



# FOCUS *FORWARD*



2019 SDBA/NDDBA  
**ANNUAL CONVENTION**

**June 2-4**

Sioux Falls Convention Center & Sheraton Sioux Falls  
Sioux Falls, South Dakota



Evolving digital technologies, shifting consumer preferences and increasing competition are creating new challenges for banks. As the banking industry is being transformed, there is uncertainty around what the future of the industry will look like over the next decade. Are you ready to re-imagine the future of banking?

The South Dakota Bankers Association invites you to **FOCUS FORWARD** at the 2019 SDBA/NDBA Annual Convention on June 2-4 at the Sioux Falls Convention Center & Sheraton Sioux Falls. Attendees can explore new pathways, seek innovative partners and motivate to embrace the future of banking at this year's annual convention.



Karl Adam  
SDBA Chairman



Todd Steinwand  
NDBA Chairman



### EVENT VENUE

#### Sioux Falls Convention Center

1201 N. West Ave., Sioux Falls

The 2019 SDBA/NDBA Annual Convention will be held at the Sioux Falls Convention Center. Rooms have been reserved at the following hotels. When making your reservation, ask for a room from the SDBA block.

#### Sheraton Sioux Falls

1211 N. West Ave., Sioux Falls

Phone: 605.331.0100

Traditional Room Rate: \$149 or Club Level Room Rate: \$169

Block Cut Off: May 10

#### Ramada

1301 W. Russell St., Sioux Falls

Phone: 605.336.1020

Room Rate: \$123 (June 1) and \$94 (June 2-4)

Block Cut Off: May 4

#### Best Western Plus Ramkota Hotel

3200 W. Maple St., Sioux Falls

Phone: 605.336.0650

Room Rate: \$104.99

Block Cut Off: May 8

#### Holiday Inn Express

2040 W. Russell St., Sioux Falls

Phone: 605.331.2040

Room Rate: \$125

Block Cut Off: May 1

### SCHEDULE AT A GLANCE

#### Sunday, June 2

- 4:00–8:00 p.m. Convention Registration
- 5:00–6:00 p.m. Emerging Leaders Reception
- 6:00–8:00 p.m. Welcome Party in Exhibit Hall

#### Monday, June 3

- 6:45–7:30 a.m. Fellowship Breakfast
- 7:30–8:30 a.m. Speaker: Dr. Richard Deming
- 8:30–9:00 a.m. Exhibit Hall Break
- 9:00–10:00 a.m. Keynote: V.J. Smith
- 9:00–10:30 a.m. Guest Program: Who's in Charge... You or Your Stuff?
- 10:00–11:00 a.m. Keynote: Dr. Susan Kalsow
- Noon–5:00 p.m. Golf Tournament
- Noon–5:00 p.m. Downtown Sioux Falls Tour
- 6:00–8:00 p.m. Futuristic Party in Exhibit Hall

#### Tuesday, June 4

- 7:00–8:00 a.m. Continental Breakfast
- 8:00–9:00 a.m. Keynote: Lee Wetherington
- 8:00–11:00 a.m. Guest Program: Ripple Notes
- 9:00–10:00 a.m. Social Media Panel
- 10:15–11:15 a.m. Keynote: Dr. Christopher Thornberg
- 11:15–12:15 p.m. Ignite Talks
- 12:30–2:00 p.m. SDBA & NDBA Business Luncheons
- 2:00–3:00 p.m. Dessert Social
- 5:00–6:00 p.m. Reception
- 6:00–7:30 p.m. Dinner
- 7:30 p.m. Entertainment: Time Machine

## PRESENTERS

### Dr. Richard Deming

Medical director at Mercy Cancer Center, Des Moines, Iowa, and founder of Above + Beyond Cancer



June 3 | 7:30–8:30 a.m.

#### Above + Beyond Cancer

Question: How do you climb a mountain? Answer: One step at a time. Join Dr. Richard Deming as he teaches us that through adversity, we can all achieve personal growth. As we focus forward, Dr. Deming will

teach us that life is a gift and not a single minute should be “un-lived.”

### V.J. Smith

Professional speaker and author, Brookings, S.D.



June 3 | 9:00–10:00 a.m.

