

CONNECTING

Businesses in the Banking Industry



2021 South Dakota Bankers Association

Associate Member Directory



2021 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 2021 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,



Karlton Adam, President
South Dakota Bankers Association



Educate. Advocate. Grow.

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

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★2021 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

BKD CPAs & Advisors

Chris Van Long, CPA, Audit Partner
1120 South 101st Street, Suite 410
Omaha, NE 68124
☎ 402-392-1040
cvanlong@bkd.com
www.bkd.com

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.

Cain Ellsworth & Company, LLP

Shane Jager, CPA/Partner
5130 E 57th St
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 50 years, we have partnered with community banks to provide expert business accounting, consulting, estate and succession planning, leadership development, 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 and thrive throughout the generations. 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."

Eide Bailly LLP

Tom Fogarty, Partner
200 E 10th St, Suite 500
Sioux Falls, SD 57104-6375
☎ 605-367-6719
tfogarty@eidebailly.com
www.eidebailly.com/fi

As CPAs and business advisors, Eide Bailly serves banks by providing tax and assurance services, internal audits, IT contract management consulting, compliance consulting and loan review services, data analytics, 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. What inspires you, inspires us. ~ www.eidebailly.com/fi ~

RSM US LLP

Corey Fishel, Partner
110 S Phillips Ave, Suite 300
Sioux Falls, SD 57104-6721
☎ 605-575-0525
corey.fishel@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.

■ Architecture Firms

HTG Architects

Jeff Pflipsen, Partner & President
9300 Hennepin Town Rd
Minneapolis, MN 55347
☎ 952-204-3233
jpflipsen@htg-architects.com
www.htg-architects.com

HTG Architects specializes in the planning and design of financial institutions. For more than 60 years, HTG has provided sound architectural advice and real solutions to help banks maximize their profits through efficient designs. Our expertise includes more than 2,600 financial institution projects, ranging from site selection studies, remodeling, additions and new building. We provide interior design, architecture and engineering. We will work with your local general contractor. We are more than architects. We provide solutions that make a difference.

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.

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.

■ Auction Services

Pifer's Auction & Real Estate

Christopher Bair, Regional Manager
PO Box 335
Harrisburg, SD 57032
☎ 605-271-7730
cbair@pifers.com
www.pifers.com

Pifer's Auction & Realty and Land Management is a full-service auction, real estate and land management company. Pifer's specializes in the selling of land, farm and ranch, real estate, equipment and land management. Pifer's has offices in North Dakota, South Dakota, Minnesota, Montana, Wisconsin and Arizona. Pifer's sells more than 50,000 acres annually and currently manages more than 230,000 acres. Land Report Magazine ranked Pifer's as "One of the largest land auction companies in America." The hallmark of Pifer's is to consistently do the best for its clients and to achieve the highest results possible. Call Pifer's today at 877-700-4099 for a free consultation or view more info at www.pifers.com.

Purple Wave Auction

Kevin Bergstrom
825 Levee Drive
Manhattan, KS 66502
☎ 866-608-9283
auction@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.

■ Bank Equipment

Data Business Equipment

Lauren Miller, Sales & Marketing Coordinator
10513 Buena Vista Ct
Des Moines, IA 50322
☎ 800-373-3000 ext 120
lmiller@dbeinc.com
www.databusinessequipment.com

Data Business Equipment has been helping integrate technology into financial institutions throughout the Midwest since 1968. By helping them control costs, accelerate processing and increase customer service, we have become an essential part of their profitability and success. Part of our strength is the long-term relationships we've built and maintain with the top manufacturers of banking technology, enabling us to provide practical solutions for any sized bank, credit union or other financial institution.

Money Handling Machines, Inc.

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

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

Carl Anderson, Senior Account Executive
9749 Hamilton Road
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

Ascensus

Joe Doolittle, Relationship Mgr-Strategic Part.
415 8th Ave NE
Brainerd, MN 56401
☎ 218-825-5885
Joseph.Doolittle@Ascensus.com
www.ascensus.com

Ascensus helps people save for what matters—retirement, education and health care. With nearly 40 years of experience, the firm offers tailored solutions that meet the needs of financial institutions, state governments, financial professionals, employers and individuals. Ascensus supports more than 105,000 retirement plans, more than 4 million 529 education savings accounts, and a growing number of ABLE savings accounts. It also administers more than 1 million IRAs, 582,000 consumer-directed health (CDH) plans. As of Sept. 30, 2019, Ascensus had more than \$261 billion in total assets under administration.

