## BEYOND THE FUNDAMENTALS

# National School for Experienced Ag Bankers



Photos by South Dakota Tourism

**JUNE 26-29, 2023** 

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

# National School for Experienced Ag Bankers

JUNE 26-29, 2023 | BLACK HILLS STATE UNIVERSITY, SPEARFISH, SOUTH DAKOTA

#### **ABOUT THE SCHOOL**

The National School for Experienced Ag Bankers is a seminar for experienced ag bankers who want to further develop their ag lending skills, learn new skills, confirm existing methodology and meet fellow bankers who share the same career path. Taught by a nationally-recognized faculty of bankers, academics and other real-world ag banking practitioners, this program is focused on ag lending opportunities and challenges that are relevant to ag bankers from across the United States.

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 Forrest, 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! Go to www.visitspearfish.com for more details.

#### **CURRICULUM**

Now that you have some experience in credit servicing, credit analysis and risk rating, the school instructors will provide course material primarily by case study, supported by lectures and intensive analysis. Instructors will provide valuable information and additional analytical tools that will guide and inform you on how to approach and resolve complex loans. You will gain skills that will help with early identification of problem loans and discovering solutions.

The curriculum for this school is built on a foundation of six pillars that are essential to ag bankers:

- 1. Advanced Ag Credit Making Skills
- Cash to Accrual
- Understanding Advanced Marketing Concepts
- Multi-Entity Lending
- 2. Problem Loan Servicing and Resolution of Problem Loans
- Analyzing Causes of and Corrective Actions
- Understanding and Avoiding Lender Liability Situations
- Improving Lender-to-Borrower Communications
- 3. Intermediate and Long-Range Farm Economic Outlook
- 4. Business Ethics
- 5. Real World Case Studies
- 6. Peer Interactions

All sessions will be presented in a relaxed, open format seminar approach that encourages you to interact with fellow 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 five airlines: Delta, American, United, Sun Country 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. **PLEASE NOTE HOTEL RELEASE DATES**.

#### **Best Western**

540 E. Jackson Blvd Spearfish, S.D.

**Phone:** 605.642.7795 **Rate:** Queen - \$164;

King - \$179

Release: April 25, 2023

#### **Days Inn Spearfish**

240 Ryan Road Spearfish, S.D.

**Phone:** 605.642.7101 **Rate:** Queen - \$159

Release: May 1, 2023

#### Fairfield Inn & Suites

2720 1st Ave. East Spearfish, S.D.

Phone: 605.642.3500 Rate: Queen - \$129

**Release:** May 25, 2023

## Spearfish Holiday Inn Convention Center

305 North 27th Street Spearfish, S.D.

**Phone:** 605.642.4683 **Rate:** Standard - \$149.99;

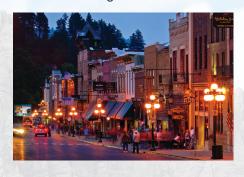
Suite - \$179.99

**Release:** May 25, 2023

#### REGISTRATION

Includes tuition, on-campus housing June 26-28, breakfasts and lunches on June 26-29, 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 5, 2023.
- No refund if canceled after June 1, 2023.
- Substitutions are allowed at any time.



#### **FACULTY**

**ROBERT CRAVEN** is an extension economist and associate director of the Center for Farm Financial Management, at the University of Minnesota, Saint Paul, Minn.

DANA DYKHOUSE is the Chief Executive Officer of First PREMIER Bank in Sioux Falls.

**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 \$1.2 billion in agricultural loans for the bank.

**ROBERT HAYES** is a member of the banking and financial services practice group at Davenport Evans in Sioux Falls, S.D. He has served for years on the State Bar's Debtor Creditor Committee, accumulating nearly a decade as committee chair.

**ROB L. MEADORS** is an attorney with the law firm of Brende & Meadors LLP in Sioux Falls, SD. Rob primarily practices in debtor/creditor matters, bankruptcy, business and civil litigation and transactional matters.

**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.

**JACKSON TAKACH** is the chief economist and senior director of strategy, research and analytics at Farmer Mac in Washington, D.C.

**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 Experienced Ag Bankers Application

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

\*Priority will be given to bank employees and regulators.

ear on the certificate):			
ear on your badge):			
Phone Number:		Fax Number:	
	Cell Phone:		
39 □ 40-49 □ 50+			
REGISTRATION FEES Includes tuition, on-campus housing, meals and student materials.  ☐ State Banking Association Members: \$1,895 per person		<ul> <li>A \$250 cancellation fee will be charged if canceled after May 5, 2023</li> <li>No refund if canceled after June 1, 2023.</li> </ul>	
□ Non-members: \$1,995 per person		Substitutions are allowed at any time.	
ons of this Registrat	tion Form Must Be Co	<u>ompleted</u>	
Total Assets of Bank (check only one)  ☐ Under \$75 mm ☐ \$76 - 150 mm ☐ \$151 - 500 mm ☐ \$501 mm - 1 bil ☐ More than \$1 bil ☐ Other	Total Banking Experience (check only one)  ☐ 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)  ☐ 1-2 years ☐ 3-5 years ☐ 6-8 years ☐ 9-11 years ☐ 12-16 years ☐ 17 years or more	
ajor areas of bank sperience, 2, 3, etc.)  Customer Service Public Relations Personnel Investments Credit Analysis	Education  ☐ High School ☐ Some College ☐ Associate's Degree ☐ Bachelor's Degree ☐ Master's Degree ☐ Ph.D. ☐ Law Degree	Housing  ☐ No Housing (see reg. fee) ☐ On Campus—Male ☐ On Campus—Female  No smoking is allowed in campus facilities.	
	ear on your badge):  39	A \$250 cancellation fee will be May 5, 2023  ■ No refund if canceled after Juntary person  ■ Substitutions are allowed at an one of this Registration Form Must Be Composed to the control of the control of this Registration Form Must Be Composed to the control of this Registration Form Must Be Composed to the control of the contr	



#### 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**