



FUNDAMENTALS OF AG BANKING

# National School for Beginning Ag Bankers

**JUNE 24-27, 2024**

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





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## 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 24-27, 2024. 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](http://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](http://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 major airlines: Allegiant, American, Delta, Sun Country, and United. For more information on the airport, visit [www.rapairport.com](http://www.rapairport.com).



## HOUSING

Students will stay on campus in 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 prefer to stay off campus. If you are staying off campus, you are responsible for making your own accommodations. Please note that Spearfish is heavily impacted by tourism. We recommend booking your room early.

### Holiday Inn

305 North 27th Street  
605.642.4683

**Rate:** \$150-180

**Release:** May 23

### Fairfield Inn & Suites

2720 1st Ave. East  
605.642.3500

**Rate:** \$139-179

**Release:** May 23

## REGISTRATION

Includes tuition, on-campus housing, breakfasts and lunches on June 25-27, and student materials. Everything you need for the school is provided in the registration fee!

- **State Banking Association Members:**  
\$1,995 per person
- **Non-Members:** \$2,095 per person
- A \$250 cancellation fee will be charged if canceled after May 1, 2024.
- No refund if canceled after June 1, 2024.
- Substitutions are allowed at any time.

**This school is limited to 72 students.** Priority will be given to bank employees and regulators. In the event the school fills, a waitlist will be implemented and students will be chosen on a first-come, first-served basis off the waitlist.



## 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 retired from BMO Harris Bank in Appleton, Wis., where he served as managing director and group head of agriculture banking. Sam 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.

**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 24-27, 2024 | BLACK HILLS STATE UNIVERSITY, SPEARFISH, SOUTH DAKOTA

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

## 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:** \$1,995 per person

**Non-members:** \$2,095 per person

■ A \$250 cancellation fee will be charged if canceled after May 1, 2024.

■ No refund if canceled after June 1, 2024.

■ 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 \$75 mm
- \$76 - 150 mm
- \$151 - 500 mm
- \$501 mm - 1 bil
- More than \$1 bil
- 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: \_\_\_\_\_

\_\_\_\_\_



## 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](http://www.sdba.com)