Fringe Benefits Design

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

David Hagen, VP Business Development
696 Hahn Drive
Shakopee, MN 55379
☎ 952-403-9827
dhagen@nfp.com
www.nfp.com



NFP Executive Benefits 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 the largest BOLI provider allows us to adapt to today's mature marketplace. Our objective is simple but sincere, to provide the long-term commitment necessary to service each of our client's BOLI programs. 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.

■ Compliance

Bankers Alliance

★ Endorsed Vendor

Membership Team
203 W 10th St
Austin, TX 78701
☎ 833-683-0701



Owned by South Dakota Bankers Association
A Holding Company for
Review Alliance and Compliance Alliance

info@bankersalliance.org
www.bankersalliance.org

Bankers Alliance, owned by 32 state bankers associations, offers a family of services that includes Compliance Alliance, a subscription-based regulatory and consumer compliance advisory service with tools, hotlines and document reviews, and Review Alliance, an independent group of compliance specialists offering banks deep-dive audits of their existing transactions, recommendations about program enhancements or guidance on future safety and soundness. In 2020, we added Virtual Compliance Officer - a new shared service-model using bank-dedicated compliance officers; perfect for monitoring and guiding your bank remotely. To learn more about our family of services, call 833-683-0701 or email info@bankersalliance.org and ask for our Membership Team.

CRA Partners

★ Endorsed Vendor

Ron Brooks, Jr.,
Relationship Officer
5100 Poplar Ave, Suite 711
Memphis, TN 38137
☎ 877-232-0859



Ron.Brooks@shcpfoundation.org
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.

Sycorr

Jeremy Neuharth, Co-founder
PO Box 5197
Fargo, ND 58105-5197
☎ 855-212-1155
jneuharth@sycorr.com
www.sycorr.com

Eliminate compliance overhead while enhancing security. Built specifically for banks, Permission Assist streamlines regulatory-required permission audits with deep integrations into existing bank systems. With easy-to-understand visualizations, we help your ISO keep data secure and regulators satisfied. To learn more visit <http://sycorr.com/pa>.

UMACHA

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

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.

■ Consulting

Haberfeld

Brett Walburn, Vice President
206 S 13th St, Suite 1500
Lincoln, NE 68508
☎ 402-323-3612
bwalburn@habercfeld.com
www.habercfeld.com

Habercfeld 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, Habercfeld clients average more ROA & ROE when compared to peer banks, and they dramatically increase core deposits, loan volume and non-interest income.

Kontrolle LLC

Deborah Griese, Principal
4800 S Louise Ave, #160
Sioux Falls, SD 57106
☎ 605-824-6800
debgriese@kontrolle.us
www.kontrolle.us

Kontrolle LLC provides your financial institution with experienced resources for the independent reviews, projects or extra resource needs that periodically arise. If you need it done, call us to discuss. Examples of services include independent loan file reviews, vendor management, risk assessment, audit plan and cycle, internal audit, policies and procedures, FDICIA documentation and agreed-upon procedures. As a CPA, Deb has 37 years of experience as a public audit firm director, chief internal auditor, chief loan officer and financial controller. This provides the unique ability to view your situation from varying perspectives and deliver recommendations and results that are effective and efficient.

SBS CyberSecurity

★ Endorsed Vendor

Reece Simpson, Account Executive
700 S Washington Ave,
Suite 200
Madison, SD 57042
☎ 605-923-8722, ext 108
reece.simpson@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.

Strategic Resource Management

Uma Zielinski, Senior Vice President
12610 Ault Road
Pickerington, OH 43147
☎ 740-400-9141
uzielinski@srmcorp.com
www.srmcorp.com

SRM (Strategic Resource Management) has helped more than 1,050 financial institutions add \$3.6 billion of value to their bottom line in critical areas such as payments, digital transformation, core processing, artificial intelligence and operational efficiency. SRM's decades of experience have lowered costs, enhanced revenues, increased productivity and provided a competitive edge for clients in an environment of constant and accelerating change. Visit www.srmcorp.com for more information and follow the company @SRMCorp.