#### Dancing to the Oldies

Technology has sent the world into warp speed and changed many things. Yet, true leadership is based on “ancient” principles. Drawing on 25 years of management experience, V.J. Smith shares the time-tested and core

ideas of what separates exceptional leaders from average leaders. Time to go back to the basics.

### Dr. Susan Kalsow

Vice president of learning and development at Bank Midwest, Arnolds Park, Iowa



June 3 | 10:00–11:00 a.m.

#### What's Wrong With Them? The Importance of Diversity

You've thought it. And you've probably said it. “What's WRONG with them? Dr. Susan Kalsow will help us understand ourselves and others better to create a happier and more

productive personal and professional life.

### Lee Wetherington

Director of strategic insight for Jack Henry & Associates, Valdosta, Ga.



June 4 | 8:00–9:00 a.m.

#### Focusing Forward: What's Coming, What Matters & What To Do Next

Chatbots? Machine learning? Open banking? Faster payments? Should you replace your staff with chatbots or showcase your staff within digital

channels? How will the arrival of real-time payments change existing bank products and services? Are bigtechs or digital challenger banks a bigger threat than megabanks? And how will you strategically differentiate your bank from the competition? Join Lee Wetherington for a bottom-line review of what's new and what matters for community banks.

### Dr. Christopher Thornberg

Founding partner of Beacon Economics LLC, Los Angeles, Calif.



June 4 | 10:15–11:15 a.m.

#### Will the Real Economy Stand Up?

The U.S. economy had a strong outing in 2018, but market volatility and rising, long-run rates on a backdrop of political chaos in Washington has generated much skepticism regarding

the ability for the current expansion to continue much longer. How should the banking industry view credit market risk under such uncertainty?





## EXPLORE NEW PATHWAYS.....

### Social Media Panel.....



June 4 | 9:00–10:00 a.m.

#### How to Position Your Bank for Relevancy in Today's Digital/Social Age

For many bankers, “the YouTube,” “Spacebook” and “pound signs” can all seem very intimidating. However, the reality is customers are beginning

to expect their banks (and the bankers who work there) to be present and engaged on social media. This panel discussion, moderated by recovering-banker-turned-digital-strategist, Eric Cook, will explore how fellow banks have been able to successfully incorporate social media into their organizations.

### Ignite Talks.....

June 4 | 11:15 a.m.–12:15 p.m.

Watch fast-moving, five-minute presentations accompanied by 20 slides that are personal and meaningful, informative and inspiring, provocative and profound.

#### Presenters

- Karl Adam, First Dakota National Bank, Pierre, S.D.
- Lori Kubitz, BlackRidgeBANK, West Fargo, N.D.
- Tony Nour, First PREMIER Bank, Sioux Falls, S.D.
- Dusty Pinske, First Interstate Bank, Sturgis S.D.
- Jeremy Skoglund, First Western Bank & Trust, Bismarck, N.D.

## GUEST SESSIONS .....

### Lori Firsdon.....

Owner of Forte Organizers, Dayton, Ohio



June 3 | 9:00–10:30 a.m.

#### Who's in Charge...You or Your Stuff?

Professional organizer Lori Firsdon takes you on an emotional journey through decades of saved belongings. Her dynamic content prepares you for the physical and

psychological challenges of getting organized. Leave this session motivated, in control and armed with new ways to deal with the clutter beast.

## AFTERNOON ADVENTURES.....

### Downtown Sioux Falls Tour.....



Join us for a fun-filled Monday afternoon exploring downtown Sioux Falls. Our outing will include lunch and a visit to Sioux Falls' number one attraction—Falls Park—and

the Sioux Falls Sculpture Walk—an outdoor exhibit featuring 55 sculptures by world-class artists. The afternoon will conclude with some retail therapy or a stop at a downtown brewery or coffee shop.

### Golf Tournaments.....

Join fellow bankers, business partners and guests for the Monday afternoon golf tournaments at The Country Club of Sioux Falls or Elmwood Golf Course.

**The Country Club of Sioux Falls** is a gem sitting in the lower river bottom of the Big Sioux that completed a course renovation in 2017 by world-renowned architect Jim Lipe. The park-like setting includes mature trees, bent grass tees and greens, and well-positioned bunkers and hazards.

**Elmwood Golf Course** is a 27-hole parkland-style golf course with tree-lined fairways, domed greens and smaller more classic-style bunkering. The course recently went through a \$5 million renovation.

