2024

Registration: \$695 per person After September 23, add \$50.

Bank: _____

Contact Person: _____ Phone: _____

Address: _____

City: _____ State: _____ Zip: _____

Registrants

1. Name: _____

Branch: _____ Email: _____

2. Name: _____

Branch: _____ Email: _____

Send to North Dakota Bankers Association

Email: ndba@ndba.com

or Mail: PO Box 1438, Bismarck ND 58502

Total due: \$ _____

Will send a check.

Request an invoice.

Pay by credit card. (NDBA will call for info.)

Questions? Contact Dorothy Lick with NDBA: 701.595.7757 or dorothy@ndba.com





Andrea F. Pringle
Financial Strategist and MBS Analyst
The Baker Group



A New Era for the Mortgage Market?

The mortgage-backed securities (MBS) market has long been supported by a “buyer of last resort,” propping up demand without being motivated by purely economic concerns. Until the global financial crisis (GFC), that role was largely held by the government sponsored enterprises (GSEs). After the GSEs were taken into conservatorship in September 2008, the Federal Reserve (Fed) stepped in as the dominant investor. But since September 2022, the Fed has no longer been an active buyer in the market. And with the Fed’s expressed desire to shift its portfolio holdings to include only Treasury securities, the mortgage market has entered a new era – perhaps one without a stabilizing source of demand.

At the onset of the GFC, the MBS market seized up. Investors saddled with sour mortgage assets became hesitant to purchase new mortgage securities. Originators, worried they may not be able to offload a newly inked mortgage and fearful of getting stuck holding a loan backed by a depreciating asset, became hesitant to make new loans as well. The GSEs, facing increasing losses and depleting capital, had less capacity to buy MBS. Then, once in conservatorship, they were restricted in their ability to buy MBS as part of an effort to de-risk the entities. With the foundations of housing finance becoming increasingly shaky, the Fed stepped in to stabilize the market. The Fed’s presence as a major buyer instilled confidence among secondary market investors. The increased demand from the Fed’s purchases also drove MBS yields and, consequently, primary mortgage rates down.

During the pandemic, the Fed’s impact on the MBS market doubled. Once again, the Fed stepped in during a time of crisis, buying large amounts of MBS and injecting liquidity into the market. The Fed’s action helped MBS yields and primary mortgage rates fall to record lows in 2020 and 2021. But when the Fed shifted to a more restrictive monetary policy stance in early 2022 to combat rising inflation, those rates quickly reversed. And when the Fed stepped away from the MBS market entirely by the fall of 2022, mortgage rates climbed further, hitting levels not seen in more than twenty years. MBS spreads, which reflect the additional yield of an MBS above a benchmark yield, also widened to levels not seen since the GFC.

Without the GSEs or the Fed to act as a buyer of last resort, the mortgage market finds itself in different territory these days. Especially as demand from commercial banks has ebbed in the wake of the spring 2023 banking turmoil and overall tight liquidity across the industry. Without a buyer of last resort and commercial banks on the sidelines, investor demand has become more influenced by relative value investors.

The motives of relative value-oriented investors, such as mutual funds and hedge funds, are purely economic. They aim to buy whichever asset class they deem to be undervalued relative to other asset classes. Value-oriented investors tend to require higher spreads than the big historical MBS buyers. The GSEs, the Fed, and commercial banks all purchase MBS to fulfill specific objectives that cannot be met by another asset class. That is not the case with relative value investors, they go where the value is, and their influence on the market has helped reset spreads at higher levels.

For MBS investors not on the sidelines, this new era may mark a positive turn in the market as the absence of a non-economically motivated buyer may well keep spreads wider than they have been for much of the past fifteen years. A shift to less restrictive monetary policy and rate cuts from the Fed may also bring commercial bank demand back in notable size as conditions improve for the banking industry. However, for borrowers, primary mortgage rates may have a hard time reaching the lows seen when the big buyers were in the game. If the Fed can stay out of the mortgage market like it apparently prefers, those conditions may persist. But there is always the chance another economic crisis drags the Fed back into the game once more.

Andrea F. Pringle is a financial strategist and MBS analyst at The Baker Group. A native Oklahoman, she began her career in Washington, D.C., where she also earned her MBA from George Washington University. Andrea worked on the Capital Markets Sales and Trading Desk at Fannie Mae for five years before returning to Oklahoma to work in corporate finance. Before joining The Baker Group, Andrea was the Supervisor of Corporate Finance at a publicly traded energy company. Since joining The Baker Group in 2020, Andrea’s focus has been on mortgage products.

The Baker Group

Baker Asset/Liability Management School

45th
ANNIVERSARY

 **August 20-21, 2024**
Oklahoma City, OK
Oklahoma City Convention Center

Cost: \$595

The Baker Group pioneered Asset/Liability Management (ALM) more than forty years ago when we developed the first computer based ALM program designed specifically for community banks. Since then, we have spent four decades educating financial institutions how to effectively use ALM strategies to manage risk and maximize performance. The Baker Group has presented hundreds of seminars and conferences across the country and now we have brought that history of educational experience to an Asset/Liability Management School designed specifically for members of the ALCO and those needing to learn the fundamentals of ALM. The Baker ALM School will give attendees the knowledge to better understand the “who, what, why, and how” of ALM and the ALCO process.

