

collaboration teamwork

South Dakota Bankers Association

management performance  
**Associate Membership**

innovation

value

Partnership

vision

business

plan

consultant

strategy

goal marketing

mission

## Connecting

Businesses in the Banking Industry



2018 Associate Member Directory

# 2018 SDBA Associate Membership

## A Great Resource—SDBA Associate Members

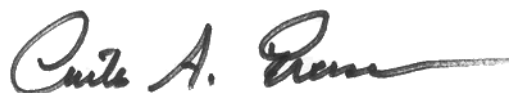
The South Dakota Bankers Association is pleased to provide our member banks with this directory of 2018 associate members. SDBA associate members are an invaluable resource for the SDBA and its member banks.

Associate members are board-approved companies that provide significant and ongoing services to the South Dakota banking industry. These companies are at the leading edge of their business, whether it is technology, service or product-based. Through their annual membership, these companies are able to build strong relationships with banks and stay informed of changes and trends of the financial services industry in South Dakota.

The SDBA appreciates the assistance and support it receives from its associate members. Not only do these companies bring top-of-the-line products and services to South Dakota's financial industry, but they also take part in the Association by sponsoring and attending the SDBA's convention, conferences and other events.

Please take the time to look through this guide and take note of the wide array of products and services that these companies provide. When you are looking for bank solutions, please reference this guide and those members that truly care about banking in South Dakota and are proud to be associate members of the South Dakota Bankers Association.

Sincerely,



Curt Everson, President  
South Dakota Bankers Association



**South Dakota Bankers Association**

PO Box 1081 | 109 West Missouri Ave. | Pierre, SD 57501  
Phone: 800.726.7322 or 605.224.1653 | Fax: 605.224.7835 | Web: [www.sdba.com](http://www.sdba.com)

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## ★2018 SDBA Endorsed Vendors

The companies highlighted in blue are endorsed by the SDBA. The SDBA endorses and promotes products and services that have been thoroughly reviewed and were selected based on their ability to meet the SDBA's highest expectations for quality and service. The SDBA provides its members access to quality products and services that will improve their competitive standing and/or increase their profitability, while providing a source of non-dues income to the SDBA and enhancing the value of SDBA membership.

## ■ Accounting & Auditing

### Cain Ellsworth & Company, LLP

Shane Jager, CPA, Partner  
1300 W 57th St, Suite 2  
Sioux Falls, SD 57108  
☎ 605-610-4611  
sjager@cainellsworth.com  
www.cainellsworth.com

At Cain Ellsworth, we know that local banks lead strong communities. That's why for more than 45 years, we have partnered with community banks to provide expert business accounting, consulting, assurance, regulatory, and income tax planning and preparation services to community banks across the Midwest. Our goal is to help our clients achieve their fullest potential. More than accountants, we provide smart business advice, proactive planning and unsurpassed personal attention. We invite you to experience the Cain Ellsworth difference and service that goes "Beyond the Numbers."

### CliftonLarsonAllen, LLP

Neil Falken, Partner, CPA  
220 S 6th St, Suite 300  
Minneapolis, MN 55402-1418  
☎ 612-376-4532  
neil.falken@CLAconnect.com  
www.CLAconnect.com

CliftonLarsonAllen's Financial Institutions Group is a leader in providing audit, tax, consulting and outsourcing capabilities to banks. Our experience is unparalleled in the financial institutions industry. We will help you meet the challenges of a changing environment.

### Custom Consulting

Gale Javers Wray, CIA, CISA  
1001 W Golden Eagle St  
Sioux Falls, SD 57108-4839  
☎ 605-941-4012  
customg@sio.midco.net

Custom Consulting offers internal auditing services and management consulting (compliance, operational and information technology) on a per-hour, contracted basis. This is your most practical, affordable way to establish internal audit, or to supplement existing internal audit, without hiring additional permanent staff. Custom Consulting is experienced in internal audit, consumer/regulatory compliance, exam preparation, internal control design, information technology audits, online/mobile banking environments, prime and sub-prime credit cards, prepaid and debit products, mortgages, trust services, ACH, NYCE, BSA, traditional banking, due diligence, accounting, and training for small to mid-sized banks. Have worked with regulators from the FDIC, FRB and OCC. Certified Internal Auditor (CIA) and Certified Information Systems Auditor (CISA) with 40-plus hours of continuing education yearly since 1992. Grateful and proud to be in business and an SDBA associate member for more than 20 years.

### Eide Bailly LLP

Blake Crow  
200 E 10th St, Suite 500  
Sioux Falls, SD 57104-6375  
☎ 888-777-2015  
bcrow@eidebailly.com  
www.eidebailly.com/banking

As CPAs and business advisors, Eide Bailly serves banks by providing tax and assurance services, internal audits, compliance consulting and loan review services, technology examination services, strategic planning, bank stock valuations and bank merger & acquisition analysis and assistance and fraud investigation. Eide Bailly is ranked as one of the 25 largest CPA firms in the nation. The regional CPA and business advisory firm offers a team of professionals who work specifically with clients in the financial institutions industry. Experience the Eide Bailly Difference ~ www.eidebailly.com/banking ~

### RSM US LLP

Jon Schulte, CPA, Partner  
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Sioux Falls, SD 57104-6721  
☎ 605-575-0507  
jon.schulte@rsmus.com  
www.rsmus.com

RSM, through our local banking team and national consulting resources, is committed to providing high quality services to banks. In addition to our 90-year history of providing tax, audit and accounting services, we provide a wide variety of consulting services, including risk management services, information security, network support, regulatory compliance and reporting, strategic planning, business valuation services, and merger and acquisition assistance. Call us to experience the power of being understood.

## ■ Bank Equipment & Systems

### Advantage Network, The

Michael Hahn, Network Relationship Manager  
100 S Phillips Ave  
Sioux Falls, SD 57104-6745  
☎ 605-335-5117  
mjhahn@fnbsf.com  
www.advantage-network.com

The Advantage Network is a regional provider of EFT services. Our products and services include debit and stored-value programs, ATM driving and monitoring, and chip debit card production. Through superior member support and individualized strategies, The Advantage Network provides real business solutions that deliver measurable results.

### Convergent Technologies

Bob Peplinski, Regional VP  
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Sioux Falls, SD 57104-5543  
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bob.peplinski@convergent.com  
www.convergent.com

Convergent Technologies provides sales and service of all bank equipment, including vaults,

vault doors, safes, drive-up alarms, video, IP video and lockers.

