



**2026 NEXT  
STEP:**  
*Emerging Leaders  
Summit*



**OCTOBER 28-29, 2026**

THE LODGE AT DEADWOOD | DEADWOOD, SD



# NEXT STEP: SDBA EMERGING LEADERS SUMMIT

October 28-29, 2026 | The Lodge at Deadwood | Deadwood, SD

## LOCATION

### The Lodge at Deadwood

100 Pine Crest Drive | Deadwood, SD 57732 | 877.393.5634

## EVENT HOTEL

### The Lodge at Deadwood

100 Pine Crest Drive | Deadwood, SD 57732 | 877.393.5634

Rate: \$89

**Cut-off date: September 4, 2026**

## REGISTRATION

**Early Bird through September 10:** \$275.00 members; \$400.00 non-members

**General Rate:** September 11-October 27: \$285.00 members; \$425.00 non-members

**Onsite Fee:** \$295.00 members; \$440 non-members

## ABOUT

NEXT STEP: Emerging Leaders Summit is more than a conference—it's a leadership experience designed to cultivate, connect, engage and empower South Dakota's future bank leaders. Combining thought-provoking presentations, interactive workshops and meaningful networking, the Summit creates space for emerging leaders to step away from their daily responsibilities, invest in their personal and professional growth, and build lasting connections with peers from across the state.

Throughout the day, participants will strengthen their leadership skills, discover new perspectives, exchange ideas and gain practical tools they can immediately apply within their banks and communities. Whether developing greater self-awareness, tackling real-world challenges or expanding their professional network, attendees will leave inspired, better connected and prepared to take the next step in their leadership journey.

\*ALL TIMES MDT

## WEDNESDAY, OCTOBER 28

5:15-6:30pm

### Welcome Reception at Preacher Smith's Taproom & Commons

The Lodge at Deadwood | 100 Pine Crest Dr. | Deadwood, SD

## THURSDAY, OCTOBER 29

7:30-8:15am

### Continental Breakfast & Optional Networking

8:15am

### The Engaged Leader: Why Advocacy Isn't Optional Anymore

**Karl Adam**, SDBA President & CEO | Pierre, SD



**SESSION DESCRIPTION:** Community banking doesn't operate in a vacuum — and neither can its leaders. In an environment where legislative and regulatory decisions are made quickly and with real consequences, engagement is no longer optional. The next generation of bank leaders must understand that advocacy isn't political theater — it's strategic leadership.

In this opening session, SDBA President & CEO Karl Adam will challenge emerging leaders to step into their influence. From telling your bank's story to building relationships with policymakers, engaged leadership protects your institution, strengthens your community, and shapes the future of our industry.



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The question is no longer "Should I get involved?" It's "Can we afford not to?"

**BIO:** Karl Adam joined the South Dakota Bankers Association (SDBA) as its president and CEO in November of 2020. Prior to joining the SDBA, Karl was employed at Dakota State Bank with locations in Blunt and Pierre, SD from 1995 to 2015 and worked as its president and CEO.

In 2015 Dakota State Bank was merged into First Dakota National Bank, where he served as President of the First Dakota National Bank, Pierre branch from 2016-2020. During his banking career, Karl served two consecutive terms on the SDBA Board of Directors and was elected as the Chair of the SDBA from 2018-2019.

Karl and his wife Joan live in Pierre, SD where they have raised their five children. Karl remains active serving on several local and statewide boards.

9:30am

## Staying Ahead in an Evolving Fraud Landscape

**Patrick Smith**, Senior Vice President of Fraud Operations Management Optimization | American Bankers Association | Washington, DC



**SESSION DESCRIPTION:** As fraud schemes grow more sophisticated, banks face an ever-changing mix of persistent threats and emerging risks. This session provides a comprehensive look at today's most pressing fraud challenges – from traditional scams fueled by social engineering to the rise of AI-driven schemes and the resurgence of check fraud. Attendees will gain practical insights into evolving prevention strategies, innovative industry tools, and best practices to strengthen defenses.

The discussion will also explore the longer-term implications of emerging technologies, including quantum computing, and what banks should be considering today to prepare for future cybersecurity and fraud-related risks. Together, these topics offer a comprehensive view of the tactics reshaping the modern fraud environment and the tools needed to combat them.