WHAT YOU WILL LEARN

- Fundamentals of asset/liability management including what it is and why we do it
- Understanding the impact of the economy, monetary policy, and interest rates on the earnings and capital of the institution
- Regulatory expectations to ensure you are always in compliance with the latest guidance and prepared for your next exam
- Best practices for developing an effective ALCO process including appropriate policies, procedures, and risk limits
- Practical methodologies and recommendations for how to develop assumptions that are institution specific and regularly reviewed, stress-tested, and back-tested
- Review of the most important assumptions available in most models and which ones have the greatest impact on outcomes including:
 - Betas, rate sensitivities, and lags
 - Decay rates, NMD average lives, and maturity distributions
 - Discount rates and reinvestment rates
 - Prepayment rates
 - Rate scenarios including instantaneous vs. ramped and parallel vs. non-parallel
- Risk mitigation strategies for managing interest rate risk
- Incorporating investment portfolio management into asset/liability management
- How to develop an effective liquidity risk management process including forward looking dynamic cash flow modeling, stress testing, and contingency funding plans

WHO SHOULD ATTEND

This school is designed for Presidents, CEOs, CFOs, and members of the ALCO committee. Directors and anyone else involved in the asset/liability management process will also benefit from the Baker ALM School.

For your convenience, register for the school online at [GoBaker.com/alm-school/](https://www.GoBaker.com/alm-school/). Call Skoshi Heron at 888.990.0010 for more information.

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



ALM SCHOOL SCHEDULE

Tuesday, August 20

Breakfast, Program, Lunch, Program, Adjourn, Dinner

Wednesday, August 21

Breakfast, Program, Conclusion

ACCOMMODATIONS

A block of rooms is available at the Omni Oklahoma City Hotel. Identify yourself as a Baker ALM School attendee when calling 405.438.6500. The special room rate will be available until **July 18, 2024** or until the room block is sold out. Hotel price: Deluxe \$209 + tax.



The Baker Group is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: www.NASBARegistry.org.

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2024 National Ag School for Beginning Ag Bankers

Seventy-three students representing 8 states made their way to Spearfish, SD, for the 2024 National School for Beginning Ag Bankers held on the Black Hills State University campus. With a full roster, this year's program ran June 24-27. Congratulations to the North Dakota bankers who graduated from the school.

- **Andrew Zuther**, State Bank of Bottineau, Bottineau, ND
- **Bree Stumvoll**, TruCommunity Bank, Garrison, ND
- **Grayson Spangelo**, The Union Bank, Glen Ullin, ND
- **Hunter Gowin**, American Federal Bank, Wahpeton, ND
- **Julie Kemnitz**, First United Bank, Cavalier, ND



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Tuesday, August 6, 2024, (1:00-2:15 p.m. CT) **A Conversation on Commercial Real Estate (CRE) Loans with Elevated Risk**

How should bankers and examiners view post-pandemic market conditions when assessing the condition of a bank's CRE loan portfolio? CRE properties continue to benefit from a healthy economy, including robust job growth, strong consumer spending, and available credit. However, some office and multi-family properties face challenges from oversupply, lower rental rates, and higher operating expenses. Therefore, examiners and bankers face challenging conversations in assessing CRE loan performance, the market value of a property, risk ratings, and determination of the allowance of loan losses.

On August 6th, Federal Reserve System staff will present information to aid examiners and bankers in their discussions about performance drivers for CRE loans, prudent CRE loan accommodations and workouts, CRE loan classifications, collateral valuation requirements, and current expected credit losses (CECL) considerations.



Tuesday, August 13, 2024, (1:00-2:15 p.m. CT) **Oil and Gas Update**

Oil and Gas (O&G) subject matter experts from the Federal Reserve Bank of Dallas will provide updates on the U.S. and global O&G markets. Energy economists, Garrett Golding and Jesse Thompson, will provide updates on trends in production and consumption, energy trade, the implications of consolidation within the sector, and will update participants on the impact to the global O&G market from a currently changing geopolitical landscape. Additionally, O&G credit specialists Marshall Boumeester and Thom Quint will cover key concepts in managing credit risk in reserve-based lending and will provide high level credit conditions in the syndicated O&G lending markets.



Registration is now open at www.askthefed.org in the "All Calls" section. As always, we welcome your questions. You can email your questions in advance of the session to questions@askthefed.org by July 20, 2023. Please do not include any confidential information in your submission. The staff will take questions during the session as well, but questions received in advance will be prioritized.

We strongly encourage participants to use the webinar audio on their computer for the best experience. A recorded archive of the session will be made available on the Ask the Fed® site shortly after the call.

Branch Closings: Requirements & Nuances



Erin Busse
JD - Associate General Counsel
Compliance Alliance



As I am sure we are all aware, regardless of a bank's regulator or state jurisdiction, there are certain notice requirements that apply when a bank will be closing a branch under [Section 42 of the Federal Deposit Insurance Act](#) ("Section 42"). To be exact, for any closure would be subject to Section 42, the bank must provide 90 days prior written notice of any branch closing to its primary Federal regulator, as well as to all branch customers to meet the applicable notice requirements. Further, the bank must also ensure that a notice is physically posted at the branch site at least 30 days prior to the intended date of closure to be in compliance with Section 42.

However, while this may seem straightforward, with the ever-evolving landscape of the banking industry and the different types of exemptions under Section 42, figuring out when notice is required is not always expressly clear. As such, it is critical that banks understand the nuances of the notice requirements, as discussed within the Joint Policy Statement of the Office of the Comptroller of the Currency, Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation, and Office of Thrift Supervision, Concerning Branch Closing Notices and Policies (the "Joint Policy Statement") to ensure that they are meeting the applicable notice requirements.

First, it is important to discern what exactly is considered a "branch" under the guidelines to trigger the notice requirements. Specifically, for the purposes of the branch closing rules, a "branch" is considered to be a "traditional brick-and mortar branch, or any similar banking facility other than a main office, at which deposits are received or checks paid or money lent", and notice is required whenever any facility meeting this definition is intended to be closed. However, the Joint Policy Statement clarifies that, when closing other facilities that do not meet the requirements to be considered a "branch", such as "an ATM, remote service facility, or loan production office, or of a temporary branch", which are, instead, classified as "non-branch facilities" under the rules, notice is not explicitly required under Section 42.