### Money Handling Machines, Inc.

Louis Ferrin, EVP Sales & Marketing  
8727 Irvington Road  
Omaha, NE 68122-2406  
☎ 402-571-5577  
louisf@moneyhandlingmachines.com  
www.moneyhandlingmachines.com

State-wide sales and service on: Glory coin and currency counters, Glory cash dispensers and recyclers, Nautilus/Hyosung ATMs, Maverick encoders and Martin Yale folders and shredders.

### NuSource Financial LLC

#### ★ Endorsed Vendor

Carl Anderson, Senior  
Account Executive  
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Eden Prairie, MN 55344  
☎ 605-377-8427  
CarlA@nsourcefinancial.com  
www.nsourcefinancial.com



NuSource Financial is one of the fastest growing bank technology companies in the United States supplying innovative ATM solutions, branch transformation offerings and traditional banking security equipment. Impactful strategies that enhance the customer experience, while lowering costs, has fueled our growth into 20 states with more than 800 financial institutions. Through a combination of quality products, outstanding customer service and a commitment to excellence is why more than 99 percent of NuSource Financial's clients renew their business each year. For more information visit www.nsourcefinancial.com.

### Works24

#### ★ Endorsed Vendor

Brian Robinson, VP Sales/Marketing  
3508 French Park Drive, Suite 1  
Edmond, OK 73034-7263  
☎ 800-460-4653 ext 105  
brobinson@Works24.com  
www.works24.com



Works24 takes your customers attention and focuses it on all the other ways you can help them with your products and services through: on-hold marketing/messages, digital lobby video, digital rate boards and overhead music. PREMIER Bankcard says, "From start-up to implementation through everyday use, one couldn't find an easier and more effective marketing and informational tool to reach your captive on-hold or in-queue audience. The professionalism of the Works24 team, recording quality, ease of use and the customer service are unbeatable!" Although no one intends for their customers to be placed on hold--it happens. In fact, many banks that originally did not think their short telephone hold times could possibly justify the use of the service found it to be one of the best marketing tools they use. Go to www.Works24.com or call 800-460-4653 x105.

## ■ Benefits & Retirement

### Bank Financial Services Group

Mark Blake, Regional Managing Director  
8000 W 78th St, Suite 100  
Edina, MN 55439  
☎ 800-931-7782  
mblake@bfsgroup.com  
www.bfsgroup.com

Bank Financial Services Group works with banks to design, implement, manage and finance meaningful executive benefit plans through the use of bank-owned life insurance (BOLI).

### Fringe Benefits Design

Kevin Miller, President  
7760 France Ave S, Suite 950  
Bloomington, MN 55435  
☎ 800-880-7626  
kevin.miller@fdmn.com  
www.fbdmn.com

Fringe Benefits Design provides full service employee benefits including: recordkeeping, investment and compliance services for qualified and non-qualified retirement plans, group insurance; other financial planning services.

### Meyer-Chatfield & e4Brokerage, LLC

Daniel E. Peterson, LLIF, LUTCF, FIC,  
President & CEO  
2280 45th St South  
Fargo, ND 58104  
☎ 701-356-1270  
dan.peterson@meyerchatfield.com  
www.e4brokerage.com

Meyer-Chatfield Corporation and e4Brokerage, LLC represents a dedicated team of banking, insurance, administrative and consulting professionals dedicated to providing best-in-class solutions for bankers and their boards in areas of bank-owned life insurance, compensation and benefits. These two companies formed a strategic partnership revolving around improved solutions and services for bankers in North Dakota, South Dakota and Minnesota. Through this partnership, both firms benefit from the diverse national capabilities offered by Meyer-Chatfield and the local expertise and relationships built by e4Brokerage. At the core of their offerings are: BOLI plan development and implementation, SSAE16 compliance on all BOLI administrative services and reporting, executive compensation and retirement strategies, and employee retention programs and succession planning. Combined, these two firms provide well-rounded solutions that include balance sheet maximization, comprehensive benefit solutions to improve bank performance and build an employee retention and incentive program that maintain executive continuity to drive future success.

## NFP Executive Benefits

### ★ Endorsed Vendor

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Shakopee, MN 55379  
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NFP Executive Benefits (NFPEB), a wholly-owned subsidiary of National Financial Partners (NFP), is a full-service provider of executive benefit and bank-owned life insurance (BOLI) programs. We bring community bankers a package of integrated advisory services that were developed out of the recognition that bankers deserve more than retail products and mass marketing. We believe that our clients are best served by a team of qualified advisors bringing education, not by individual brokers representing products. Our collective experience as one of the leading BOLI providers throughout the early decades of BOLI qualifies us to recognize the needs of today's mature marketplace. Our objective is simple but sincere, to provide the long-term commitment necessary to properly service each of our client's BOLI programs. At NFPEB, we provide a new approach to benefit plan and BOLI management, emphasizing not just advisory services but also dedicated administration. Our proprietary online administration system offers banks an unmatched technological platform for delivery of timely and accurate plan information. Our clients enjoy 24/7 access and automated report generation for their asset accounting, benefit reporting, compliance updates, carrier information, and vendor due diligence. We encourage you to contact us to request your own personalized demonstration.

### VisionPoint Advisory Group

Scott Munger, Investment Consultant  
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smunger@vpadvisor.com  
www.vpadvisor.com

VisionPoint Advisory Group provides consultation, education and service for 401k, defined benefit and executive deferred compensation plans. We take an independent approach by working with the largest and highest quality plan vendors. Our highest priority is educating employees and employers on our proven, prudent process pertaining to investing and fiduciary standards. We pride ourselves in bringing turnkey corporate retirement solutions at the most competitive pricing in the industry. We work with more than 65,000 participants, over 100 companies and manage more than \$1.4 billion in assets.

## ■ Consultants

### Haberfeld Associates

Brett Walburn, Vice President  
206 S 13th St, Suite 1500  
Lincoln, NE 68508  
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bwalburn@haberfeld.com  
www.haberfeld.com

Haberfeld Associates is a 35-year-old company based in Lincoln, Neb., that delivers outstanding growth and profitability results for banks nationwide. We help our clients increase customer acquisition, growth, and overall profitability with a complete system of activities, including: consulting (products, policies, sales process and procedures), training (onsite and online, plus mystery shopping), targeted marketing (direct mail, digital/online, in-branch), and a referral strategy (online and in-branch). As a result of the significant customer growth, our client banks average 29 percent more ROA when compared to peer banks, and they dramatically increase core deposits, loan opportunities and non-interest/fee income.

