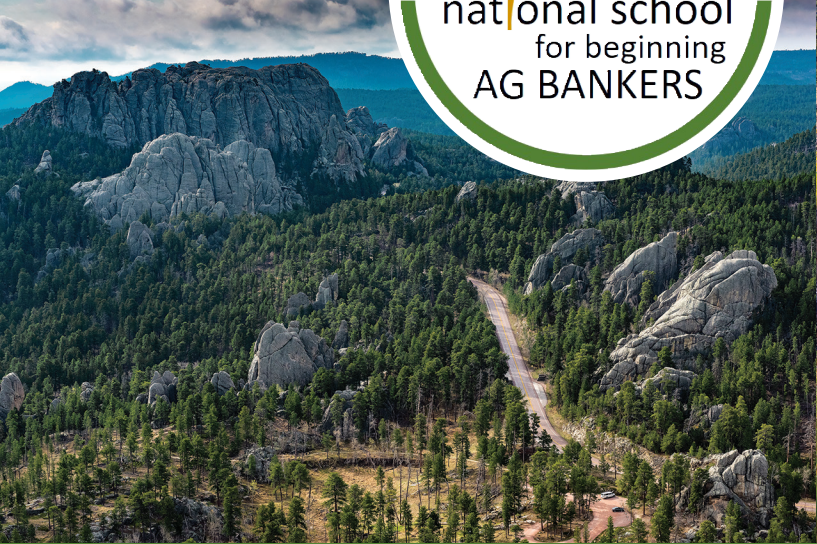


FUNDAMENTALS OF AG BANKING

National School for Beginning Ag Bankers



Photos by South Dakota Tourism

JUNE 20-23, 2022

BLACK HILLS STATE UNIVERSITY... "Where Anything Is Possible"
SPEARFISH, SOUTH DAKOTA

National School for Beginning Ag Bankers

JUNE 20-23, 2022 | BLACK HILLS STATE UNIVERSITY, SPEARFISH, SOUTH DAKOTA

ABOUT THE SCHOOL

Fundamentals of Ag Banking: National School for Beginning Ag Bankers is an intensive school designed to train in all facets of agricultural lending with emphasis on credit analysis, credit scoring, risk rating, problem loans and group case study. The school, sponsored by the South Dakota Bankers Association, will be held on the campus of Black Hills State University in Spearfish, S.D., on June 20-23, 2022. Attendees will receive personalized instruction and continual peer interaction fostered through a limited class size, case study and group exercises.

Set in beautiful Spearfish, S.D., right in the center of the United States, students will have ample time to enjoy the scenic Black Hills of South Dakota. Whether you enjoy hiking in Spearfish Canyon, rock climbing in the Black Hills National Forest, viewing monuments such as Mount Rushmore and Crazy Horse, or just testing your luck at the tables in historic Deadwood, S.D., Spearfish has you covered! Visit www.visitspearfish.com.

CURRICULUM

The purpose of the National School for Beginning Ag Bankers is to prepare ag bankers to make better loan decisions. Ag bankers with zero to three years of experience should attend this school. Join your colleagues and our esteemed panel of instructors as you delve into ag lending and all that encompasses. Topics such as the ag economy, balance sheet and working capital analysis, earnings analysis, futures and options, and cash flow analysis will be covered. You will also learn about loan servicing and risk management and management assessment and customer profiling.

The curriculum includes more than 25 hours of hands-on instruction with problem-solving approaches to real life situations. Active involvement in a bank simulation will help ag bankers better understand how decisions they make will impact all departments within the entire operation of their banks. Sessions will be presented in a relaxed, open format seminar approach that encourages you to interact with other students and faculty.

For a detailed look at the curriculum, visit www.sdba.com/ag-school.



RAPID CITY REGIONAL AIRPORT

The beautiful Black Hills is easily accessible from anywhere in the United States. Black Hills State University is just 30 miles from the Rapid City Regional Airport (RAP), which has a variety of nonstop flights to major hubs. The airport is served by four major airlines: Delta, American, United and Allegiant. For more information on the airport, visit www.rapairport.com.

HOUSING

Students will stay on campus in new student housing in private rooms, with two units connected by a shared bathroom. Rooms are air conditioned with gorgeous views of the Black Hills. On campus housing is strongly encouraged; however, it is not required. There are also hotel room blocks at the following locations for those who wish to stay off campus.