### Karin Cutler and Amy Fordyce.....

Empty nesters, Karin, a retired educator, and Amy, a registered nurse, from Carroll, Iowa



June 4 | 8:00–11:00 a.m.

#### Ripple Notes & Breakfast

Amy, the “Envelope Lady,” and Karin, the “Ageless Adventurer,” have joined forces to focus forward in an inspiring way. They have created the “Ripple Notes”

movement, resurrecting the art of the hand-written note and radiating joy into the world, one envelope at a time. Amy and Karin will share their stories while they teach you how to create your own personalized envelopes and become part of the Ripple Notes movement. All materials will be provided. Difficulty Level: -2 on a scale of 1-10!

## EVENING EVENTS.....

### Sunday Night Welcome Party.....

June 2 | 6:00–8:00 p.m.

Join us for the opening night party in the Exhibit Hall. Enjoy a relaxed atmosphere as you reconnect with banking friends and chat with exhibitors. This is the perfect opportunity to see more than 50 business partners and learn about their innovative products and services that can help your bank focus forward.

### Monday Night Futuristic Party.....

June 3 | 6:00–8:00 p.m.

We will be focusing forward during Monday night's Futuristic Party in the Exhibit Hall. You can come as you are...or how you imagine you will be into the future. Think Star Trek, the Jetsons, Avatar, Guardians of the Galaxy or even Lady Gaga. The sky is the limit!

### Tuesday Night Reception, Dinner and Entertainment.....

June 4 | 5:00 p.m.

The Annual Convention will close with a reception, dinner and entertainment by Time Machine. Time Machine is a high-energy "tribute" project like you've never seen before. The groups plays four sets, each featuring a different genre of music—classic and current country, '70s arena rock, '80s pop and music from the top '80s hair bands. A Time Machine show is a highly-energized party with songs that will pack the dance floor. Cocktail attire is suggested.



## Exhibit Hall Schedule.....

Visit with our business partners and learn about their innovative products and services that can help your bank focus forward. Play the Exhibit Hall Game to be entered in the drawing for a chance at five prizes.

### Sunday, June 2

6:00–8:00 p.m. Welcome Party

### Monday, June 3

8:30–9:00 a.m. Exhibit Hall Break

6:00–8:00 p.m. Futuristic Party

8:30 p.m. Exhibit Hall Tear Down

## CONVENTION SPONSORS.....

### Diamond Sponsors.....

Eide Bailly LLP

First PREMIER Bank/PREMIER Bankcard

### Platinum Sponsors.....

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Dacotah Bank

Fiserv

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### Silver Sponsors.....

Bankers' Bank of the West

Bank of North Dakota

DCN (Dakota Carrier Network)

Great Western Bank

Guaranty & Title Co.

HTG Architects

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Middaugh Benefits Consulting

NDBA Services, Inc.

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NFP Executive Benefits

Serkland Law Firm

South Dakota Bankers Insurance & Services, Inc.

South Dakota Development Corporation

South Dakota Housing Development Authority

Sycorr

The Advantage Network

UMB Bank, n.a.

United Bankers' Bank

Widmer Roel PC

### Bronze Sponsors.....

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Windsor Mortgage Solutions



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**June 2-4** Sioux Falls Convention Center & Sheraton Sioux Falls, Sioux Falls, SD

## CONVENTION REGISTRATION FORM.....

Name (for badge) \_\_\_\_\_ Email \_\_\_\_\_

Guest Name (if attending) \_\_\_\_\_ Email \_\_\_\_\_

Bank/Company \_\_\_\_\_

Address \_\_\_\_\_ Business Phone \_\_\_\_\_

City/State/Zip \_\_\_\_\_ Cell Phone (for emergencies only) \_\_\_\_\_

Registration Fees	Early Bird Discount	After May 8	Total
Full Registration	\$595	\$645	
Guest Registration	\$395	\$445	
<b>Partial Registration Options</b>			
Sunday Night Welcome Party	\$100	\$125	
Monday Day Sessions Only	\$295	\$325	
Monday Night Futuristic Party	\$100	\$125	
Tuesday Day Sessions Only	\$295	\$325	
Tuesday Luncheon	\$45	\$55	
Tuesday Reception/Dinner/Entertainment	\$125	\$150	
<b>Golf Fees (please complete &amp; return golf form)</b>			
The Country Club of Sioux Falls	\$125	\$125	
Elmwood Golf Course	\$100	\$100	
Child Registration (under age 12)		\$40 per event or \$160 for all events.	
Names & Ages			<b>Total:</b>