### Kirk Gross Company

Chuck Yagla, Director of Marketing & Public Relations  
PO Box 2097  
Waterloo, IA 50704-2097  
☎ 319-234-6641  
chuckyagla@kirkgross.com  
www.kirkgross.com

Kirk Gross Company is a one-source, design-build organization specializing in the designing, building, remodeling, furnishing and providing signage for financial institutions throughout the Midwest.

### SBS CyberSecurity

#### ★ Endorsed Vendor

Nick Podhradsky, VP of Sales  
700 S Washington Ave, Suite 200  
Madison, SD 57042  
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nick@sbscyber.com  
www.sbscyber.com



SBS CyberSecurity (SBS) is a premier cybersecurity consulting and audit firm. Since 2004, SBS has been dedicated to assisting organizations with the implementation of valuable risk management programs and to mitigating cybersecurity risks. The company has provided cybersecurity solutions to more than 1,300 organizations across the United States and abroad, including financial institutions ranging in asset size from \$12 million to more than \$20 billion. SBS delivers unique, turnkey solutions tailored to each client's needs, including cybersecurity risk management software, consulting services, network security, IT audit and education. SBS CyberSecurity empowers customers to make more informed security decisions and trust the safety of their data.

## Secure Enterprise Asset Management, Inc. (SEAM)

Levi Hentges, Director of Business Develop.  
705 E 48th St N  
Sioux Falls, SD 57104  
☎ 605-274-7326  
levi@seamservices.com  
www.seamservices.com

SEAM provides a local, secure and responsible solution for obsolete and end-of-use electronic devices. We keep your financial institution in compliance with the complex data security regulations of today's banking industry as well as local legislative bans on the landfilling of e-waste. Our certified process is 100 percent auditable; whether your devices are resold, recycled or reused, we account for everything from the point of pickup through the final disposition. With accessible online reporting, documented proof is readily available for all of your auditing needs. Certified to e-Stewards, R2:2013, OHSAS 18001 and ISO 14001:2004, SEAM complies with the highest worldwide standards for data security, environmental management, health, safety, and quality processes. Services include physical destruction of hard drives, back-up tapes and other data bearing equipment, available onsite at customer location or offsite at SEAM's secure facility, digital data wiping, chain of custody reporting, e-waste recycling, fluorescent and CFL bulb recycling, onsite shredding, asset recovery and pickups.

## Vantage Point Solutions

Natalie Sundvold, Banking Division Manager  
2211 N Minnesota St  
Mitchell, SD 57301-5521  
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natalie.sundvold@vantagepnt.com  
www.vantagepnt.com

Vantage Point Solutions is a leading engineering and consulting company with more than 400 clients in more than 40 states and eight foreign countries. Customer-focused and technology-driven services to financial institutions and data centers include: IT audits, penetration testing and vulnerability assessments, policy writing and reviews, social engineering testing and training, credit review, compliance, audit services and enterprise risk management.

## wild | crg

Andrew Koedam, Vice President  
500 2nd Ave N, Suite 514  
Fargo, ND 58102-4850  
☎ 701-293-8106  
akoedam@wildcrg.com  
www.wildcrg.com

Wildly smart buildings. wild | crg uses a proprietary design-build process giving you a single source for architecture, interior design and construction services. We specialize in bank construction and renovations.

## ■ Correspondent Banking

### Bankers' Bank of the West

Lee Anderbery, VP-Correspondent Services  
1099 18th St, Suite 2700  
Denver, CO 80202  
☎ 888-873-4722  
landerbery@bbwest.com  
www.bbwest.com

Founded in 1980 by community bankers, Bankers' Bank of the West provides community financial institutions with superior customer service, advanced technology, and first-rate products at competitive prices. Our services include loan participations (including ag loans) and municipal leasing; bank card programs including merchant processing, debit and ATM processing, and credit cards; image cash letter processing; agent fed funds and fed funds lines; wire transfers; international services; safekeeping and bond accounting; and certificates of deposit for banks. Member FDIC.

### Bell Bank

Gene Uher, Senior VP  
PO Box 89607  
Sioux Falls, SD 57109-9607  
☎ 605-201-1864  
guher@bellbanks.com  
www.bellbanks.com

Bell Bank with \$4.5 million in assets is the largest independently-owned community bank in South Dakota, North Dakota and Minnesota, which is a direct result of our commitment to fast professional service. Our dedicated correspondent banking and credit teams provide banks flexible underwriting, terms and pricing on participation loans, bank stock loans to banks and bank officers. We purchase and sell commercial and agribusiness loans, making credit transactions for the purpose of resolving issues with liquidity, legal limits and concentration risks. Bell Bank's correspondent department has more than \$600 million in loan assets and would appreciate your business.

### PNC Bank, NA

Laura Palko, CPA, Relationship Manager  
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Philadelphia PA 19103  
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www.pnc.com/FIG

PNC's Financial Institutions Group (FIG) is a diverse and experienced team managing 500-plus active relationships with banks and depositories across the United States through one or more customized solutions: credit and financing products, fixed income securities and investment products, risk management (FX and rates), transaction services (treasury management), and institutional asset management.

## United Bankers' Bank

Todd Holzwarth, Correspondent Banking Officer  
5024 S Bur Oak Place, Suite 208  
Sioux Falls, SD 57108-2238  
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todd.holzwarth@ubb.com  
www.ubb.com

First for Your Success. Community bankers just like you created UBB—the nation's first bankers' bank—to protect their best interests. That tradition of putting you first is still at the center of everything we do. Times may change, but you can always count on UBB to be a trusted partner for all your correspondent banking needs. Call us...First!

## ■ Education

### Bank Holding Company Association

Thomas Bengtson, Managing Director  
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tom@thebhca.org  
www.thebhca.org

The Bank Holding Company Association is a trade association comprised of member bank holding companies throughout the Upper Midwest. The Association's primary mission is to educate bank owners, directors and senior officers on current ownership and regulatory issues within the financial services industry.

### EverFi

#### ★ Endorsed Vendor

Jessica Feimer, Senior Schools Manager  
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Washington, DC 20007-4441  
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jfeimer@everfi.com  
www.everfi.com



EverFi is an education technology company building and operating the nation's largest network for K-12 online education in areas such as financial literacy, student loan management and other key life skills. EverFi teams with major corporations as well as community banks to provide the program at no cost to the schools. With a network of more than 3,000 schools across all 50 states, EverFi is equipping the 21st Century classroom with the tools to teach, assess and certify today's digital natives.

### Lake Area Technical Institute

Kerry Stager  
PO Box 730  
Watertown, SD 57201-2959  
☎ 605-882-5284  
Kerry.Stager@lakeareatech.edu  
www.lakeareatech.edu

The Banking/Finance program at Lake Area Tech trains students for the banking industry. The students graduate with an associate degree in ag banking, consumer banking or accounting.