**BIO:** In his role, Patrick represents financial institutions' interests in fraud prevention and detection controls. Patrick's career has spanned a broad spectrum of financial institutions, including PNC, Barclays, City National Bank, SECU, Bellco CU and Bethpage CU. In these roles Patrick had the responsibility to manage, develop and test the institution's fraud prevention and response strategy. In addition to this experience and prior to his career with financial institutions, Patrick served as a Special Agent and Supervisory Special Agent with the Federal Bureau of Investigation, specializing in financial and cyber-crimes.

Patrick has his Juris Doctorate from the University of Louisville, Louis D. Brandeis School of Law.

10:20am

## Break

10:40am

## The Gift of Grief

**Dusty Petersen**, VP/Retail Manager III | First Interstate Bank | Rapid City, SD



**SESSION DESCRIPTION:** Grief touches each of us in different ways, shaping not only our personal lives but also how we lead, connect and support others. In this heartfelt session, Dusty Petersen shares her personal journey through loss and the unexpected lessons it has offered in resilience, perspective and purpose. Participants will leave with a deeper appreciation for leading with empathy and embracing life's challenges as opportunities for growth.

**BIO:** Dusty Petersen serves as Vice President and Community Market Leader for First Interstate Bank, overseeing the Rapid City, Southern Hills, and Badlands markets. During her 30-year career with First Interstate Bank, she has held numerous leadership positions, including Corporate Coach, Branch Manager, Real Estate Lender, and Commercial Lender.



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For more than 20 years, Dusty has built and led high-performing teams. Her extensive background in coaching, training, and team development has helped develop top-producing bankers and foster highly engaged workplace cultures. She is passionate about leadership development and empowering others to achieve personal and professional success.

A native of Belle Fourche, South Dakota, Dusty graduated from Belle Fourche High School and is a graduate of the Dakota School of Banking at Jamestown University. Throughout her career, she has earned certifications and recognition in coaching, training, community leadership development, residential lending, underwriting, compliance, financial management, and bank operations.

Dusty is deeply committed to serving her community through volunteer leadership. She currently serves as Chair of the Monument Health Rapid City Hospital Board and is also a member of the Monument Health Governance Committee and Corporate Responsibility Committee. In addition, she serves on the South Dakota Bankers Association Board of Directors.

Dusty resides in Piedmont, South Dakota, with her husband, Clint. Together they own and operate 605 DOT Physicals. They are proud parents of four adult children—one daughter and three sons. Outside of work and community service, Dusty enjoys distance running, boating, riding motorcycles, exploring trails in their side-by-sides, and spending time with family and friends.

11:25am

## The Solution Room: Part I

**SESSION DESCRIPTION:** Back by popular demand, The Solution Room returns with a new twist. In this session, you'll connect with fellow emerging leaders who share your area of expertise—whether that's lending, compliance, operations, retail, risk, marketing, finance or another banking specialty. Together, you'll discuss the opportunities and challenges unique to your role, exchange practical solutions and learn how peers across the state are tackling similar issues. Come ready to share your experiences, ask questions and leave with fresh ideas you can bring back to your bank.

11:45am

## Lunch

12:35pm

## Integrity Behavior Styles

**Nate Franzén**, President of Ag Banking | First Dakota National Bank | Yankton, SD

**SESSION DESCRIPTION:** No two leaders communicate the same way—and understanding those differences can transform the way you work with others. Join Nate Franzén as he explores the Integrity Behavior Styles® model, helping you identify your own behavioral tendencies while learning how to recognize and adapt to the styles of those around you. Discover how greater self-awareness, adaptability and intentional communication can strengthen relationships, improve teamwork and make you a more effective leader.

\*Please note: All attendees are required to complete a brief pre-event Behavior Styles® assessment prior to the Summit. Assessment instructions will be provided in advance.

**BIO:** Nate Franzén is president of ag banking at First Dakota National Bank in Yankton. He obtained degrees from Northern State University in management and marketing and an MBA from the University of South Dakota and is also a graduate of the American Bankers Association (ABA) Stonier Graduate School of Banking. Franzén began his banking career in 1994 and has worked at First Dakota for more than 20 years. He grew up on a diversified family dairy, grain and beef cattle farming operation in northeast South Dakota.

Franzén is past chair of the South Dakota Agriculture and Rural Leadership (SDARL) Foundation Board, ABA Agriculture and Rural Bankers Committee and SDBA Agricultural Credit Committee and is the current board chair for the SDBA. He is a faculty member for the National Schools for Ag Banker.