Further, it is important to note that, even if the facility would be considered a "branch", not all closures will require notice. For example, the Joint Policy Statement suggests that certain branch relocations and consolidations would not be considered a "closure" under Section 42. To be considered a "relocation" or "consolidation" the guidance seems to indicate that the change must be one which is within the branch's "neighborhood and does not substantially affect the nature of the business or customers served". Considering this, it seems evaluating the proximity of any intended moves may prove valuable in understanding the

application of the branch closing rules in varying situations.

Additionally, in general, there's not a specific notice requirement for customers or regulators for just a temporary or an emergency closing under the federal regulations. Nonetheless, it's typically considered an industry best practice to post information pertaining to the temporary closure on the front door or in another location the public can view it, even if only for informational purposes and general customer service considerations. As, the Joint Policy Statement outlines an exception from the branch closing requirement for temporary closures, so long as the bank "plans to restore branching services at the site in a timely manner". Moreover, if a bank is simply reducing the hours of operation for a branch, but not closing the branch entirely, while notice is still generally recommended, and may be required under other federal regulations or specific Federal regulator guidelines, this also tends to not be considered the "closing" of a branch which triggers the branch closing notification requirements of Section 42.

It is important to clarify that, while the reduction of a branch's hours will not generally be considered the "closing" of a branch, in certain situations, the reduction of the services offered by a branch may constitute a branch closure. Namely, as the Joint Policy Statement states, "[w]here, after a reduction in services, the resulting facility no longer qualifies as a branch, section 42 would apply". The Joint Policy Statement also offers an example of when a reduction in services may trigger the notice requirements, suggesting that they would generally apply if a bank were to "replace a traditional brick-and-mortar branch with an ATM". As, following this type of service change, an ATM would no longer qualify as a "branch bank, branch office, additional

office, or any branch place of business . . . at which deposits are received or checks paid or money lent", and would effectively have the same consequence for consumers as a branch closure would.

Understanding the nuances of branch closing regulations is essential for banks to remain compliant and maintain customer trust. While the guidelines may seem straightforward, there are complexities that require careful consideration, and branch closings can implicate rules beyond just those contained in Section 42, such as the Community Reinvestment Act, as one example. As such, it's crucial for banks to proactively review the federal and state-specific branch closing rules with legal and compliance experts when planning any changes to branch operations. This ensures that all necessary notifications are provided, customer disruptions are minimized, and the bank remains in compliance with all applicable regulations. Remember, transparency and clear communication are key to maintaining positive relationships with both customers and regulators. As always, reach out to us at Compliance Hub for any additional questions!

Erin serves as Associate General Counsel for Compliance Alliance. Erin graduated magna cum laude from Loyola University New Orleans with a bachelor's degree in psychology and a bachelor's degree in English She earned her Juris Doctor from Saint Louis University School of Law. While obtaining her law degree, Erin geared her studies towards business and financial subjects within the law, such as transactional drafting, bankruptcy, and securities trading.

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BANK



HAPPENINGS

Aberdeen

As part of its commitment to community support and sustainability, **Dacotah Bank** has recently undertaken an initiative to donate computer equipment generated from its recent equipment upgrade process. The initiative has resulted in the donation of 85 computer desktops and 11 laptops to various worthy causes.

Three desktops and a laptop were donated to the New Underwood area Rockside Ranch branch, a place where young individuals in crisis can work on a ranch to sort out their lives. The ranch provides instruction in subjects like financial literacy, addiction recovery, work ethics, and family issues. More information can be found at <https://rocksideranch.org/>.

Over a dozen desktops were donated to The Circle, an organization that assists youth in crisis by placing them in homes and providing them with training and assistance to overcome various challenges. The desktops will be utilized for online training classes to help the youth reach their goals. Learn more about The Circle at <https://familyconnectionscenters.com/>.

Love Inc, an organization working with churches and individuals in need, received six desktops to upgrade staff equipment. This contribution supports their mission to meet a variety of community needs. Further details can be found at <https://loveinonline.com/>.



Bismarck

The North Dakota Industrial Commission has named **Don Morgan** as the next President and CEO of the **Bank of North Dakota** at its meeting on July 2. Morgan succeeds **Todd Steinwand** who retired effective July 2, after serving in the position since July of 2021.

Morgan, a certified public accountant, has worked in the banking industry for over 23 years and most recently served as chief executive officer and bank president for Starion Bank, a \$1.9 billion community bank with 16 locations in North Dakota and



Don Morgan

Wisconsin. Morgan joined Starion in 2012 and in 2014 became a member of Starion's Executive Committee.

"We are excited to welcome Don to the Industrial Commission and the Bank of North Dakota", the Commission members said in a joint statement. "Don's impressive experience over his decades long career in the banking industry and his deep understanding of the critical role BND's community bank partners play in supporting farmers, ranchers and businesses in the state make him exceptionally well-positioned to lead this unique institution."

A Wyoming native, Morgan earned a bachelor's degree in finance with an accounting minor from University of Wyoming and a master's in accounting from the University of Phoenix.

Bismarck

Bank of North Dakota has promoted **Karen Schaeffer** to recoveries specialist. Karen has been with BND since February of 2005.



Karen Schaeffer

Bismarck

The Industrial Commission approved the Rural-Workforce Initiative to Support Housing pilot program at its June 26, 2024, meeting. The R-WISH pilot will support rural communities of 20,000 residents or less with construction of market rate housing for workforce when a company is locating or expanding its operations. The program will utilize up to \$10 million of **Bank of North Dakota** capital to complement the work being done by the **North Dakota Housing Finance Agency** and the North Dakota Housing Initiative Advisory Committee.

To qualify, the community must be experiencing a period of rapid growth due to a new company locating in the community or a local company expanding by more than 10 full-time equivalent employees. Funds may be used for new multi-family and 1-4 family housing projects or the rehabilitation of existing multi-family and 1-4 family housing if it is more cost-effective than new construction.