## Northern State University

Dr. Timothy Mantz, Dean  
1200 S Jay St  
Aberdeen, SD 57401-7155  
☎ 605-626-2400  
tim.mantz@northern.edu  
www.northern.edu

With the support of the Governor of South Dakota, the financial services industry throughout the state and financial support from the Great Plains Foundation, Northern State University developed a Major in Banking and Financial Services as well as a Masters in Banking and Financial Services. The goal of this program, which is being delivered on the Aberdeen Campus and University Center in Sioux Falls, is to prepare students to become leaders in the growing and rapidly changing financial services industry. Program focus has been to weave teaching done in traditional business classes such as finance, accounting and marketing, with courses focused in financial services such as regulation and compliance, commercial and consumer lending, and asset and liability management. Combining traditional academic rigor with periodic classroom visits from practicing professionals, students can expect a well-rounded education that will help fast forward their careers.

## UMACHA

Rhonda Whittaker  
7100 Northland Circle, Suite 407  
Brooklyn Park, MN 55428  
☎ 800-348-3692  
rhondaw@umacha.org  
www.umacha.org

The Upper Midwest Automated Clearing House Association (UMACHA) is the regional payments association (RPA) covering primarily the 9th Federal Reserve District. We are here to support our members and other stakeholders in payment system participation through education and training, operational and compliance support, information dissemination and consulting, with a particular emphasis on the ACH network.

## Insurance Products

### AmTrust North America

Robert Pizarro, Professional Lines Product Manager  
800 Superior Ave  
Cleveland, OH 44114  
☎ 216-901-8458  
Robert.Pizarro@amtrustgroup.com  
www.amtrustgroup.com

Am Trust North America, an AmTrust Financial Services company, is rated "A" (Excellent) FSC IX by A.M. Best. The company provides a broad suite of financial institution products including financial institution bond, professional liability, property and casualty and excess deposit bond. For more information, visit [www.amtrustgroup.com](http://www.amtrustgroup.com) or call 866-327-6904.

## Central States Health & Life Co of Omaha

### ★ Endorsed Vendor

Tyge Rowen, Regional VP  
1212 N 96th St  
Omaha, NE 68134-2274  
☎ 800-826-6587 ext 6617  
trowen@csco.com  
www.csco.com



Central States Health and Life Company of Omaha (CSO) is a mutual company that has been providing solid insurance protection to policy owners for 80 years. A pioneer in credit life and disability insurance, CSO currently does business with nearly 1,800 financial institutions in the United States.

## Dakota Homestead Title Insurance Company

Janel Van Ruler, President  
315 S Phillips Ave  
Sioux Falls, SD 57104-6318  
☎ 800-425-0388  
jlvnruler@dakotahomestead.com  
www.dakotahomestead.com

Dakota Homestead Title Insurance Company is your SD domiciled "A" rated title insurance underwriter. We are honored to serve those involved in the title insurance industry in our great state. This includes abstractors, bankers, realtors, builders and attorneys. Our mission is to provide the best service in the title insurance industry. Our goal is to provide our market with a stable source of underwriting including knowledgeable attorneys, prompt and accurate answers, and excellent service. For all of your title insurance needs, please request Dakota Homestead.

## Delta Dental of South Dakota

### ★ Endorsed Vendor

Jodie Longman, Sales Coordinator  
PO Box 1157  
Pierre, SD 57501-1157  
☎ 800-627-3961  
jodie.longman@deltadentalsd.com  
www.deltadentalsd.com



Delta Dental of South Dakota is an oral health company specializing in providing dental benefits programs to more than 1,800 employer groups throughout South Dakota. Through its supporting 501(c)(3), the Delta Dental of South Dakota Foundation, the company supports a number of oral health causes as part of its nonprofit mission to advance and promote the improvement of oral health in South Dakota.

## EMC Insurance Company (P&C) and EMC National Life

Jay Sillau, CPCU, Regional VP Omaha Branch  
2121 N 117th Ave  
Omaha, NE 68164-3629  
☎ 800-338-9735  
Jay.J.Sillau@EMCIns.com  
www.emcins.com

For more than 100 years, EMC has offered agents, policyholders and communities strength, stability and service. EMC has done this by maintaining its reputation as a strong,

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## OneBeacon Financial Services

Craig Collins, Financial Services President  
605 Highway 169 N, Suite 800  
Plymouth, MN 55441  
☎ 952-852-2434  
ccollins@onebeacon.com  
www.onebeaconfs.com

OneBeacon Financial Services offers property and casualty coverages for commercial banks, savings banks and savings and loan institutions, security broker-dealers, investment advisors, insurance companies and credit unions. Specialty coverages, including management liability, professional liability, cyber liability and financial institution bond are additionally available for institutions with less than \$3 billion in assets. We work with South Dakota Bankers Insurance & Services.

## Spectrum Financial Services, Inc.

Larry Carroll, President  
9290 W Dodge Road, Suite 203  
Omaha, NE 68114-3320  
☎ 319-540-9955  
lcarroll@spectrum-fs.com  
spectrumfinancialservices.net

Spectrum Financial Services, Inc. is an independent, full-service insurance agency specializing in the delivery of core credit-related insurance products and services for community banks and their customers throughout the Midwest. Since 1978, Spectrum has provided fee income opportunities, including single premium credit life reinsurance programs, through Spectrum Life Insurance Company, as well as other credit-related insurance products and services designed to develop and grow bank fee income, reduce or eliminate risk from the bank's portfolio and reduce loan operation expense. Products offered include: single premium credit life, accident & health (including reinsurance opportunities through Spectrum Life Insurance Company); home equity open end; closed end MOB; mortgage life & disability; mortgage disaster; debt cancellation, term life insurance (Internet based); group term life direct mail; lenders single interest; collateral protection; blanket mortgage fire; lender order fire; flood determination (Internet based); GAP; involuntary unemployment insurance; "thank you" AD&D insurance (\$3,000 free to customer); annuities (Internet based); employer worksite supplemental insurance; identity theft protection—blanket and upgrade options; and auto extended warranty.

## van Wagenen Financial Services, Inc.

Nancy Mellon, Director of Account Mng.  
6483 City West Parkway  
Eden Prairie, MN 55344-3246  
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nancy.mellon@vanwagenen.com  
www.vanwagenen.com

North America's leader of claims administration, recoveries, insurance and tracking services for more than 80 years, trusted by lenders of all sizes to provide custom solutions protecting collateral and your bottom line against loss--from the small risks to the catastrophic. We know it's not just about products and services but continuing to change the way business is done. It's about protecting your assets and reputation against the unforeseen through industry-leading technology, products and services.