2:00pm

## Break





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2:15pm

## Next Chapter: Emerging Leaders in Banking – A Fireside Chat with Emerging Bank Leaders



**MODERATOR:** Derek Nolan, VP - Marketing | Compliance Officer | Rivers Edge Bank | Marion, SD

**PANELISTS:** Cody Byrum, VP, Commercial Loan Officer | Black Hills Community Bank | Spearfish, SD; Krista Tschetter, General Counsel, VP | First Bank & Trust | Sioux Falls, SD; Sarah Wilson, VP, Community Banking Manager | Central Bank | Brookings, SD

**SESSION DESCRIPTION:** Building on the momentum of SDBA's NEXT STEP: Emerging Leaders programming, this interactive fireside chat brings together rising professionals from across South Dakota's banking industry for an honest conversation about leadership growth, career paths, and community impact. Led by Derek Nolan of Rivers Edge Bank, this session will explore each panelist's journey from aspiring professional to emerging leader within their bank, community, and civic organizations. Panelists will reflect on the pivotal experiences, relationships, and opportunities that helped shape their leadership identity.

Conversation will also highlight the role of staying engaged with the South Dakota banking community through the South Dakota Bankers Association, and how involvement in industry programming, peer networks, and professional development has influenced their "next step" into leadership. Designed as an extension of the NEXT STEP: Emerging Leaders experience, this "Next Chapter" discussion offers practical insights, relatable stories, and encouragement for attendees who are actively shaping their own leadership journeys.

2:55pm

## The Solution Room: Part II

**SESSION DESCRIPTION:** Wrap up the Summit by reconnecting with fellow emerging leaders from across all areas of banking for one final round of candid conversation, collaborative problem-solving and meaningful networking. Share a challenge you're facing in your bank, community or leadership journey, and gain fresh insights from peers with diverse experiences and perspectives. As you rotate tables throughout the session, you'll expand your network, exchange practical ideas and leave inspired with new connections and actionable takeaways to carry forward long after the Summit concludes.

3:15pm

**Adjourn & travel home safely!**

## UPCOMING EVENTS

SDBA IRA FALL UPDATE

LEGISLATIVE DAY

SDBA/NDBA CONVENTION

AG SCHOOL FOR EXPERIENCED AG BANKERS

AG CONFERENCE

WOMEN IN BANKING CONFERENCE

NOVEMBER 19 | VIRTUAL

FEBRUARY 10 | PIERRE

JUNE 6-8 | SIOUX FALLS

JUNE 2027 | SPEARFISH

JULY 14-15 | PIERRE

SEPTEMBER 2027 | SIOUX FALLS



[WWW.SDBA.COM/EVENTS](http://WWW.SDBA.COM/EVENTS)





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## REGISTRATION

Bank \_\_\_\_\_ Contact Person \_\_\_\_\_

Address/City/State/Zip \_\_\_\_\_

## REGISTRANTS' NAMES

1. Name \_\_\_\_\_ Title \_\_\_\_\_

Address/City/State/Zip \_\_\_\_\_

Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_ Email \_\_\_\_\_

Attending the Reception on Wednesday, October 28: ☐ Yes ☐ No

2. Name \_\_\_\_\_ Title \_\_\_\_\_

Address/City/State/Zip \_\_\_\_\_

Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_ Email \_\_\_\_\_

Attending the Reception on Wednesday, October 28: ☐ Yes ☐ No

3. Name \_\_\_\_\_ Title \_\_\_\_\_

Address/City/State/Zip \_\_\_\_\_

Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_ Email \_\_\_\_\_

Attending the Reception on Wednesday, October 28: ☐ Yes ☐ No

## SUBMIT REGISTRATION TO SOUTH DAKOTA BANKERS ASSOCIATION

**Mail:** PO Box 1081, Pierre, SD 57501 **Email:** [events@sdba.com](mailto:events@sdba.com) **Online:** [www.sdba.com](http://www.sdba.com)

**Total fees due:** \$ \_\_\_\_\_ ☐ Check enclosed ☐ Invoice me ☐ Credit card (SDBA will call)

**Cancellation Policy:** 100% refund if cancelled October 12 or sooner; 75% refund if cancelled October 13-19; no refund October 20 or later.

**Special Requests:** Provide to Natalie Likness, [nlikness@sdba.com](mailto:nlikness@sdba.com), **by October 12, 2026.**

**Attire:** Suggested casual to business casual. We recommend layers; bring a sweater or jacket as meeting spaces tend to vary in temperature.

**Questions:** Contact the SDBA at 605.224.1653 or 800.726.7322 or [events@sdba.com](mailto:events@sdba.com).

