

SDBANKER



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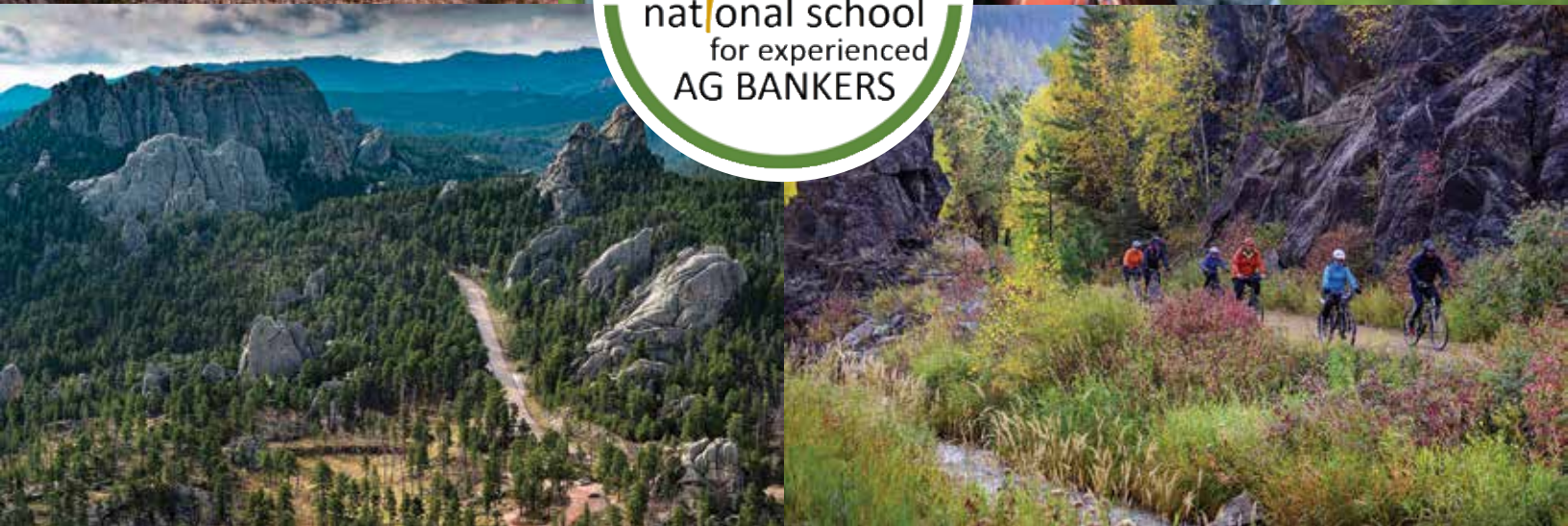


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features

- 7 **Small Business Funding**
Treasury Issues Details for SBA Paycheck Protection Program
- 8 **SDBA News**
 - SD Banks Remain Financially Solid
 - SDBA Seeks Bankers to Serving on Committees, Work Groups
- 10 **Emerging Leaders**
Emerging Leader of the Month: Ann Buckmiller
- 11 **Education**
Online Education Available Through SDBA
- 12 **Feature**
An Innovative Bank on the Go
- Ctr **2020 SDBA Associate Member Directory**
- 16 **Community Banking**
Coronavirus Response: Common Practices for Community Banks
- 18 **Financial Abuse Prevention**
Two New Ways for Banks to Help Prevent Elder Abuse

in every issue

- 4 **Message from the Chairman**
Expect to Win
- 5 **From the Executive Office**
COVID-19 Dominating Our Days
- 6 **SDBIS Update**
Health Plan Benefit Updates Regarding COVID-19
- 20 **Bank Notes**
- 21 **Classifieds**
- 22 **Education Calendar**



message from the chairman.....