**Registration fees above include the following meals and events. To assist us with accurate counts, please indicate which meals and events you plan to attend.**

	Banker or Business Partner	Guest	Child
<b>Sunday</b>			
Welcome Party	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Monday</b>			
Fellowship Breakfast	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Guest: Who's In Charge?		<input type="checkbox"/>	<input type="checkbox"/>
Golf Tournament	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Downtown Tour	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Futuristic Party	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Tuesday</b>			
Guest: Ripple Notes/Breakfast		<input type="checkbox"/>	<input type="checkbox"/>
SDBA Luncheon	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
NDBA Luncheon	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reception/Dinner	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Submit Payment to:

**South Dakota Bankers Assoc**  
 PO Box 1081, Pierre, SD 57501  
**Fax:** 605.224.7835  
**Email:** jdyce@sdba.com  
**Online:** www.sdba.com/convention



Check Enclosed  Complimentary Registration  
 Bill Credit Card:  Visa  MasterCard  
 Discover  American Express

Card Holder Name \_\_\_\_\_  
 Credit Card No. \_\_\_\_\_  
 CVV \_\_\_\_\_ Expiration \_\_\_\_\_  
 Zip Code \_\_\_\_\_  
 Authorized Signature \_\_\_\_\_

**Cancellation Policy:** A full refund less \$25 will be made if notice is received by May 8; 50% refund through May 24; no refunds for cancellations received after May 24. Substitutions are allowed. **Golf fees are non-refundable.** **Questions:** 605.224.1653



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## GOLF TOURNAMENT REGISTRATION FORM.....

### The Country Club of Sioux Falls

3400 West 22nd Street, Sioux Falls, SD  
Phone: 605.336.3737  
Website: www.thecountryclubofsiouxfalls.club  
Tournament Fee: **\$125**

### Elmwood Golf Course

2604 W. Russell Street, Sioux Falls, SD  
Phone: 605.367.7092  
Website: siouxfallsgolf.com/elmwood\_course  
Tournament Fee: **\$100**

- Shot-gun start at 12:00 p.m.
- 18-hole, handicapped, four-person scramble.
- Both courses will be limited to the first 72 bankers, guests and business partners.
- Registration includes green fees, cart, lunch, refreshments and prizes.
- Golf fees are non-refundable.
- All golfers must be registered for the Annual Convention.
- Mulligan sales will support BankPAC.

The Country Club of Sioux Falls    Elmwood Golf Course

**You are encouraged to include an SDBA/NDBA business partner in your foursome.**

You may arrange for a business partner to be on your team or the SDBA may assign one.

I have the following team arranged.    Please assign me to a team.

**Player 1** \_\_\_\_\_

Bank/Company \_\_\_\_\_

18-Hole Handicap \_\_\_\_\_ Phone \_\_\_\_\_

Email \_\_\_\_\_

**Player 3** \_\_\_\_\_

Bank/Company \_\_\_\_\_

18-Hole Handicap \_\_\_\_\_

**Player 2** \_\_\_\_\_

Bank/Company \_\_\_\_\_

18-Hole Handicap \_\_\_\_\_

**Player 4** \_\_\_\_\_

Bank/Company \_\_\_\_\_

18-Hole Handicap \_\_\_\_\_

**Submit Golf Tournament Registration Form  
with Convention Registration Form to:**

*All golf fees are non-refundable.*



**South Dakota Bankers Association**

PO Box 1081, Pierre, SD 57501

**Fax:** 605.224.7835

**Email:** jdyce@sdba.com

**Online:** www.sdba.com/convention



For up-to-the-minute information, complete agenda and full convention details visit:

**[www.sdba.com/convention](http://www.sdba.com/convention)**



**South Dakota Bankers Association**

PO Box 1081 | Pierre, SD 57501

605.224.1653

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



**NORTH DAKOTA  
BANKERS  
ASSOCIATION**

**North Dakota Bankers Association**

PO Box 1438 | Bismarck, ND 58502

701.223.5303

[www.ndba.com](http://www.ndba.com)