## Wellmark Blue Cross and Blue Shield of South Dakota

### ★ Endorsed Vendor

Sherri Matthews,  
Senior Account Mgr.



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Sioux Falls, SD 57117-5023  
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matthewss@wellmark.com  
www.wellmark.com

Wellmark Blue Cross and Blue Shield is a mutual insurance company owned by its policyholders. Wellmark and its subsidiaries provide health coverage to more than 2 million members in Iowa and South Dakota. And through the Blue Cross Blue Shield Association, Wellmark is part of a trusted national network that covers more than 100 million people. That's nearly one-third of all Americans. We offer flexible benefit designs, competitive prices and a large selection of providers. Nearly all physicians and hospitals in Iowa and South Dakota participate with Wellmark, and the Blue Cross and Blue Shield Association provides extensive national and international coverage. Wellmark is honored to be endorsed by the South Dakota Bankers Association. For more information on the SDBA's Group Health Plan, contact Mike Feimer or Michelle Guthmiller, SDBIS, at 800-221-7551 or 605-660-2341 (cell).

## ■ Investment Services

### Dougherty & Company LLC

Jeff Jacobson, Executive VP & National Sales Manager  
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Minneapolis, MN 55402-4108  
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jjacobson@doughertymarkets.com  
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Dougherty & Company is a full-service investment banking firm offering a wide array of investment products and services to institutions and individuals nationwide. In conjunction with its affiliates, Dougherty Funding, Dougherty Mortgage and Dougherty Equipment Finance, Dougherty & Company is uniquely positioned to meet the debt financing needs of a wide variety of banking clients. The

common thread that runs through every aspect of Dougherty & Company and sets us apart from the competition is a consistent focus on market niches in which we can distinguish ourselves.

### FTN Financial

Trae Winston  
845 Crossover Lane, Suite 150  
Memphis, TN 38117-4904  
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FTN Financial is an industry leader in fixed income sales, trading and strategies for institutional customers in the U.S. and abroad. We also provide investment services and balance sheet management solutions. With an average daily trading volume of more than \$5 billion, FTN transacts business with approximately 45 percent of all domestic depositories with portfolios more than \$100 million and approximately 50 percent of all U.S. banks with portfolios more than \$100 million.

## ■ Law Firms

### Ballard Spahr LLP

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arndta@ballardspahr.com  
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Ballard Spahr offers legal guidance to financial institutions ranging from privately-owned and closely-held banks to superregional financial holding companies. We've helped banks address an array of emerging issues and have consistently ranked among the top 10 firms nationwide providing legal advice on bank and thrift mergers and acquisitions. With some of South Dakota's most notable banks as clients, we provide legal counsel to relating to: mergers and acquisitions, nonbank financial services; credit, debit and stored-value cards; payment systems and consumer financial services; agribusiness lending; regulatory and supervisory challenges; raising capital and issuing trust-preferred securities; and expansionary activities.

### Davenport, Evans, Hurwitz & Smith LLP

Charles D. Gullickson, Partner  
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Sioux Falls, SD 57104-6858  
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cgullickson@dehs.com  
www.dehs.com

Bankers have trusted Davenport Evans lawyers as a leader in banking and regulatory law in South Dakota for more than 75 years. Financial institutions are integral to our firm's practice, with lawyers experienced in bank formation, mergers and acquisitions, lending transactions, regulatory and compliance issues, electronic commerce, privacy laws, and workouts and bankruptcy. Our lawyers have extensive experience before the South

Dakota Division of Banking and all federal bank regulatory agencies on matters ranging from applications to enforcement actions. Davenport Evans also provides expertise in federal and state tax matters, including tax planning, compliance and audit assistance. Due to the firm's extensive financial institutions practice, our lawyers have experience with areas of growing significance to financial institutions, including securitization and off-balance-sheet financing of bank assets, vendor agreements, credit and prepaid card programs, and strategic planning, as well as employment-related matters such as workers compensation and immigration law. Davenport Evans is also nationally recognized bond counsel in connection with tax exempt bond financing and has expertise in like-kind exchange transactions that may prove beneficial to banks involved as intermediaries in such transactions. Our lawyers practice before federal and state courts and regulatory agencies, and Davenport Evans offers a proven commercial litigation team successful in handling bank-related litigation.

### May Adam LLP

Brett Koenecke, Partner and SDBA Counsel  
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General counsel to South Dakota Bankers Association, Pierre, SD; BankWest, Pierre, SD; The Office of The Governor; Investor Owned Electric Companies in South Dakota; South Dakota Medical Association; South Dakota Dental Association; South Dakota Public Assurance Alliance and South Dakota Public Entity Pool for Liability. A full service and general practice firm; commercial services including commercial litigation; bankruptcy practice with an emphasis on creditor representation; tax and estate planning; all aspects of litigation practice in state, federal and tribal courts; lobbying and government relations.

## ■ Loan Services

### Dakota BUSINESS Finance

Lynne Keller Forbes, Executive Director  
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Sioux Falls, SD 57104  
☎ 605-367-5353  
lynne@dakotabusinessfinance.com  
www.dakotabusinessfinance.com

As a local U.S. Small Business Administration (SBA) Certified Development Company, Dakota BUSINESS Finance (DBF) works with local banks to provide SBA 504 loans to existing and start-up businesses. Loan proceeds can be used to construct, purchase or renovate a building, to complete leasehold improvements, to purchase long-term machinery and equipment, or to refinance existing loans meeting SBA requirements. Typically, the participating local bank will provide 50 percent of the financing; SBA/Dakota BUSINESS Finance will provide 40 percent of the financing; and the small business owner will contribute the remaining



10 percent in the form of an equity or cash injection. While the down payment increases for start-up or single purpose properties, the borrower's down payment remains low. SBA 504 effective rates are fixed for the 20-year term (for real estate) or 10-year term (for equipment). DBF serves all counties across South Dakota, nine counties in southwestern Minnesota, 12 counties in northwestern Iowa, and three counties in northeastern Nebraska. Since 2012, DBF has been named annually by SBA as the #1 South Dakota CDC for loan volume and as the #1 South Dakota CDC for dollar volume.

## First District Development Company

Paula Hulscher  
PO Box 1207  
Watertown, SD 57201-6207  
☎ 605-882-5115  
paula@1stdistrict.org  
www.fddc.1stdistrict.org

First District Development Company offers affordable financing for small businesses. Working in partnership with local lenders, our loans are designed to fuel small businesses across South Dakota by offering favorable terms and rates that benefit borrowers and lenders. Operating since 1983, FDDC is committed to job growth and community economic development in our state.