Days Inn Spearfish

240 Ryan Road
Spearfish, S.D.
Phone: 605.642.7101
Rate: \$155-\$175
Release: May 19, 2022

Fairfield Inn & Suites

2720 1st Ave. East
Spearfish, S.D.
Phone: 605.642.3500
Rate: \$60
Release: June 1, 2022

Hampton Inn

240 N. 27th St.
Spearfish, S.D.
Phone: 605.642.3003
Rate: \$189
Release: May 29, 2022

Super 8

440 Heritage Drive
Spearfish, S.D.
Phone: 605.642.4721
Rate: \$160
Release: May 19, 2022

REGISTRATION

Includes tuition, on-campus housing, breakfasts and lunches on June 21-23, and student materials. Everything you need for the school is provided in the registration fee!

- **State Banking Association Members:**
\$1,895 per person
- **Non-Members:** \$1,995 per person
- A \$250 cancellation fee will be charged if canceled after May 1, 2022.
- No refund if canceled after June 1, 2022.
- Substitutions are allowed at any time.



FACULTY

ROBERT CRAVEN is an Extension economist and associate director of the Center for Farm Financial Management, Department of Applied Economics, University of Minnesota, Saint Paul, Minn.

DENNY EVERSON is retired from First Dakota National Bank in Yankton, S.D., where he served as president of the agri-business division and director of branch administration.

NATE FRANZEN is president of the agri-business division at First Dakota National Bank in Yankton, S.D., where he and his team service more than \$1.1 billion in agricultural loans for the bank.

SAM MILLER is managing director, group head of agriculture banking for BMO Harris Bank in Appleton, Wis., where he coordinates and leads production agriculture and agribusiness-related banking activities.

DALE NORDQUIST is an Extension economist at the Center for Farm Financial Management in the Department of Applied Economics at the University of Minnesota, Saint Paul, Minn.

JACKSON TAKACH is the chief economist and senior director of strategy, research and analytics at Farmer Mac.

EDWARD USSET serves as a grain marketing economist for the Center for Farm Financial Management at the University of Minnesota, Saint Paul, Minn.

PAULINE VAN NURDEN is an Extension economist for the Center for Farm Financial Management at the University of Minnesota, Saint Paul, Minn.

National School for Beginning Ag Bankers Application

JUNE 20-23, 2022 | BLACK HILLS STATE UNIVERSITY, SPEARFISH, SOUTH DAKOTA

PLEASE PRINT

Full Name (as you wish it to appear on the certificate): _____

First Name (as you wish it to appear on your badge): _____

Bank Name: _____

Bank Address: _____

City/State/Zip: _____

Phone Number: _____ Fax Number: _____

Email Address: _____ Cell Phone: _____

Age Range: 20-29 30-39 40-49 50+

REGISTRATION FEES

Includes tuition, on-campus housing, meals and student materials.

State Banking Association Members: \$1,895 per person

Non-members: \$1,995 per person

■ A \$250 cancellation fee will be charged if canceled after May 1, 2022.

■ No refund if canceled after June 1, 2022.

■ Substitutions are allowed at any time.

All Sections of this Registration Form Must Be Completed

Type of Entity

(check only one)

- Independent Bank
- Independent Branch
- Holding Company Bank
- Holding Company Branch
- Holding Company
- Other

Total Assets of Bank

(check only one)

- Under \$5 mm
- \$5–10 mm
- \$11–20 mm
- \$21–50 mm
- \$51–100 mm
- \$101–200 mm
- More than \$200 mm
- Other

Total Banking Experience

(check only one)

- Less than 1 year
- 1–2 years
- 3–5 years
- 6–8 years
- 9–11 years
- 12–16 years
- 17 years or more

Ag Lending Experience

(check only one)

- Less than 1 year
- 1–2 years
- 3–5 years
- 6–8 years
- 9–11 years
- 12–16 years
- 17 years or more

Rank order (1-5) of your major areas of bank

experience: (1 indicates most experience, 2, 3, etc.)

- | | |
|-------------------------|----------------------|
| ___ Compliance | ___ Customer Service |
| ___ Operations | ___ Public Relations |
| ___ Lending | ___ Personnel |
| ___ Audit | ___ Investments |
| ___ Loan Administration | ___ Credit Analysis |

Education

- High School
- Some College
- Associate's Degree
- Bachelor's Degree
- Master's Degree
- Ph.D.
- Law Degree

Housing

- No Housing
- On Campus—Male
- On Campus—Female

No smoking is allowed in campus facilities.

List Bank Education Training: _____

This school will be limited to 72 students. Register early as the school fills quickly.

SEND YOUR REGISTRATION FORM & PAYMENT TO:

SOUTH DAKOTA BANKERS ASSOCIATION

PO Box 1081, Pierre, SD 57501

Phone: 800.726.7322 | Fax: 605.224.7835 | Email: events@sdba.com | www.sdba.com