■ Core Processing

DCI (Data Center Inc.)

★ Endorsed Vendor

Layne Hanson, Director of National Sales
20 W 2nd Ave
Hutchinson, KS 67501
☎ 620-694-1113
lhanson@datacenterinc.com
www.datacenterinc.com



iCore360® award-winning core processing software and iCoreGO™ omnichannel consumer banking solutions for online/mobile, voice, onboarding, capture, payments and more, all backed by bankers you know and trust. Companion solutions for data analytics, ATM network, teller, vendor management, website hosting and others. Privately owned and trusted by bankers nationwide for nearly 60 years.

Fiserv

John McChesney, Sales Executive
255 Fiserv Drive
Brookfield, WI 53045-5815
☎ 877-540-4598
john.mcchesney@fiserv.com
www.fiserv.com

Fiserv, Inc. (NASDAQ:FISV) aspires to move money and information in a way that moves the world. As a global leader in payments and financial technology, the company helps clients achieve best-in-class results through a commitment to innovation and excellence in areas including account processing and digital banking solutions; card issuer processing and network services; payments; e-commerce; merchant acquiring and processing; and the Clover® cloud-based point-of-sale solution. Fiserv is a member of the S&P 500® Index and the FORTUNE® 500 and is among the FORTUNE Magazine World's Most Admired Companies®. Visit fiserv.com and follow on social media for more information.

Jack Henry Banking

Justin Ross, Senior Marketing Specialist
663 W Highway 60
Monett, MO 65708
☎ 417-235-6652
juross@jackhenry.com
www.jackhenrybanking.com

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.

Modern Banking Systems

Bob Neville, President
7655 Burlington Street
Ralston, NE 68127
☎ 800-592-7500
bobn@modernbanking.com
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, service center, 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.

■ Correspondent Banking

Bankers' Bank of the West

Kelly Malone, VP, Correspondent Services
1099 18th Street, Suite 2700
Denver, CO 80202
☎ 303-313-8120
kmalone@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

Todd Holzwarth, SVP/Correspondent Banking Business Development Officer
507 Mulligan Drive
Parker, SD 57053
☎ 605-321-9197
tholzwarth@bell.bank
www.bellbanks.com

Bell Bank with \$8 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 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 \$900 million in loan assets and would appreciate your business.

United Bankers' Bank

Tony Venditte
PO Box 6067
Lincoln, NE 68506
☎ 402-541-7937
tony.venditte@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!

■ Due Diligence Services

Capitol Lien

Ryan Baker, Director
1010 Dale Street North
St. Paul, MN 55117
☎ 651-488-0100
ryan@capitollien.com
www.capitollien.com

Capitol Lien is an industry leader in providing comprehensive due diligence research. Lending professionals benefit from their solutions to better protect their investments and make decisions with confidence. The company's 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 the Midwest, Capitol Lien is ready to handle any needs that come your way. Depend on Capitol Lien when diligence is due.

■ Education & Training

Bank Holding Company Association

Tom Bengtson, Managing Director
945 Winnetka Ave N, Suite 145
Minneapolis, MN 55427
☎ 800-813-4754
info@theBHCA.org
www.thebhca.org

Founded in 1981, the Bank Holding Company Association exists to provide education and business connections critical to the vitality of bank holding companies.

Federal Reserve Bank of Minneapolis

Amy Phenix
90 Hennepin Ave
Minneapolis, MN 55401
☎ 612-204-5833
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.frb services.org.

FranklinCovey

Jackie Payne, Client Partner
1600 S Monticello Ave
Sioux Falls, SD 57106
☎ 605-951-1577
jackie.payne@franklincovey.com
www.franklincovey.com

FranklinCovey is a world leader in driving organizational results that require lasting changes in human behavior. We provide tools, methodology, training and thought leadership all based on a foundation of timeless principles and proven practices. Our goal is to not simply deliver incremental results, but transformational results for your people. Our primary focus is in three areas—strategy execution, leader development and individual effectiveness—and our mission is to enable greatness in people and organizations everywhere.

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.