The program enables projects hampered by disproportionate costs in comparison to attainable market rents to move forward. The project must show evidence of supporting local financial institution market rate financing with market rental rates. BND must be a participant in the local financial institution financing. The community and expanding company are expected to offer either funding or in-kind support to qualify. The maximum amount from the R-WISH fund is the lesser of 20% of the project costs, \$3.5 million, or the matching contribution from the company. The community must support the project through one or more of the following:

- A local development corporation providing direct funding
- In-kind contributions such as land, property, or infrastructure
- Future dedicated tax programs
- Community share of the interest buydown

The company expanding in the community must contribute to the project costs and may include:

- Providing direct equity to the project
- An in-kind contribution of product or labor
- Other support that helps lower the overall project cost or provide financial assurance during the term of the loan

To apply, contact BND at bnd@nd.gov to learn more. BND will work with local financial institutions to determine eligibility.

Bismarck

Andrew Steinwand, business banker at **Dacotah Bank**, recently graduated from the Dakota School of Banking. Steinwand, who joined Dacotah Bank in 2022, has held various roles in accounting and financial services including credit review, credit analyst, and business banking officer. Steinwand graduated from North Dakota State University in 2019 with a bachelor's degree in accounting and was recently accepted into the University of North Dakota's MBA program.



Andrew Steinwand



Craig Larson

Bismarck

Starion Bank has named **Craig Larson**, Chairman of the Board of Directors, as interim chief executive officer while the bank searches for a new executive leader. Don Morgan,

Starion's CEO since 2022, was recently appointed as the new president/CEO of the Bank of North Dakota. Morgan spent more than ten years serving in various executive and leadership positions at Starion Bank. Craig Larson joined Starion in 1985 and served as CEO from 1997 through 2021.

Devils Lake

First United Bank is excited to announce the promotion of **Lisa Mosser** to the position of market president. Mosser brought with her over 20 years of banking experience including eight years as a market president. She has been with First United Bank since May of 2023 and has consistently demonstrated strong leadership skills.



Lisa Mosser

Dickinson

Bravera Bank is named number 3 of the top 10 agriculture lenders for community banks with more than \$1B in assets in this month's issue of *Independent Banker*, the award-winning magazine of the Independent Community Bankers of America®.

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associate HAPPENINGS

Bismarck

Kelly Hoeven recently joined the **Brady Martz & Associates** team as a manager in the financial institutions practice segment. Kelly's background as a former FDIC bank regulator and experience from her previous role as chief compliance/audit officer will play a pivotal role in enhancing the consulting services offered by Brady Martz & Associates, namely consumer compliance, strategic planning, mentorship program, regulatory exam preparation, policy reviews, credit reviews, and bank specialty program audits.



Kelly Hoeven

Bismarck

Branden Rasmussen, cloud services specialist at **Dakota Carrier Network**, recently earned Veeam Certified Architect (VMCA) certification, enhancing DCN's ability to effectively manage and protect customers' virtual environments. The VMCA certification validates Rasmussen's expertise in managing and protecting virtual environments using Veeam backup, disaster recovery, and data management software. This is the highest level of Veeam certification. Rasmussen holds numerous other industry certifications including Veeam Certified Engineer, VMware Certified Professional – Data Center Virtualization 2023, and numerous CompTIA and Microsoft certifications.



Branden Rasmussen

Bismarck

North Dakota State Housing Finance Agency (NDHFA) is asking those seeking public housing to be on the lookout for suspicious websites or social media posts regarding the opening of a waitlist for specific properties as part of the Section 8 Housing Choice Voucher Program (Section 8). Fraudulent entities, in a number of states around the country, are posing as official state housing agencies and are asking for personal information. Individuals seeking public housing are urged to be vigilant and to verify the legitimacy of any website or social media account claiming to offer information or applications for Section 8 housing. To protect the safety and the security of your personal information, please follow these guidelines:

- Contact your local public housing authority to verify if they are accepting applications for Section 8 housing or to learn how to apply for a waiting list.
- Never provide your Social Security Number, personal information, or any financial details on unofficial websites or social media platforms.
- Be aware that housing authorities do not charge a fee to join a waiting list.

If you believe you have been a victim of this scam, please contact the North Dakota Attorney General's Consumer Protection Division immediately.

Bismarck

North Dakota Housing Finance Agency (NDHFA) is now accepting applications for programs that support the development of affordable rental housing and offer homeownership and rental assistance to low-income households.

NDHFA is accepting applications for four housing programs:

The federally funded HOME Investment Partnerships Program (HOME) addresses critical housing needs by supporting housing production and funding homeownership and rental assistance programs for low-income households with approximately \$2 million available.

Low Income Housing Tax Credit (LIHTC) program incentivizes the production or rehabilitation of affordable rental housing by offering federal income tax credits to property owners for up to 10 years, based on their capital investment and level of commitment to low-income tenancy. Credits of approximately \$3.1 million are available.

The National Housing Trust Fund (HTF) supports the development and preservation of affordable rental housing for extremely low-income households, including those experiencing homelessness and has approximately \$2.7 million available.

The state-funded Housing Incentive Fund (HIF) supports the development of affordable multifamily housing for various demographic groups, including low- to moderate-wage workers, the aging population, individuals with disabilities, and those at risk of homelessness. Approximately \$4.9 million is available for project financing.

The application process for these programs is competitive, with conditional commitments from NDHFA awarded to top-scoring projects. Applicants must demonstrate the need for their proposed project or program and ensure the costs are reasonable. The deadline for submissions is 5 p.m. CDT on September 30, 2024.

More information about the programs and application process is available on NDHFA's website or by contacting the agency's Planning and Housing Division at (800) 292-8621, (701) 328-8080, 711 (TTY) or hfainfo@nd.gov.