## Small Business Administration

David Puls, Lead Lender Relations Specialist  
2329 N Career Ave, Suite 105  
Sioux Falls, SD 57107-1314  
☎ 605-330-4243 ext 13  
david.puls@sba.gov  
www.sba.gov/for-lenders

The Small Business Administration (SBA) is a U.S. government agency that provides support to entrepreneurs and small businesses. The agency's activities are summarized as the "3 Cs" of capital, contracts and counseling. SBA loans up to \$5 million are made through banks who partner with the SBA. The SBA provides a guarantee on a percentage of the loan. The 7(a) Loan Guarantee Program is designed to help start or expand businesses. The 504 Fixed Asset Financing Program is administered through Certified Development Companies throughout the state. This program provides funding for the purchase or construction of real estate and/or the purchase of business equipment/machinery. SBA helps lead the federal government's efforts to assist small businesses in accessing federal contracts in addition to providing general procurement assistance. The SBA delivers technical assistance including seminars, training programs, one-on-one counseling through counseling partners, including the Small Business Development Centers, Women's Business Centers and SCORE.

## South Dakota Development Corp.

Bob Miller, President  
2329 N. Career Ave.  
Sioux Falls, SD 57107  
☎ 605-222-6311  
bobsofc@aol.com  
www.thinksdcc.com

The South Dakota Development Corporation works to expand primary job opportunities in South Dakota through retention, new business growth and business recruitment. We work with banks and local development corporations across the state to diversify South Dakota's economy and administer a variety of financing programs.

## Other Financial Services & Misc.

### Ascensus

Heather Hoskins, Association Relationship Manager  
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Brainerd, MN 56401  
☎ 800-346-3860  
heather.hoskins@ascensus.com  
www.ascensus.com

Ascensus helps more than 7 million Americans save for the future—retirement, college and health care—through service and technology solutions. With more than 35 years of experience, the firm offers tailored solutions that meet the needs of banks, credit unions, states, governments, financial professionals, employers and individuals. Ascensus supports employer-sponsored retirement plans, college savings accounts, ABLE savings accounts, IRAs and health savings accounts. For more information about Ascensus, visit [www.ascensus.com](http://www.ascensus.com).

### CAPITAL Services

Michelle Solberg, Director, Client Sales and Services  
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business@capitalsvcs.com  
www.capitalsvcs.com

CAPITAL Services is an innovative payment portfolio management and servicing company. We create, evolve and service profitable credit and prepaid card payments programs with our clients. CAPITAL Services has successfully originated and managed thousands of card assets for numerous financial institutions.

### Capitol Lien

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Capitol Lien is an industry leader in providing comprehensive due diligence research. Financial professionals and businesses across the nation utilize their services to better protect their investments and make decisions with confidence. The company's public record

research covers all areas relating to UCC and lien searches, real estate research, background checks, court searches, corporate filing and retrieval, bankruptcy, and so much more. With a nationwide presence and local headquarters in Minnesota, Capitol Lien is ready to handle any needs that come your way.

## Compliance Alliance

### ★ Endorsed Vendor

Scott Daugherty, President & General Counsel  
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☎ 888-353-3933  
scott@compliancealliance.com  
www.compliancealliance.com



Owned by 27 State Bankers Associations, including the South Dakota Bankers Association, Compliance Alliance provides an all-inclusive compliance solution for banks of all sizes. Membership offers three main areas of support including downloadable documents, a compliance hotline and review services. Compliance Alliance members receive unlimited access to all products and services for one annual fee. Visit [www.compliancealliance.com](http://www.compliancealliance.com) or call 888-353-3933 for more information about the benefits of a membership with Compliance Alliance.

## CRA Partners

### ★ Endorsed Vendor

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Memphis, TN 38137  
☎ 877-232-0859  
Sue.Shaffer@SHCPFoundation.org  
www.SHCPFoundation.org



CRA Partners is a compliance solution you can feel good about. Banks earn guaranteed CRA credit for ensuring safe, secure senior living environments through our turnkey crime prevention program, Senior Crimestoppers. Funded exclusively by the banking industry and endorsed by the bankers associations in 43 states, including the South Dakota Bankers Association, and ICBA, Senior Crimestoppers protects low- to moderate-income senior citizens living in senior housing facilities, HUD communities and state veterans homes from theft, abuse and neglect. CRA-qualified loan, investment and service test credit. 100 percent turnkey solution, no administrative burden. Flexible, low-risk funding options. Detailed LMI documentation for CRA exam.

## Dakota Resources

Lin Van Hofwegen, President  
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Renner, SD 57055-6547  
☎ 605-978-2804  
info@dakotaresources.org  
www.dakotaresources.org

Dakota Resources is a private, not-for-profit corporation building community opportunity across South Dakota through innovative capital, leadership and resource programs for communities, economic development organizations and revolving loan funds.

## Federal Home Loan Bank of Des Moines

James Lee, VP/Member Services  
801 Walnut Street, Suite 200  
Des Moines, IA 50309-3610  
☎ 800-544-3452 ext 3456  
jlee@fhlbdm.com  
www.fhlbdm.com

The Federal Home Loan Bank of Des Moines is a valuable partner to nearly 1,500 community and commercial banks, credit unions, thrifts, insurance companies and community development financial institutions throughout Alaska, Hawaii, Idaho, Iowa, Minnesota, Missouri, Montana, North Dakota, Oregon, South Dakota, Utah, Washington and Wyoming, the U.S. territories of American Samoa and Guam and the Commonwealth of the Northern Mariana Islands. FHLB Des Moines provides readily available, low-cost liquidity to local lenders in all economic cycles. Member financial institutions have access to a variety of products and services designed to help lower their funding costs, manage liquidity, improve asset and liability management, meet community credit needs, control risk and fund mortgages originated for sale in the secondary market. For more information, call James Lee at 605-759-4320.

## Federal Reserve Bank of Minneapolis

Jacqueline G. King, Community Development & Outreach  
90 Hennepin Ave  
Minneapolis, MN 55401  
☎ 612-204-5470  
jacqueline.king@mpls.frb.org  
www.minneapolisfed.org

The Minneapolis Fed, with one branch in Helena, Mont., serves the six states of the Ninth Federal Reserve District: Minnesota, Montana, North and South Dakota, northwestern Wisconsin and the Upper Peninsula of Michigan. The Minneapolis Fed supervises and regulates bank holding companies and state-chartered member banks in the Ninth District. The Federal Reserve Banks provide financial services to depository institutions including banks, credit unions, and savings and loans. These services include collecting checks, electronically transferring funds, and distributing and receiving cash and coin. For more information about Federal Reserve Services, see [www.frb-services.org](http://www.frb-services.org).

