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2019 South Dakota Bankers Association

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Associate Member Directory

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Connecting

Businesses in the Banking Industry



SDBANKERS
ASSOCIATION

Educate. Advocate. Grow.

2019 SDBA Associate Member Directory

A Great Resource—SDBA Associate Members

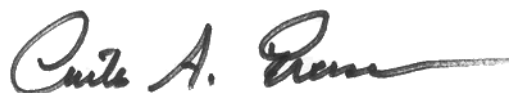
The South Dakota Bankers Association is pleased to provide our member banks with this directory of 2019 associate members. SDBA associate members are an invaluable resource for the SDBA and its member banks.

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



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PO Box 1081 | Pierre, SD 57501
605.224.1653 | 800.726.7322
www.sdba.com

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★2019 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

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More than 1,500 financial institutions across the country depend on BKD for a variety of consulting and compliance services, including audit, tax, regulatory compliance, loan review, risk management and more.

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At Cain Ellsworth, we know that local banks lead strong communities. That's why for more than 50 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."

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Eide Bailly LLP

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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

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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

Convergent Technologies

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Convergent Technologies designs, services and installs integrated systems including electronic security, communications, vaults, vault doors, safes, drive-up alarms, video, IP video and lockers.

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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.

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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

Fringe Benefits Design

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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.

NFP Executive Benefits

★ Endorsed Vendor

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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

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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

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

HTG Architects

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Founded in 1959 by Gene Hickey, HTG Architects began as an architecture firm specializing in more than 2,500 financial institution projects. Now, we're known throughout the industry for recreational projects, retail projects, commercial projects, office buildings and industrial buildings. But there are two types of projects that have become our primary niche: financial institutions (banks and credit unions) and recreational buildings (especially ice arenas). We're very confident in our ability to meld each client's vision with our expertise to design and create a facility that works best for them. It is precisely because of our people that HTG Architects has become the company it is today. From our partners and project architects to our interior designers, every member of the HTG team does their part to uphold our core values and execute on behalf of our clients. We are More Than Architects, We Provide Solutions That Make a Difference.

Kirk Gross Company

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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

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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.

Strategic Resource Management

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SRM (Strategic Resource Management) has been selected by more than 700 financial institutions to advise in areas such as payments, digital banking, core processing and operational efficiencies. The company has unlocked billions of dollars in value and improved the competitive advantage of its clients with a reputation for industry-leading subject matter expertise, a proprietary benchmark database and proven negotiating skills. Visit srmcorp.com for more information and follow the company @SRMCORP.

Tuscan Club Consulting

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Tuscan Club Consulting was created with one main goal: Provide the highest quality compliance services to community banks at an affordable price. Tory Haggerty is a former FDIC compliance examiner, compliance officer and founder of Tuscan Club Consulting. His services include auditing, regulatory compliance reviews, training and much more. Please check out my website at www.tccconsulting.us to learn more about what Tuscan Club Consulting can do to strengthen your compliance management system.

Vantage Point Solutions

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Vantage Point Solutions is a leading cybersecurity, regulatory compliance, audit and consulting company with more than 400 clients across the U.S. and in eight foreign countries. Customer-focused and risk-based services for financial institutions and data centers include: IT audits, penetration testing and vulnerability assessments, policy writing and reviews, social engineering testing and training, external credit review, risk management, BSA, ACH, loan and deposit compliance.

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■ Correspondent Banking

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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

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Bell Bank with \$5 billion 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 flexible underwriting, terms and pricing

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United Bankers' Bank

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■ Education

Bank Holding Company Association

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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

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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

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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

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Northern State University is a public university under the control of the South Dakota Board of Regents, which offers a bachelor of science degree in Banking and Financial Services and a master of science degree in Banking and Financial Services. Northern State University is one of two accredited universities in the United States that offer the Banking and Financial Services degree programs.

OnCourse Learning

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OnCourse Learning Financial Services is a leading provider of governance, risk and compliance training for the bank, mortgage, credit union, gaming and nonbank financial services industries. OnCourse Learning Financial Services educates more than 105,000 financial services professionals per year and has developed more than 2,900 financial services courses. Its parent company, OnCourse Learning, has been delivering continuing education, pre-licensing and corporate training for more than 60 years. To learn more about how OnCourse Learning can help your organization remain compliant, please email Craig Johnson at cjohnson@oncourselearning.com or by calling 803-238-1010.

UMACHA

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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 electronic payment system participation through education and training, operational and compliance support, information dissemination and personalized consultation.

■ Insurance Products

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AmTrust 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, management liability, professional liability, cyber liability, property and casualty and excess deposit bond. For more information, visit www.amtrustgroup.com or call 866-327-6904.

Central States Health & Life Co of Omaha

★ Endorsed Vendor

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Central States Health & Life Company of Omaha (CSO) is a mutually-owned insurance company with more than 85 years of experience with product and service offerings in the debt protection market. Our debt protection product portfolio consists of traditional credit life and credit disability insurance, and servicing debt cancellation programs.

