

NATIONAL SCHOOL FOR EXPERIENCED AG BANKERS



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2025



BLACK HILLS STATE UNIVERSITY
SPEARFISH, SOUTH DAKOTA



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national school
for experienced
AG BANKERS

National School for Experienced Ag Bankers

JUNE 23-26, 2025 | 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, SD, 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, SD, 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
 - 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. 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. **PLEASE NOTE HOTEL RELEASE DATES.**

Fairfield Inn & Suites

2720 1st Ave. East, Spearfish, SD

Phone: 605.642.3500

Rate: \$139

Release: May 22, 2025

Spearfish Holiday Inn Convention Center

305 North 27th Street, Spearfish, SD

Phone: 605.642.4683

Rate: Standard - \$150; Suite - \$180

Release: May 22, 2025

REGISTRATION

Includes tuition, on-campus housing June 23-26, breakfasts and lunches on June 24-26, 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, 2025.
- No refund if canceled after June 1, 2025.
- 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, MN.

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

NATE FRANZÉN is president of the agri-business division at First Dakota National Bank in Yankton, SD, where he and his team service more than \$1.2 billion in agricultural loans for the bank.

KEITH GAUER is a member of the Banking and Financial Services Practice Group at Davenport Evans and focuses his practice on the representation of banks and companies involved in the development, marketing, and distribution of financial services.

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 an experienced Agriculture and Agribusiness professional. Formerly, Sam was Managing Director and Group Head of Agriculture Banking at BMO Commercial Bank leading 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, MN.

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



National School for Experienced Ag Bankers Application

JUNE 23-26, 2025 | BLACK HILLS STATE UNIVERSITY, SPEARFISH, SOUTH DAKOTA

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

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

PLEASE PRINT LEGIBLY

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+

Emergency Contact _____

Emergency Contact Phone _____

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, 2025.

■ No refund if canceled after June 1, 2025.

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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
- Regulator/Examiner
- Other

Total Assets of Bank

(check only one)

- Under \$75 M
- \$76 - 150 M
- \$151 - 500 M
- \$501 M - 1 B
- More than \$1 B
- 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

Rank order (top 3) 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