OnCourse Learning

Dan Heldmann, Business Development Manager
20225 Water Tower Blvd., Suite 400
Brookfield, WI 53045
☎ 800-831-0678 x 705
dheldmann@oncourselearning.com
www.oncourselearning.com

OnCourse Learning is a member of Adtalem Global Education (NYSE: ATGE), a global education provider headquartered in the United States. It empowers financial institutions to prepare their frontlines, compliance teams, executive leadership and board of directors with comprehensive enterprise compliance, risk management and professional development education that is effective and engaging. More than 10,000 financial institutions and partners have adopted OnCourse Learning solutions to efficiently manage complexity, change and growth. Plus, more than 190,000 mortgage professionals have begun and advanced their careers with NLMS approved licensure and continuing education courses from OnCourse Learning. For more information, please visit <http://www.BankWebinars.com/SDBA>.

Second Century Habitat Fund

Lisa Weyer, Executive Director
4130 Adventure Trail
Rapid City, SD 57702
☎ 605-773-4503
lisa.weyer@state.sd.us
www.SDHabitatFund.org

The Second Century Habitat Fund is a nonprofit 501(c)(3) corporation which advocates for habitat stewardship, collaborates with community partners and strives to be conservation leaders to benefit all of South Dakota. An 11-member Board of Directors, appointed by the Governor, administers the operations of the organization with a vision to restore and retain pheasant habitat development while providing awareness to the importance of sustaining South Dakota's strong outdoor heritage of pheasant hunting for future generations. Our goal is putting seed in the ground and assisting landowners with planting marginal acres to grasslands for wildlife habitat.

■ Insurance Products

AmTrust North America

Robert Pizarro, VP Commercial Specialty
800 Superior Ave
Cleveland, OH 44114
☎ 216-901-8458
Robert.Pizarro@amtrustgroup.com
www.amtrustgroup.com

AmTrust North America, an AmTrust Financial Services company, is rated "A-" (Stable) 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, workers compensation and excess deposit bond. For more information, visit www.amtrustgroup.com or call 866-327-6904.

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Delta Dental of South Dakota is an oral health company specializing in providing dental benefits programs to more than 2,000 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.

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Daniel Barbaree, President
411 S State St, Third Floor
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dbarbaree@newcleus.com
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Sherri Matthews,
Senior Account Mgr.
PO Box 5023
Sioux Falls, SD 57117-5023
☎ 605-373-7250
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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

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Jeff Jacobson, Executive VP & National Sales Manager
90 S 7th St, Suite 4300
Minneapolis, MN 55402-4108
☎ 612-376-4000
jeff.jacobson@colliers.com
www.colliers.com

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Teresa Ulven, Advantage Network Manager
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Sioux Falls, SD 57104
☎ 605-335-5112
tmulven@fnbsf.com
www.advantage-network.com

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Jason McCoy, Sales & Marketing Coordinator
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Arden Sustad, Partner
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☎ 605-274-2145
arden.sustad@journey-ts.com
www.journey-ts.com

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Dustin Bonn, Regional IT Sales Manager
4001 N Lewis Ave
Sioux Falls, SD 57104
☎ 605-444-2016
dustin.bonn@marconet.com
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3487 University Drive S
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☎ 701-235-0940
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david.hanna@paystubz.com
www.paystubz.com



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SDN Communications

Vernon Brown, VP of Marketing & Member Relations
2900 W 10th St
Sioux Falls, SD 57104-2543
☎ 605-978-3592
vern.brown@sdncommunications.com
www.sdncommunications.com

SDN Communications specializes in broadband solutions for banks. Solutions include: Ethernet & MPLS wide area networking, dedicated Internet, SD-WAN, and managed cybersecurity services such as routers, firewalls and distributed denial of service (DDoS) protection. SDN and its 50,000-mile fiber optic network are owned by South Dakota's 17 independent telephone companies.