Dakota Homestead Title Insurance Company

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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

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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

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OneBeacon Financial Services

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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.

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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.

Wellmark Blue Cross and Blue Shield of South Dakota

★ Endorsed Vendor

Sherrri Matthews,
Senior Account Mgr.

PO Box 5023

Sioux Falls, SD 57117-5023

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matthewss@wellmark.com

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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

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☎ 612-376-4000

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www.doughertymarkets.com

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

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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 super-regional 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

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Bankers have trusted Davenport Evans lawyers as a leader in banking and financial services 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

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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

Crescent Mortgage Company

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Atlanta, GA 30328
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rmckinley@crescentmortgage.net
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Crescent Mortgage Company is a secondary market mortgage lender, purchasing home loans through non-delegated correspondent and wholesale delivery channels, with no recourse in our agreement for anything other than employee fraud. Crescent Mortgage offers a turn key, total fulfillment solution, including our loan origination system (Motion), eDisclosures and fully-integrated DocuSign, underwriting, compliance review, closing doc prep and delivery, customer and bank facing mobile apps, as well as a contract processing and fulfillment option, all included within our agreement. In addition to our systems and processes, a short list of our product menu would include one-time close construction and renovation, Fannie Mae and Freddie Mac products up to 97 loan-to-value, FHA, VA, USDA and multiple jumbo options. You can deliver as a correspondent, and therefore close in your name for all loan types, including FHA if you possess a HUD approval. FHA is

available without a HUD approval through the sponsored originator (wholesale) channel. Our conventional conforming (\$484,350 and below) construction to perm and renovation to perm loans allow for loan-to-values up to 95 percent as well as a rate cap/float down option for up to 13 months. In every case, you fund the construction and manage the draws, allowing you the interest income during construction and the freedom to operate the way you are accustomed. Once the home is complete, we modify the loan to its final fixed rate product and purchase it. For more information please contact Rick McKinley, CMB, VP, at 763.458.4051 (cell).

Dakota BUSINESS Finance

Lynne Keller Forbes, Executive Director
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Sioux Falls, SD 57104
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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 25-year or 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. Additionally, DBF can assist borrowers in all rural counties located in Colorado, Montana, North Dakota, Utah, and Wyoming. 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
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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
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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.

Jennifer Oberg, Executive Director
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☎ 605-275-1504
jennifer@thinksddc.com
www.thinksddc.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 administering the SBA 504 loan program.

■ Other Financial Services & Misc.

Ascensus

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Ascensus helps more than 8 million Americans save for the future—retirement, college and healthcare—through technology-enabled solutions. With more than 35 years of experience, the firm offers tailored solutions that meet the needs of asset managers, banks, credit unions, state governments, financial professionals, employers and individuals. Ascensus supports approximately 60,000 retirement plans, more than 4 million 529 college savings accounts, and a growing number of ABLE savings accounts. It also administers more than 1.6 million IRAs and

health savings accounts. As of March 31, 2018, Ascensus had more than \$187 billion in total assets under administration. For more information about Ascensus, visit www.ascensus.com.

CAPITAL Services

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business@capitalsvcs.com
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CAPITAL Services is an innovative payment portfolio management and servicing company. We create, evolve and service profitable credit card payments programs with our clients. CAPITAL Services has successfully originated and managed thousands of card assets for numerous financial institutions. Our sister company, CAPITAL Prepaid Services, provides BIN sponsorship for prepaid card programs, from reloadable, general purpose reloadable (GPR), government and insurance to corporate. We provide a full roster of services including settlement; reconciliation of funds and income accounts; and a compliant connection to Mastercard and Visa.

Capitol Lien

Ryan Baker, Operations Director
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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

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Scott Daugherty, President & General Counsel
203 West 10th Street
Austin, TX 78701
☎ 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 or call 888-353-3933 for more information about the benefits of a membership with Compliance Alliance.

CRA Partners

★ Endorsed Vendor

Ron Brooks, Jr., Relationship Officer
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www.SHCPFoundation.org



CRA Partners is a compliance solution you can feel good about. Banks earn meaningful 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 more than 30 state bankers associations, including the South Dakota Bankers Association, and the 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 or service test credit. 100 percent turnkey solution, no administrative burden. Flexible, low-risk funding options. Detailed LMI documentation for CRA exam.

Dakota Resources

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joe@dakotaresources.org
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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
909 Locust St, Ste 400
Des Moines, IA 50309
☎ 800-544-3452 ext 3456
jlee@fhldb.com
www.fhldb.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

Amy Phenix
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Minneapolis, MN 55401
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amy.phenix@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.frbservices.org.