BY SHAWN ROST | South Dakota Market President | First Interstate Bank, Rapid City

Expect to Win

As I am writing this article and watching the sun come up, I am reflecting on a crazy past week—a full moon, the time change, Friday the 13th, the market is either up or down 1,000 points from the day before, the 10-year Treasury is currently yielding what a 12-month CD yielded last week, we had our first confirmed coronavirus cases in South Dakota along with the first death, and I found out last night the ABA canceled its Government Relations Summit in D.C. And they say South Dakota weather is crazy!

Thinking of how these unexpected events have impacted all of our lives and will continue to do so into the future reminded me of a seminar I attended last month in Las Vegas. Yes, it really was a seminar that I paid to sit at for eight hours a day for three full days. Front row seats were \$20,000 each. Being a conservative banker from the upper Midwest, my ticket was only in the hundreds of dollars. The venue held 12,800 seats, all of them sold out for this event.

The focus of the seminar was growing your business—not at a normal rate but at 10 times what you think is achievable. Scary stuff for a banker thinking about credit risk, capital needs, etc. But almost all attendees were entrepreneurs outside of the banking world. Speakers consisted of Magic Johnson, Marie Forleo, Grant Cardone, Scooter Braun, Usher, Floyd Mayweather, Dana White, John Travolta, Brad Parscale, Jon Najarian, Ryan Deiss and Kevin Hart. The lessons in business they shared over those three days were absolutely amazing. Almost every one of these people has a net worth between \$150 million and \$1 billion.

Most came from humble beginnings, found their passion in life and played their game to the max. Bet you didn't know that Magic Johnson recently won three different bids to do major construction projects across the U.S. averaging \$4 billion each and his food service company feeds 650,000 people every day. How does a basketball star get to this point? Every one of these people listed achieved this greatness, and their messages had common themes:

- Convert losses and setbacks into energy to push you forward faster and learn from your mistakes.
- People will follow you and join in your mission if you have a track record of winning, continually

prove your consistency in business, have an ability to adjust and create new solutions as situations change, always act with integrity, sow seeds for the future, and think three to five steps forward with every plan.

- Think and plan, but you **MUST** execute. The plan seldom goes as planned, so start executing.
- Surround yourself with a network where you each look out for each other, are not afraid to challenge each other, and are focused on what is in the **TEAM'S** best interest.
- Most importantly, **ALWAYS EXPECT TO WIN.**

By applying these ideas to our week and the challenges we are all facing with so many curve balls, let's all agree that we will overcome the challenges of the day. Even if I was retiring today, my retirement account will be needed for the next 30 years. I would still be a long-term investor, and the market will come back as it always does. Most bank's margins are going to get pinched, but we will again manage through it like we have every other time. The coronavirus is going to get worse before it gets better and sadly have negative impacts on all of our lives. Again, we will overcome this virus as we have so many others over the years.

With the cancellation of the ABA's Summit, we need to adjust our plan and find a different way to influence our congressional delegation. There are many ways to do this. Attend every cracker barrel, coffee call or round table with these officials to make sure our voice is heard. As leaders, we need to donate to SDBankPAC and encourage our officers to do the same. By attending meetings, sharing our concerns and donating to SDBankPAC, we can have the same impact as if we attended a delegation meeting in D.C.

I ask that all of you do your part, modify your plans, execute, sow your seeds, look out for your co-workers and customers, and most importantly expect to win. As for the rest of my week, I'm wearing a garlic necklace, rubbing my rabbit's foot, and avoiding black cats and ladders. 🍀

Shawn Rost is South Dakota market president at First Interstate Bank in Rapid City. Rost can be reached at 605.716.8928 or shawn.rost@fib.com.



from the executive office.....

BY CURT EVERSON | President | South Dakota Bankers Association

COVID-19 Dominating Our Days

In a typical year during the last half of March, I spend a bit of time reflecting on the end of the annual State Legislative Session, thinning out files and shifting my focus to priority issues under consideration in Congress. But March 2020 is anything but typical. COVID-19 dominates nearly every working hour of every day for bankers and for everyone at the SDBA.