Bismarck

North Dakota Housing Finance Agency (NDHFA) announces the selection of 2024 funding recipients for the federal Emergency Solutions Grant (ESG) and the state North Dakota Homeless Grant (NDHG). The need for assistance in addressing homelessness and housing insecurity in North Dakota is significant. Both ESG and NDHG are oversubscribed, with the demand for support far exceeding the funding available.

ESG provides funding for emergency shelters, outreach services, homelessness prevention, and rapid re-housing assistance. NDHFA received 21 applications requesting nearly \$2.2 million. 10 agencies were awarded \$881,870 to support their essential work in these areas.

NDHG, which is modeled after ESG, received 25 applications requesting over \$2.8 million in funding. NDHFA awarded \$909,115 to 17 agencies statewide, distributing the available funds to support their work.

For more details on these programs, the application process, allocation plan, or awards list, please visit NDHFA's website.

Bloomington, MN

United Bankers' Bank is partnering with RiskScout to bring a more robust and innovative BSA/AML solution to customers. RiskScout, a financial regulation technology company, is excited to announce its comprehensive BSA/AML solution designed to help financial institutions grow more efficiently and profitably while keeping their communities safe from financial crime. This innovative suite of tools streamlines BSA compliance tasks and reduces costs, all while unlocking new revenue streams for community banks and credit unions.

Key Features of RiskScout's BSA/AML Solution:

- **Tailored Transaction Monitoring:** Customize your rules-based system and adjust alert thresholds to align with your unique customer/member risk profile.
- **User-Friendly System:** Designed by BSA professionals for BSA professionals, our platform is intuitive and easy to understand.
- **Rapid Efficiency Gains:** Achieve efficiencies within days of contract signing, eliminating months of waiting to see a return on investment.

- **Real-Time Communication and Collection:** Don't rely on the front line and unanswered emails for document collection and case investigation - communicate securely with customers & members for faster resolutions and documented evidence.
- **Market Expansion:** Grow your deposits by working in new and underserved markets while feeling confident with your risk management.
- **Integrated KYC/KYB:** Eliminate the need to buy additional data services to scan for sanctions, watchlists, adverse media, business structure, and licensing with baked-in automated ongoing monitoring and onboarding assistance.

For more information about RiskScout's BSA/AML solution or to see the solution in action, please visit www.riskscout.com or contact the UBB sales team at www.ubbrequest.com.

Oklahoma City, OK

The Baker Group and NDBA Welcome **Amanda Renneke**. Amanda is an experienced account executive who has built her career around understanding her clients' businesses and bringing them solutions to meet their needs. Her experience in the financial services industry, coupled with her knowledge of technology, has given her a unique skill set to help clients expand and optimize their businesses.



Amanda Renneke

Prior to joining The Baker Group, Amanda expanded her financial services career at U.S. Bancorp by building out digital platforms for both technology and marketing functions. She previously held senior sales roles at Corning, Dell Technologies, VMWare, and Broadcom, primarily assigned to financial services and healthcare clients.

Amanda received her Master of Business Administration degree from Carlson School of Management at the University of Minnesota, and her undergraduate degree at St. Olaf College. Amanda will assist North Dakota banks with portfolio management, asset liability management, and the full suite of services offered by The Baker Group.



CLASSIFIEDS

To place an ad, email information to ndba@ndba.com.

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



Better together

When we work together, we build community.

NORTH DAKOTA
housing
FINANCE AGENCY

Bank Secrecy Act (BSA) Analyst Fargo & Mandan, ND; Middleton, WI



Full job description: www.starionbank.com/careers.

At Starion Bank, we're looking for talented people who will put our customers at the center of everything we do. Join our diverse team where you'll feel valued and inspired to contribute your unique skills and experience.

The Bank Secrecy Act (BSA) Analyst will:

- Work closely with the Bank's FinTECH relationships ensuring compliance with BSA rules
- Complete sampling of transaction monitoring and CIP related data
- Research suspicious activity identified by the FinTECH
- File necessary suspicious activity reports
- Provide necessary sanctions data for FinTECH relationships to search their data bases and report any potential matches

You should have:

- Minimum of three to five years of BSA experience
- A general knowledge of FinTECH businesses
- Bachelor's degree in accounting, finance, economics, or related field preferred
- Ability to work independently, multitask, and work cooperatively with others
- Strong verbal and written communication skills
- Proficiency with Excel, Word, PowerPoint and Outlook.

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

Join our team and work at a bank recognized as "Best of the Best" by Independent Banker magazine, "50 Best Places to Work" by Prairie Business magazine and "Top 10 Workplaces" by Bismarck-Mandan Young Professionals Network!

Apply online at www.starionbank.com/careers.

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

Internal Auditor Fargo & Mandan, ND; Middleton, WI



Full job description: www.starionbank.com/careers.

At Starion Bank, we're looking for talented people who will put our customers at the center of everything we do. Join our diverse team where you'll feel valued and inspired to contribute your unique skills and experience.

Internal Auditor Responsibilities:

- Assist with completion of risk assessments of business processes
- Coordinate external audits and examinations
- Complete internal audits per audit schedule
- Evaluate the effectiveness of internal controls
- Assess accuracy of financial records
- Confirm the efficiency of operations
- Ensure compliance with laws, regulations, and policies and procedures
- Make reports and recommendations for corrective actions

Internal Auditor Requirements:

- One to three years of auditing experience (preferred)
- Bachelor's degree in accounting, finance, economics, or related field
- General understanding of banking laws, regulations, and processes
- Working knowledge of audit principles and standards
- Ability to work independently, multitask, and work cooperatively with others
- Strong analytical and critical thinking skills
- Excellent verbal and written communication skills

Strong proficiency with Excel, Word and data analytics. Starion offers a competitive salary and a full comprehensive benefit package including health, life, dental, vision, health savings account, 401K, profit sharing, paid vacation and holidays.