Promontory Interfinancial Network, LLC

Steve Davis, Regional Director
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Arlington, VA 22209-3810
☎ 866-776-6426 ext. 3478
sdavis@promnetwork.com
www.promnetwork.com

Chosen by 3,000-plus financial institutions nationwide over the past decade, Promontory Interfinancial Network is the leading provider of FDIC-insured deposit placement services. Banks can use the company's solutions—ICS®, or Insured Cash Sweep®; CDARS®; Promnet RepoSM; IND®; Yankee Sweep®; and Bank Assetpoint®—to build multi-million-dollar relationships, reduce collateral requirements, manage liquidity, and buy/sell loans. To learn more, visit promnetwork.com or contact Steve Davis at 866-776-6426, ext. 3478.

Purple Wave Auction

Penny Hughs, Trade Association Coordinator
825 Levee Drive
Manhattan, KS 66502
☎ 866.608.9283
penny.hughs@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

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Quality Quick Print

Brady Byram, Director of Sales & Marketing
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www.myqqp.com

Quality Quick Print has a dynamic business model providing creative solutions that help their customers succeed. Their motto is "Your Brand. On Anything. Anywhere." They certainly

live up to this as they have traditional and digital printing, mailing, large format signs, banners, flags, laser engraving as well as screen print and embroidered apparel. They are part of a network of creative companies called Midstates Group. They focus on large volume, direct mail printing and state-of-the-art fulfillment. Also part of the group is Panther Premier Print Solutions. Their focus is on high-end sheet-fed, mailing, digital and large format signs and banners. In all, they employ more than 250 team members and have more than 225,000 square feet of production capacity between Pierre, Aberdeen and Sioux Falls.

Technology Providers

Advantage Network, The

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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. Offering innovative technology and local, high-touch customer service, we work hard every day to build partnerships based on integrity, respect and a commitment to your success.

Azeus Convene Board Portal

Wes Crowder
8105 Rasor Blvd, #272
Plano, TX 75024
☎ 800-795-2024
board.portal@azeusconvene.com
www.azeusconvene.com

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.)

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www.datacenterinc.com



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

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epicosity.com

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 drives innovation in payments, processing services, risk & compliance, customer & channel management and insights & optimization. Our solutions deliver intelligent experiences in banking, payments, engagement and security to help clients provide financial services at the speed of life. Visit fiserv.com to learn more. Fiserv drives innovation in payments, processing services, risk & compliance, customer & channel management and insights & optimization. Our solutions deliver intelligent experiences in banking, payments, engagement and security to help clients provide financial services at the speed of life. Visit fiserv.com to learn more.

Jack Henry Banking

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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.

Journey Technology Solutions

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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.

Marco

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Marco is one of the largest technology providers in the country with more than 32,000 clients throughout the Midwest and nationwide. We specialize in business IT services, copier/printer solutions, and managed and cloud services. Our technology experts break down complex solutions into simple terms to position your business for success.

Midco Business

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Midco Business is a leading provider of Internet and networking solutions, data center, phone, cable TV and advertising services in the Upper Midwest. Businesses of all sizes rely on the Midco Network, a 9,100-mile fiber optic network connected to more than 40 regional and national fiber networks. Scalable to eight terabits per second, the Midco Network earned MEF 2.0 certification for services meeting high industry standards for an Ethernet network. Visit Midco.com/Business to learn more about Midco and how the company gives back to the communities it serves.

Modern Banking Systems

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www.modernbanking.com

Modern Banking Systems is a leading provider of core banking processing solutions. Essentia, 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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www.netcenter.net

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

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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

Vernon Brown, VP of Marketing & Member Relations
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Sioux Falls, SD 57104-2543
☎ 605-978-3592
vernon.brown@sdncommunications.com
www.sdncommunications.com

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 distributed denial of service (DDoS) protection. SDN and its 45,000-mile fiber optic network are owned by South Dakota's 17 independent telephone companies.

Secure Enterprise Asset Management, Inc. (SEAM)

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Sioux Falls, SD 57104
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levi@seamservices.com
www.seamservices.com

SEAM specializes in local, secure and responsible solutions for obsolete and end-of-use computer and technology equipment. Whether devices are resold, recycled or reused, everything is tracked and accounted for in compliance with financial data security requirements and legislation. SEAM is certified to e-Stewards, R2:2013, OHSAS 18001 and ISO 14001, the highest worldwide standards for data security, environmental management, health, safety and quality processes. Services include on or off-site hard drive and media shredding, data wiping, equipment resale, responsible recycling, fluorescent and CFL bulb recycling, secure pickups and chain of custody reporting.

SHAZAM

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jpeck@shazam.net
www.shazam.net

SHAZAM is a national member-owned debit network, processor and core provider. Founded in 1976, SHAZAM delivers choice and flexibility to community financial institutions throughout the U.S. and is a single-source provider of the following services: debit card, core, fraud, ATM, merchant, marketing, training, risk and ACH. Learn more at shazam.net, and follow @SHAZAMNetwork.

Sycorr

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