Yes, the 2020 State Legislature finished its work, except for Veto Day on March 30 took place electronically. A week after legislators left town, Gov. Noem issued a COVID-19 Executive Order that, in part, encouraged all employers to:

- **Understand** that COVID-19 is not a short-term challenge and operations will need to endure a difficult and limited social environment for eight weeks or more.
- **Innovate** and continue to demonstrate entrepreneurial excellence in their operations during this difficult and uncertain environment.
- **Encourage** staff to telework if possible, implement social distancing measures, limit unnecessary work gatherings, limit non-essential travel, and consider regular health checks including CDC guidance for COVID-19 screening if possible.

The Executive Order offered specific guidance for any "enclosed retail business that promotes public gatherings" including:

- **Suspend or modify** business practices as recommended by CDC guidance that involve 10 or more people to be in an enclosed space where physical separation of at least 6 feet is not possible."

At this writing, President Trump just signed the Coronavirus Aid, Relief and Economic Security (CARES) Act into law. Even before the bill's language was finalized, good people at the Small Business Administration started writing guidance to assist bankers in conversations with anxious owners of small businesses who are bearing the economic brunt of this public health crisis.

On March 25, U.S. Treasury Secretary Mnuchin said, "By the end of next week, we want every bank to be able to originate a paycheck protection loan—same day." His statement appeared to reflect the shared desire of the President and Congress to move this \$2.2 trillion aid package from Washington, D.C., to the streets.


On March 27, the SDBA convened a conference call to share information with and between SDBA members. Discussions centered around COVID-19-related regulatory guidance, state and local government issues, and federal economic stimulus legislation. At least 100 bankers joined the call.

I want to thank Bret Afdahl, director of the South Dakota Division of Banking, for participating in the call. He provided bankers with great insights and recommendations regarding the conduct of banking during a pandemic like this one.

So the tone has been set. A significant part of the nation's attention is already moving away from assessing and dealing with the public health crisis to what has quickly become, by many measures, a national economic crisis.

Will the aid contained in the CARES Act achieve policymakers' goal of stopping the economic bleeding? I don't have the answer to that.

What I do know is that the SDBA is committed to helping this state's banking industry quickly understand how the Paycheck Protection Program and other components of the act can be used to help bankers help their customers through this difficult time. (See a story on the Paycheck Protection Program on page 7.)

Please check the ever-changing COVID-19 page on the SDBA's website for helpful information at www.sdba.com/covid-19. 

Curt Everson is president of the South Dakota Bankers Association in Pierre. Everson can be reached at 605.224.1653 or ceverson@sdba.com.



south dakota bankers insurance & services update.....

BY MIKE FEIMER | President | South Dakota Bankers Insurance & Services Inc.

Health Plan Benefit Updates Regarding COVID-19

We are in unprecedented times, which means we need to take major steps to ensure the health and well-being of the members and communities we serve. To that end, Wellmark Blue Cross and Blue Shield has announced temporary changes until June 16, 2020, to help relieve burdens on its members and the health care system.

Using virtual visits.

To avoid the spread of COVID-19, Wellmark members have access to virtual health care visits for all appropriate medical and behavioral health visits with no member cost-share. For those who don't currently have a health care provider, please use an in-network provider or Doctor on Demand® external site at www.doctorondemand.com.

Wellmark will allow telephonic visits when audio/visual capabilities are not accessible.

Covering diagnostic tests for COVID-19.

Members will have no cost-share for appropriate testing to establish the diagnosis of COVID-19.

Increasing access to prescription medications.

Wellmark prescription drug benefit plans allow for early refill (up to 30 days of medication). We also will ensure formulary flexibility if there are medication shortages or other access issues. Members will not be liable for any additional charges if they receive a non-formulary medication as a result of a shortage of their current medication.

Supporting our members 24/7.

Members also have access to Wellmark's BeWell 24/7SM (844.842.9355) service that connects them to real people who can help with a variety of health-related concerns. Visit www.wellmark.com/blue/plan-smart/be-less-stressed-with-bewell-247.

Reimbursing providers for virtual visits.