Join our team and work at a bank recognized as "Best of the Best" by Independent Banker magazine, "50 Best Places to Work" by Prairie Business magazine and "Top 10 Workplaces" by Bismarck-Mandan Young Professionals Network!

Apply online at www.starionbank.com/careers.

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

Deposit Operations Specialist Glen Ullin ND



Position Summary

The Deposit Operations Specialist performs a variety of clerical functions relating to check processing, deposits, withdrawals and payments. A Deposit Operations Specialist finds errors and makes appropriate reconciliations, adjustments, and corrections. They will possess a moderate understanding of general aspects of banking. They will handle complex problems and have the ability to effectively communicate problem resolution with internal staff and customers.

Internal Auditor Requirements:

- Overdraft Management – including processing NSF's.
- Reconcile non-post of checking, savings, general ledger, and certificates of deposits to proper accounts and transaction codes.
- Process ACH exceptions, returns along with ACH disputes.
- Process return items.
- Process Stop Payments.
- Process check adjustments.
- Process incoming and outgoing domestic and international wire transfers.
- Balance general ledger accounts.
- Review mobile deposit transactions.
- Ensure accuracy of customers deposit corrections.
- Other duties as assigned.

Minimum Qualifications (Knowledge, Skills, and Abilities)

- One to two years of bookkeeping and/or operations experience.
- Excellent Customer service skills.
- Must be able to multi-task
- Proficient mathematical and problem solving skills.
- Typical skills needed in an office environment. These include computer skills (Outlook, Word and Excel) communication skills, as well as utilization of basic office equipment.

Job Type: Full-time

Benefits: 401(k), 401(k) matching, Dental insurance, Health insurance, Health savings account, Paid time off, Vision insurance.

Schedule: 8 hour shift - Monday to Friday

Please apply at www.theunionbank.com.

Business Banker III Bismarck ND



Summary of Work

This position will serve as a primary contact for financial institutions and will manage a loan portfolio. This role is responsible for building relationships with financial institutions as well as internally with related departments and be responsible for representing BND through community involvement and industry events.

Market Analysis/Outreach:

- Responsible for building strong relationships with financial institutions in the assigned market. This position will educate financial institutions on BND products and services and will be responsible for identifying needs and how BND products and services can meet those needs.
- Increase BND's visibility in the banking community.
- Attend various banking and related meetings to communicate BND's services and role in the state's development.
- For non-credit needs, position will function as a liaison between BND internal service areas and various financial institutions, collaborate on presentations and help facilitate meetings.

Portfolio Management:

- This position requires fielding calls from financial institutions on major service issues and collect on-going information.
- Work with originating lender on modifications to existing loans.
- Review loan files for documentation deficiencies and exceptions.
- Maintain delinquency records, problem loan strategies, and loan files.

- Contact originating lender to provide assistance and guidance in resolving delinquent and workout credits.
- Maintain, complete, or review necessary computer input records.

Credit Analysis/Approval:

- Analyze financial data for credit worthiness, may include spreading financial statements as necessary, calculating ratio and cashflows, and discussing with originating lender.
- Verify loan requests are within the program guidelines and overall mission of the bank.
- Verify loans are structured and maintained to provide profitability and minimize risk to the bank as well as recommend approval or denial of loan requests to senior management on those requests in excess of business banker's individual lending authority.
- Make loan presentations to various loan committees depending upon the size of the credit request.
- Review commitment or rejection letters to originating lenders.

Responsibilities include structuring credits, taking loan applications, obtaining financial information, performing site inspections, negotiating rates and fees (service and origination), managing the loan closing package and follow-up on outstanding items in conjunction with the Loan Administration and Credit Administration areas in the loan approval process.

Click here to apply.

Ag Credit Officer Fargo ND



At Bank Forward, our greatest asset is our employees. Working for a widely respected company with a rich tradition, in an atmosphere of enthusiasm, positivity, with a culture grounded in teamwork focused on the future is what can be expected at Bank Forward...It's Simply the Forward Way!

Compensation: Starting at \$82,000 or greater annually, depending on experience.

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

Work Hours: Monday through Friday 8-5pm.

Skills / Requirements / Qualifications:

- Acts as a resource for bank officers in the credit administration process by analyzing and spreading of financial statements for potential new clients and providing preliminary recommendations as to the feasibility of the credit request.
- Assists lenders with the preparation of loan committee presentations, credit reviews and problem loan summaries.
- Acts as a resource for bank officers in the credit administration process.
- Spread and analyze financial statements for existing and prospective clients. Provide preliminary recommendation regarding the feasibility of the credit request.
- Prepare independent, written credit evaluation of new, renewal or modification loan proposals as well as annual credit reviews.
- Identify trends and analyze performance in order to develop an assessment of credit risks.
- As required, monitor credit quality through the review financial information such as interim financial statements, to provide early warning of possible deterioration.
- Provide input to lending officers on terms under which a credit request could be structured including costs, repayment methods and collateral requirements.
- Develop and maintain a thorough understanding of the Bank's credit policies, procedures, processes and manage to best practices.
- Knowledge, skill, and mental development equivalent to the completion of a four-year college degree in Accounting, Finance, or a related field and five years of credit, lending, or banking experience.

Resumes can be sent to: humanresources@bankforward.com

Commercial Loan Servicer Bismarck & Fargo, ND; Middleton, WI



Full job description: www.starionbank.com/careers.

At Starion Bank, we're looking for talented people who will put our customers at the center of everything we do. Join our diverse team where you'll feel valued and inspired to contribute your unique skills and experience.

Commercial Loan Servicer Responsibilities:

- Funding-boarding of new and renewed commercial-ag operating & real estate loans
- Maintenance of existing loans due to modification or Change in Term Agreements
- Ongoing monitoring of UCC filings, final title work, insurance, and real estate taxes for tickler management.
- Participation payments, wires, and maintenance.
- Balancing of applicable GL's and various internal accounts
- Keeping up to date with ongoing compliance regulations and changes and bank guidelines, policies and procedures.