## Promontory Interfinancial Network, LLC

Steve Davis, Regional Director  
1300 North 17th St, Suite 1800  
Arlington, VA 22209-3810  
☎ 866-776-6426 ext. 3478  
sdavis@promnetwork.com  
www.promnetwork.com

Banks of all sizes can use Promontory Interfinancial Network's Insured Cash Sweep, or ICS; CDARS; Promnet Repo; IND; Yankee Sweep; Bank Assetpoint; and Residential Mortgage Network services to help manage their balance sheets. They can use Promontory Network services to build multi-

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## Purple Wave Auction

Penny Hughs, Trade Association Coordinator  
825 Levee  
Manhattan, KS 66502  
☎ 866.608.9283  
association@purplewave.com  
www.purplewave.com

Purple Wave is an auction service that creates liquidity for borrowers and lenders working through a variety of financial situations. Purple Wave specializes in liquidating equipment and vehicles through no-reserve public Internet auctions — providing the easiest and most straightforward way to buy and sell used equipment quickly and efficiently. The Purple Wave approach to auction maintains the traditional auction experience for buyers and sellers, but affords the convenience that comes with the Internet. From marketing and listing your assets to selling and collecting payment, sellers benefit from a full-service experience. In addition, Purple Wave does not require equipment be moved from the seller's location which saves the seller time and money.

## South Dakota Chamber of Commerce & Industry

David Owen, President  
PO Box 190  
Pierre, SD 57501-0190  
☎ 605-224-6161  
contactus@sdchamber.biz  
www.sdchamber.biz

"Voice of South Dakota Business," lobbies full-time, year-around on behalf of business community, on economic development, taxation, workers compensation, employer issues, environmental issues as they affect business and free enterprise issues. Also places emphasis on educating youth about free enterprise system through Youth Business Adventure (YBA) and encourages new entrepreneurship in SD by its Giant Vision Competition held annually.

## South Dakota Housing Development Authority

Mark Lauseng, Executive Director  
PO Box 1237  
Pierre, SD 57501-1237  
☎ 605-773-3181  
mark@sdhda.org  
www.sdhda.org

First-time home buyer loans (Home Ownership Program). Down-payment and closing cost assistance. State housing tax credit and HUD HOME Investment Partnership Program administration.

## USDA/Rural Development

Dana Kleinsasser  
200 Fourth St SW, Room 210  
Huron, SD 57350-2461  
☎ 605-352-1157  
dana.kleinsasser@sd.usda.gov  
www.rd.usda.gov/about-rd

Federal loans and grants.

## ■ Printing & Supplies

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odams.officedepot.com/registrations/SynergyBAL.php



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## ■ Technology Providers

### @RISK Technologies, Inc.

Allen Mitchell, VP Channels and Client Executives  
16400 Dallas Parkway, Suite 100  
Dallas, TX 75248  
☎ 972-532-1878, ext. 201  
armitchell@atrisktech.com  
www.atrisktech.com

@RISK Technologies, Inc. is a SaaS-based cybersecurity risk management solutions provider for mid-market banks that leverages IBM's Watson Artificial Intelligence to provide a real-time, quantified approach for managing enterprise-wide cybersecurity, improving threat protection and prediction, and achieving heightened compliance and less risk. Our customers believe we have a unique and innovative approach—applying trade craft and expertise gained from our previous work on counter terrorism for the Department of Defense—to the equally asymmetric and evolving cyber threat. @RISK is truly committed to helping Main Street USA by keeping nefarious cyber actors out of your network and preserving customer trust.

### Azeus Convene Board Portal

Alasdair Mangham, Director of Business Development  
8105 Razor Blvd, #272  
Plano, TX 75024  
☎ 800-795-2024  
board.portal@azeusconvene.com  
www.azeusconvene.com/articles/board-portal-software

Convene is a secure and efficient board portal solution that streamlines the entire board meeting process in support of transparency, accountability and good corporate governance. With strong emphasis on a great user experience regardless of the platform, Convene gives you the freedom to choose your device.

## DCI (Data Center Inc.)

### ★ Endorsed Vendo

Gary Gilman, Regional Sales Manager

500 NW 34th Street

Willmar, MN 56201

☎ 320-262-3405

ggilman@datacenterinc.com

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DCI combines leading core technology and personal relationships for a more rewarding experience. Advanced iCore360 processing software provides complete Web-based control, in house or out-sourced. Single source data, integration and support with imbedded new accounts platform, custom GL, analysis dashboard, paperless banking, remote capture, ATM network, online/mobile banking, compliance, data security, and more. Innovation by you and fellow bankers, focused on your success.

## Epicosity

Justin Smorawske, CMO/Partner

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Epicosity is an ideas company that specializes in finance marketing, blending traditional services with a strong digital footprint. We're thinkers. We're dreamers. We're storytellers, with a digital edge. We excel in creative development, digital strategy, video production, website development, PR and media buying and planning. With clients in 23 states and five countries (and counting), we have expertise in a variety of industries, including bank and financial institution marketing.

## Fiserv

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Fiserv is the leading global provider of information management and electronic commerce systems for the financial services industry, providing integrated technology and services that create value and results for our clients. Fiserv drives innovations that transform experiences for more than 16,000 clients worldwide. Call (800) 872-7882.

## Jack Henry Banking

Joel P. Thomas, Marketing Manager

663 W Highway 60

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joelthomas@jackhenry.com

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Jack Henry Banking, a division of Jack Henry & Associates, Inc.®, is a leading provider of integrated computer systems for banks ranging from de novo to multi-billion dollar institutions. Jack Henry Banking currently serves approximately 1,100 banks as a single source for integrated, enterprise-wide automation and as a single point of contact and support.

Additional information is available at [www.jackhenrybanking.com](http://www.jackhenrybanking.com).

## Journey Technology Solutions

Arden Sustad, Partner

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Journey's I2A analytics "Enable Community Banks" to assess their customer's behavior. Opportunities are unearthed, modeled and tracked in campaign(s). Risk assessment includes suspicious transactions and management exceptions. Both opportunities and risk assessments for the bank, products, channels and customers leverage the integrated profitability and attrition functionality within I2A. I2A customers using database aggregation (e.g. trust, mortgage) can extend the analytics capabilities described above for total customer behavioral analysis. I2A's cloud-based solution delivers customized reporting including: board reporting, daily management, CRA, scorecards and peers. I2A customer's advantage: personal relationships enhanced by behavioral analytics and reporting efficiencies.