Wellmark's Iowa and South Dakota network providers will receive the same fee for virtual visits as an in-person visit. These changes apply to all appropriate medical and behavioral health virtual visits with any Wellmark in-network provider.

Wellmark is monitoring the virus.

Wellmark continues to use the World Health Organization, Centers for Disease Control and Prevention, Iowa Department of Public Health and South Dakota Health Department external sites as its official sources of information. Visit www.wellmark.com for the latest updates regarding coronavirus.

For the latest U.S. impacts of COVID-19, see data reported by the CDC at www.cdc.gov/coronavirus.

Mike Feimer is president of the South Dakota Bankers Insurance & Services (SDBIS) in Yankton. Feimer can be reached at 605.660.2341 or mfeimer@sdba.com.

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Treasury Issues Details for SBA Paycheck Protection Program


The Treasury Department on March 31, 2020, issued much-anticipated guidance for the Paycheck Protection Program, which will provide up to \$350 billion in fully-forgivable loans to help small businesses maintain payrolls during the coronavirus pandemic. The loans are fully guaranteed by the Small Business Administration, but the SBA will waive all SBA guaranty fees. PPP loans are made for two years at a 0.5% fixed rate with payments deferred for six months.

All banks, as well as a broad range of nonbanks, are eligible to make PPP loans. Existing SBA-certified lenders will be given delegated authority; others must be approved before making loans. Banks that have not yet been certified with the SBA should submit an application to delegatedauthority@sba.gov. The SBA will quickly verify that banks applying are federally regulated, and new applicants will be able to process applications as soon as April 3, according to a senior administration official.

To underwrite PPP loans, lenders will need to verify that the borrower was in operation on Feb. 15, 2020, and that it had employees for whom it paid salaries and payroll taxes. The lender will also have to verify the dollar amount of average payroll costs. The SBA will not review loan applications, according to a senior administration official, but lenders will receive an SBA loan number and verify that the applicant has not already received a PPP loan.

The SBA will pay the lender a processing fee calculated on the loan balance, ranging from 1% for loans of more than \$2 million to 5% for loans of \$350,000 or less. PPP loans may be sold in the secondary market, and the SBA will not collect fees for guarantees sold. The guidance includes fee caps for agents assisting with loan applications.

Small businesses and sole proprietorships—generally, those with 500 or fewer employees—may apply for PPP loans starting on April 3; independent contractors and self-employed workers can apply starting April 10. PPP loans will be fully forgiven when used for payroll costs, interest on mortgages, rent and utilities, with at least three quarters of the forgiven amount being used for payroll; forgiveness is based on employers maintaining headcount or quickly rehiring and maintaining salary levels.

For a top-line program overview, lender information, borrower information and the borrower application visit the U.S. Department of the Treasury's website at treasury.gov/cares. 

SBA Approves SD's Economic Injury Disaster Loan Fund


The Small Business Administration (SBA) approved Economic Injury Disaster Loan Fund program access for South Dakota on March 20, 2020.

"I submitted a request to the SBA for expedited approval of the disaster relief declaration and received word this afternoon that South Dakota has been approved," said Gov. Kristi Noem. "Both my Office of Economic Development (GOED) and the Department of Tourism have been working diligently to reach out and survey companies to determine the impact of COVID-19 on our small business community. If your business is impacted by COVID-19, please reach out to my team at GOED or Tourism. We are here to help."

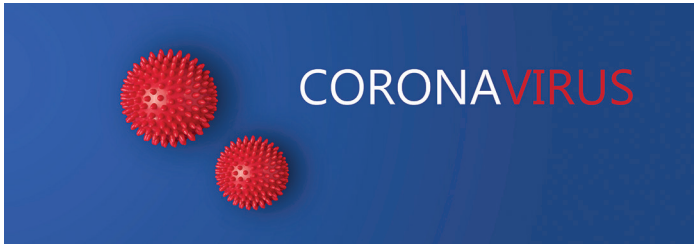
The SBA provided the following additional details:

- SBA's Economic Injury Disaster Loans offer up to \$2 million in assistance per small business and can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing.
- These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact. The interest rate is 3.75% for small businesses without credit available elsewhere; businesses with credit available elsewhere are not eligible. The interest rate for nonprofits is 2.75%.
- SBA offers loans with long-term repayments in order to keep payments affordable, up to a maximum of 30 years. Terms are determined on a case-by-case basis, based upon each borrower's ability to repay.
- SBA's Economic Injury Disaster Loans are just one piece of the expanded focus of the federal government's coordinated response, and the SBA is strongly committed to providing the most effective and customer-focused response possible.