You should have::

- One to three years similar experience and the equivalent of an associate's degree
- Strong organization, time management, and problem-solving skills
- Demonstrated ability to prioritize work, multi-task, and work independently
- Excellent oral and written communication skills
- Exceptional customer service skills
- Computer skills including Outlook, Word, Excel and Power Point

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

Join our team and work at a bank recognized as "Best of the Best" by Independent Banker magazine, "50 Best Places to Work" by Prairie Business magazine and "Top 10 Workplaces" by Bismarck-Mandan Young Professionals Network!

Apply online at www.starionbank.com/careers.

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

Commercial Banker
West Fargo ND



Full job description: www.firstwestern.bank/careers/.

Commercial Banker Overview

Direct and manage First Western Bank & Trust's Bismarck Region's retail, commercial, and ag banking activities to fulfill growth objectives and policies.

- Conduct sales calls and meet with prospective and existing customers to establish new loan business
- Represent the bank in local community at meetings and events to market the bank's products and services
- Administer individual loan portfolio including commercial and other assigned loans
- Interview loan customers to determine lending needs
- Work with the Small Business Administration and Bank of North Dakota to qualify customers for participation lending programs
- Negotiate direct lending terms as well as collateral and payment structures
- Maintain customer relationships through regular communication and follow up contact
- Meet with customers to request information for loan applications, including appraisals, credit reports, background checks and other information needed for loan evaluation
- Compile financial information including income tax records, balance sheets and other data to create loan spreads
- Analyze applicant financial status and conduct collateral evaluations to make lending decisions
- Approve credits up to lending authority and prepare those credit requests that exceed lending authority for loan committee and/or Board approval

Qualifications

- Bachelor's degree in business or finance related field
- Experience in bank lending, loan review, compliance or finance is required
- Strong understanding of financial statements and credit standards
- Knowledge of business management principles preferred

Skills/Abilities

- Excellent oral and written communications skills
- Demonstrate professionalism in working with the public and all levels of management
- Ability to define problems, facts and draw valid conclusions
- Strong analytical, problem solving and decision-making skills
- Computer proficiency, especially in Microsoft Excel

To apply, go to www.firstwestern.bank/careers/

First Western Bank & Trust is an Equal Opportunity Employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, gender, sexual orientation, gender identity, national origin, age, disability, genetic information, marital status, or veteran status.

Customer Service Call Center Rep
Mandan ND



Full job description: www.starionbank.com/careers.

At Starion Bank, we're looking for talented people who will put our customers at the center of everything we do. Join our diverse team where you'll feel valued and inspired to contribute your unique skills and experience.

The Customer Service Call Center Representative will

- Process and manage online accounts and consumer loans
- Deliver advanced digital and online offerings (online, mobile, social, phone, email chat at more)
- Enhance the customer experience while providing solutions to customers
- Provide customers with convenient ways to manage their accounts and provide solutions that meet their financial needs
- Serve all Starion Bank locations throughout North Dakota and Wisconsin

Customer Service Call Center Representatives are responsible for responding to routine and complex customer inquiries regarding consumer products and services as well as

- Quickly answer customer inquiries in a friendly and courteous manner
- Deliver exceptional service
- Provide first call resolution while following procedures that meet compliance guidelines
- Identify and offer customers the products and services they need and want to succeed financially
- Complete weekly tasks as assigned
- Assist customers with navigating and troubleshooting various online products

Preferred Qualifications:

- One or more years of customer service experience
- Experience in a call center or customer service setting
- General understanding of standard bank transactions as well as common products and services
- Bilingual in English and Spanish desired but not required

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

Apply online at www.starionbank.com/careers.

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

Risk Specialist Aberdeen SD

◆ DACOTAH ◆ BANK

Dacotah Bank is seeking an experienced, detail-oriented banking professional to join our growing team as a Risk Specialist in Aberdeen, SD!

Investigate allegations of criminal, civil or other acts of wrongdoing posing a potential risk of loss to Dacotah Bank. Investigations will include, but are not limited to, transactions originated by check, checkcard, electronic banking, wire transfer or automated clearinghouse (ACH). Incidents requiring investigations may include corporate account takeover, fraudulent transactions facilitated through phone, mail and email communication and unauthorized access. Perform tasks relating to garnishments, levees, subpoenas, bankruptcies, and other legal work. This position requires a strong working relationship with various constituents.

As a Risk Specialist for Dacotah Bank, you must have in-depth knowledge and understanding of regulatory requirements related to fraud detection, investigation, and legal work.

Primary Accountabilities:

- Serve as the Bank's primary resource for fraud monitoring and investigation;
- Document fraudulent activity and issue Fraud Alerts;
- Investigate potentially fraudulent and criminal activity in cooperation with other departments, market or branch locations and the board-designated security and information security officers to ensure proper action is taken in resolving unauthorized checkcard activity, disputes and cases of fraud;
- Assist in maintaining fraud and legal procedures;
- Process checkcard disputes in compliance with VISA Operating and Chargeback Rules and Regulations, ACH Rules and Federal Reserve Board of Governors Regulation E; and assure that regulatory timeframes are maintained;
- Review compromised checkcard numbers provided by VISA CAMs and notify affected cardholders;
- Assist with preparation of monthly reports on fraud losses and recoveries;
- Reconciliation of general ledger accounts;
- Attend applicable training sessions and adhere to Legal Process Procedures;
- Receive and service fraud and legal-related customer phone calls;
- Perform annual Access Management reviews as requested by the Risk Analyst;
- Assist in the administration of Dacotah Bank's Security Program as needed;
- Work with Talent Management to educate staff and customers about risks, fraud and trends in criminal activity; and
- Perform other duties as assigned.