Xigent Solutions

Doug Schneider, Senior Consultant
2200 W 46th St
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☎ 605-215-1111
schneiderd@xigentsolutions.com
www.xigentsolutions.com

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Amy Arndt, Partner
101 S Reid St, Suite 302
Sioux Falls, SD 57103
☎ 605-978-5200
arndta@ballardspahr.com
www.ballardspahr.com

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Charles D. Gullickson, Partner
206 W 14th St
Sioux Falls, SD 57104-6858
☎ 605-336-2880
cgullickson@dehs.com
www.dehs.com

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May Adam LLP

Brett Koenecke, Partner and SDBA Counsel
PO Box 160
Pierre, SD 57501-0160
☎ 605-224-8803
brett@mayadam.net
www.mayadam.net

May Adam has represented clients statewide since 1881. We regularly appear in state, federal, tribal and bankruptcy courts across South Dakota. Our lawyers frequently and successfully represent creditors in commercial litigation and debtor/creditor law on an ongoing basis. Ag workouts and bankruptcies are a specialty. We practice regulatory and compliance law before the South Dakota Division of Banking and the Banking Commission. Our experience includes trust law and probate and estate practice, e-commerce, privacy, employment, HR and workers compensation. We are general counsel to the South Dakota Bankers Association.

■ Lending Services

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Keith Gruebele, EVP Institutional Relationships
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James Lee, VP, Relationship Manager
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Lorraine Polak, Executive Director
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☎ 605-773-3181
lorraine@sdhda.org
www.sdhda.org

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Grant Konechne, Director
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☎ 605-352-1108
grant.konechne@usda.gov
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Kim Van Den Top, Enterprise Account
Consultant

3901 N Louise Ave

Sioux Falls, SD 57107-0112

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■ SBA Lending

Dakota BUSINESS Finance

Lynne Keller Forbes, Executive Director

500 N Western Ave, Suite 100

Sioux Falls, SD 57104

☎ 605-367-5353

lynne@dakotabusinessfinance.com

www.dakotabusinessfinance.com

As a local U.S. Small Business Administration
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First District Development Company

Paula Hulscher
PO Box 1207
Watertown, SD 57201-6207
☎ 605-882-5115
paula@1stdistrict.org
<http://fdcd.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

Marcella Hurley, Lender Relations Specialist
2329 N Career Ave, Suite 105
Sioux Falls, SD 57107-1314
☎ 605-330-4243 ext 22
marcella.hurley@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 resource partners including the Small Business Development Center, Women's Business Center, Veterans Business Outreach Center and SCORE.

■ Security Services

Convergent Technologies

Bob Peplinski, Regional VP
2201 E 54th Street N
Sioux Falls, SD 57104-5543
☎ 605-271-7000
bob.peplinski@convergent.com
www.convergent.com

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

Secure Enterprise Asset Management, Inc. (SEAM)

Levi Hentges, Director of Business Development
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☎ 605-274-7326
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Pierre, SD 57501
☎ 605-945-1871

Adler Trust

Annie Hartmann, President
101 S Phillips Ave, Ste 508
Sioux Falls, SD 57104
☎ 605-799-4967
annie.hartmann@adlerllc.com

Private trust company.

Dorsey & Whitney Trust Company LLC

Carl Schmidtman, President
401 E 8th St, Suite 319
Sioux Falls, SD 57103-7031
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schmidtman.carl@dorseytrust.com
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Equity Trust Company

Matthew Gardner, CFO
PO Box 451340
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m.gardner@trustetc.com
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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 170,000 accounts, representing more than \$28.7 billion in assets under custody and administration.

SVA Trust Company, LLC

Anna Gauer, Trust/Compliance Officer
3130 W 57th St, Suite 101
Sioux Falls, SD 57108
☎ 605-271-9697
trust@sva.com
www.svafinancial.com

SVA Trust Company provides trust administration, custody and other fiduciary and financial services. The Trust Company works with investment consultants and portfolio managers including but not exclusively with affiliate SVA Wealth Management.

Trident Trust Company (South Dakota) Inc.

Vanessa Humpal, Financial Controller
200 N Phillips Ave
Sioux Falls, SD 57104
☎ 605-679-4353
vhumpal@tridenttrust.com
tridenttrust.com

Trident Trust is a leading independent provider of corporate, trust and fund services to the financial services sector worldwide. Established more than 35 years ago, our clients include the world's largest banks and brokerage firms, leading law and accounting firms, and high net-worth individuals and their families. With 38 offices in 23 jurisdictions, we are today among the largest organizations in our industry, offering clients access to a range of services that extends from traditional corporate domicile representation to the administration of complex trust and fund structures. Our global footprint ensures that we service our client base across the world's time zones. With a record of the longest average tenure in our industry, our professional personnel are well equipped to support our clients with their practical knowledge and extensive experience.