## Midcontinent Business Solutions

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A division of Midcontinent Communications, Midcontinent Business Solutions is a leading provider of networking, Ethernet, Internet, phone, cable TV and advertising services in the Upper Midwest. Midcontinent's 8,400-mile Northern Plains Network is MEF 2.0 certified for carrier Ethernet services and is connected to more than 40 regional and national fiber networks. Although businesses of all sizes count on Midco's network, financial institutions in particular value Midco's expertise in delivering custom private networks between branches and steady bandwidth to support simultaneous transactions. Visit [Midco.com/Business](http://Midco.com/Business) to learn more about Midcontinent and how the company gives back to the communities it serves.

## Modern Banking Systems

Bob Neville, Account Manager

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Ralston, NE 68127

☎ 800-592-7500

bobn@modernbanking.com

www.modernbanking.com

Modern Banking Systems is a leading provider of core banking processing solutions. Essential, our real-time core banking software, delivers profitability, efficiency and security. It's continually evolving with customer-driven enhancements, innovative technology solutions and strict regulatory compliance. We offer service bureau, hosted and in-house data processing alternatives along with a host of managed services. We've been in the banking

industry for more than 50 years, and we've built a strong reputation as a trusted partner delivering solutions that help keep you strong and ahead of the competition.

## NetWork Center, Inc.

Gerald Urlaub, Account Executive

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Fargo, ND 58104-6225

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NetWork Center, Inc. is a complete technology solution provider that has been delivering advanced secure networking solutions to financial services companies throughout the midwest since 1986. NetWork Center, Inc. partners with industry leading manufacturers providing business solutions for virtualization, VoIP-communications, backup and disaster recovery, security, penetration testing, network assessments, real-time network monitoring, hosting, mobility and website development. Our service team and 24x7 helpdesk provide support to more than 200 customers in the banking industry. NetWork Center, Inc.'s experience in the industry will help alleviate your GLBA and regulatory concerns. We welcome you to find out why so many banks have entrusted their network to our dedicated team of professionals.

## Paystubz

### ★ Endorsed Vendor

David G. Hanna, Managing Member

519 Kansas City St

Rapid City, SD 57701

☎ 605-721-2480

david.hanna@paystubz.com

www.paystubz.com



Paystubz provides payroll, timekeeping and human resource information systems and services via the Internet--better known as human capital management solutions. Paystubz serves clients in more than 22 states, and is South Dakota's largest payroll service provider. Paystubz uses best-in-class, Web-based applications--allowing data access points that can be tailored to meet client security needs. These systems allow our clients to never have to remember a payroll tax due date, sign another payroll tax return, remember to make a payroll tax payment, or remember to mail anything payroll related. Paystubz performs all payroll tax compliance work for their clients more efficiently than they can do themselves. Plus, they guarantee their work. Paystubz online systems are more than just payroll processing. These systems offer many features that make a real workforce management tool: a Web-based time clock so managers can see what's going on from anywhere/anytime, who's early or late, auto-email alerts, etc. Also available are online scheduling, online requesting/approval of time off, employees can view their pay stub, W2, work schedule, timesheets and time off information online. There are many more features to help business run better; call today for a free demonstration.

## SDN Communications

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vernon.brown@sdncommunications.com  
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SDN Communications specializes in broadband solutions for banks. Solutions include: Ethernet & MPLS wide area networking, dedicated Internet and managed cybersecurity services such as routers, firewalls and dedicated denial of service (DDoS) protection. SDN and its 30,000-mile fiber optic network are owned by South Dakota's 17 independent telephone companies.

## SHAZAM

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The SHAZAM Network is a member-owned electronic funds transfer (EFT) network providing choice and flexibility to community financial institutions throughout the U.S. since 1976. SHAZAM is a single-source provider of the following services: debit card, core, fraud, ATM, marketing and more. To learn more visit shazam.net and follow @SHAZAMNetwork.

## Simplifile

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Simplifile, the nation's largest e-recording network, was founded in 2000 to connect settlement agents and county recorders via its e-recording service. Today, Simplifile had broadened its services to include collaboration tools and post-closing visibility for mortgage lenders and settlement agents working together on real estate documents. Through Simplifile, users can securely record, share and track documents, date and fees with ease.

## Sycorr

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www.sycorr.com

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## Xigent Solutions

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Xigent Solutions specializes in delivering enterprise-level IT infrastructure services and solutions to mid-market organizations by creating and managing business efficient IT, the optimal combination of people, processes and technology that delivers increased service levels for any level of investment. Xigent engages with customers holistically on both a strategic and tactical basis enabling them to deliver greater IT and business outcomes.

## Trust Services

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Steven Martin, Treasurer  
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Pierre, SD 57501  
☎ 605-945-1871

### Adler Trust

Annie Hartmann, President  
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Sioux Falls, SD 57103-7034  
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### Citicorp Trust South Dakota

Peter Randazzo, President  
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Sioux Falls, SD 57104-0432

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www.privatebank.citibank.com

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## Dorsey & Whitney Trust Company LLC

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Equity Trust Company is a financial services company that provides a platform for individual investors, financial professionals and institutions to invest in alternative asset classes, including real estate, tax liens, private equity and precious metals. The Equity Trust family of companies offers custodial services for alternative investments, investment in alternative assets with individual retirement accounts, back-office solutions for RIAs, brokerage services, directed trustee services and more. Equity Trust Company evolved from a predecessor brokerage firm which started in 1974, to a financial services company today serving more than 300,000 accounts, representing more than \$30 billion in assets under custody and administration.

## SVA Plumb Trust Company, LLC

Anna Gauer, Trust/Compliance Officer  
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trust@svaplumb.com  
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SVA Plumb Trust Company provides trust administration, custody and other fiduciary and financial services. The Trust Company works with the investment consultants and portfolio managers of affiliate SVA Plumb Financial.

## Join the SDBA as an Associate Member

If your company has a product or service to offer the South Dakota banking industry, you are welcome to join the SDBA as an associate member. Complete the associate membership application at [www.sdba.com/associate-membership](http://www.sdba.com/associate-membership). Your completed application will be reviewed by the SDBA Board of Directors. Associate membership dues are \$750 annually. Questions, contact Alisa DeMers at 605.224.1653 or [ademers@sdba.com](mailto:ademers@sdba.com). Or visit [www.sdba.com/associate-membership](http://www.sdba.com/associate-membership) for more information and the list of membership benefits.

## South Dakota Bankers Association

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