Qualifications/Skills:

- An Associate's degree in Accounting, Finance, Business or related field and/or four years of applicable work experience in the financial, or other similar industries;
- Simultaneously handle multiple tasks; meet identified deadlines; and work independently;
- Excellent oral and written communication skills;
- Ability to analyze data and transactional patterns;
- Ability to maintain the confidentiality of Company, employee and customer information;
- Working knowledge of Microsoft Office, including Outlook, Word and Excel
- Knowledge and understanding of regulatory requirements related to fraud detection and investigation, including but not limited to, Federal Reserve Board of Governors Regulations E and Z; local, state and federal privacy statutes and regulations; Suspicious Activity Report requirements; the USA Patriot Act; Visa rules and regulations; and rules promulgated by the North American Clearing House Association.
- Ability to lead self and meet or exceed leadership expectations

Dacotah Bank has both a rich history and a sharp vision for the future. We are a family-friendly community bank with high ethical standards and a commitment to ongoing training and education – a great place to grow! At Dacotah Bank, we are here for each other and here for our customers and our communities - that's why it's good to be in Dacotah Territory.

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; health savings accounts, 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!

Make an impact in fighting financial crime and apply today: www.dacotahbank.com/careers

Equal Opportunity Employer/Protected Veterans/Individuals with Disabilities

Security Operations for Financial Institutions



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

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

300X

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



ZACH STOVER

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

#1

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



JACK SIEGEL

Account Representative for North Dakota
jack.siegel@arcticwolf.com
612-999-7728

42%

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

END CYBER RISK

www.arcticwolf.com

Choosing a partner to help your financial institution achieve success is a big decision. You need a trusted advisor who is experienced, attentive, and invested in helping you accomplish your goals. Brady Martz & Associates has a dedicated team of experts with the capacity to assist you as little or as often as you need.

Brady Martz

The financial institutions sector is complex and ever-changing. Banks and credit unions are constantly impacted by regulatory changes, updated accounting standards, and new legislation. Oftentimes, keeping up can seem like an impossible task. Brady Martz has industry experts ready to make life easier for our clients, with a friendly approach to financial and business advisory services, crafting personalized solutions tailored to your individual needs. Our priority is to get to know you and the ins and outs of your institution to better prepare you for both the challenges and opportunities of the future.



"At Brady Martz, we pride ourselves on delivering tailored, professional services that cater to the unique needs of each client. From meticulous financial statement audits and strategic tax planning to expert regulatory compliance consulting, our extensive experience in serving banks and credit unions ensures that we have the precise solution you're seeking."

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

24 West Central Ave.
Minot, ND 58702
701-852-0196

Ryan Bakke, CPA
Financial Institutions Practice
Segment Lead
Shareholder

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GSB 2024

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September 30 – October 4, 2024

Fluno Center for Executive Education
Madison, WI

This popular school from the Graduate School of Banking includes a mix of lecture, small group exercises and individualized application sessions to incorporate practical, hands-on content. The program's curriculum features two core areas of study—the business of banking and marketing management:

BUSINESS OF BANKING CURRICULUM

- Introduction to the Business of Banking
- Bank Performance Analysis
- Regulatory Environment
- The Future of Community Banking

STRATEGIC MARKETING CURRICULUM

- Strategic Marketing Planning
- Data Management and Research
- Marketing Metrics & Goal Setting
- Relationship Building Skills
- Marketing Budgeting and ROI
- Content and Digital Marketing
- Customer Acquisition Strategies
- Culture and Employee Engagement
- Customer Experience Management

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"This was one of the most educational and collaborative 5 days I have been a part of. The content of the sessions was timely and relevant to today's bank marketer. The instructors went above and beyond with the sharing of their vast knowledge and resources to help each and every student grow. I will continue to recommend this school to not only Marketers, but to all lines of business."

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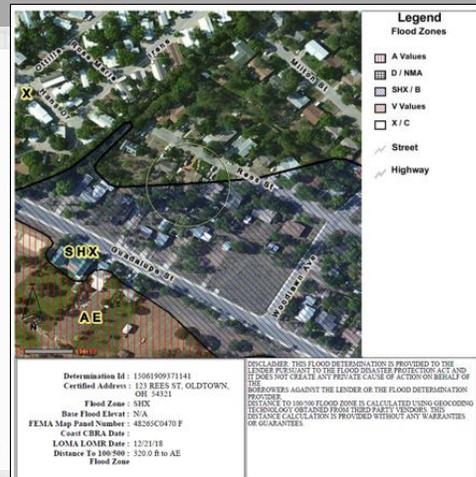
Flooding **Outside** Special Flood Hazard Areas



*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>





NDBA
SERVICES
INCORPORATED



NDBA ENDORSED BUSINESS PARTNERS

NDBA is pleased to partner with companies involved in the banking industry. Endorsed business partners are approved by the NDBA Services Board based on the caliber of a company and its products and services.

Win for North Dakota Banks

- 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

Phone: 612-304-0875

logan.mcalpin@arcticwolf.com



Midwest Bankers Insurance Services

www.mbisllc.com

Eden Prairie MN

Contact: Adam Dawson, Regional Sales Manager

Phone: 952-261-8978

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



Compliance Alliance

www.compliancealliance.org

Austin TX

Contact: Brittney Stacey, Director of Membership Development

Phone: 833-683-0701

brittney@compliancealliance.org



SBS Cybersecurity

www.sbscyber.com

Madison SD

Contact: Cole Kratovil, Account Executive

Phone: 605-923-8722

cole.kratovil@sbscyber.com



BHG Financial International Network

www.bhgloanhub.com

Davie FL

Contact: Keith Gruebele, EVP/Institutional Relationships

Phone: 954-263-6399

kgruebele@bhg-inc.com



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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