Small businesses can learn more about the program and apply for financial assistance at www.sba.gov/ disaster or call the SBA at 800.659.2955.

Small businesses with questions about this SBA loan program or other assistance provided at the state level can call 605.773.4633 to speak directly with a GOED representative. Businesses can also stay informed on news and guidance related to COVID-19 and its impact on South Dakota by visiting the state's dedicated coronavirus website at COVID.sd.gov. 

SD Banks Remain Financially Solid



South Dakota banks are ensuring the delivery of important financial services such as money and credit availability, while proactively working to safeguard the health and safety of their customers, staff and communities as the COVID-19 situation evolves. This is the message the SDBA shared in a press release on March 17, 2020.

With approximately \$692 billion in deposits and strong capital levels, South Dakota banks remain financially solid and stand ready to provide important financial services to our fellow South Dakotans. South Dakota banks will look to deliver a larger number of products and services through their enhanced mobile and digital channels. Federal and state regulation requires financial institutions to have continuity plans and testing processes in place which address pandemic response scenarios.

"South Dakota's banks are open for business," said Sen. Mike Rounds. "This nation's financial system is strong and healthy. The Federal Deposit Insurance Corporation, or FDIC, insures all deposits at insured banks including checking, savings accounts, money market deposit accounts and certificates of deposit up to the insurance limit of \$250,000 per depositor."

While each individual bank's plan may differ, a growing number of South Dakota banks are implementing changes to minimize person-to-person contact and to encourage responsible social distancing, including:

- Encouraging customers to utilize drive-through, digital and ATM channels for transactional services.
- Closing or limiting lobby access to walk-in traffic and asking customers who desire personal or specific banker services to set up office appointments in advance of their visit.
- Enhancing cleaning and sanitary practices to help mitigate the potential spread of the virus.
- Implementing travel restrictions for staff members.

- Encouraging customers to take advantage of debit and credit cards for purchases.

Customers facing financial hardships as a result of COVID-19 should contact their banks to discuss their individual situation. They are also encouraged to check their bank's website for updates as the situation evolves.

"South Dakota banks are the bedrock of their communities. Providing safe and reliable service is a key priority for every bank in our state, especially in challenging times like these," said South Dakota Bankers Association (SDBA) Chair Shawn Rost, South Dakota market president for First Interstate Bank in Rapid City. "I am particularly proud of the steps SDBA member banks are taking to provide continuing support for their customers and, at the same time, protecting the health and safety of their neighbors and friends."

The SDBA also reminds residents that your bank will never contact you to verify your account information or credentials to access those funds. Please be on the lookout for criminals who may be posing as your banker to take advantage of the pandemic.

The SDBA has created a coronavirus resource page at www.sdba.com/covid-19, which includes links to how member banks are handling the situation. ■■■

SDBA Postpones April Events

The SDBA has postponed two events originally scheduled for April.

New Accounts Seminar: Originally scheduled for April 8, this seminar has been postponed to Oct. 14, 2020, at the Holiday Inn & Suites Sioux Falls—Airport in Sioux Falls.

Agricultural Credit Conference: Originally scheduled for April 15-17, the conference has been postponed to July 8-10, 2020, at the Ramkota Hotel & Conference Center in Pierre. Be watching for changes to the conference scheduled sessions.

If you have registered for these events, your registration will carry forward. If the new dates do NOT work for you, contact the SDBA Office at 605.224.1653 or jdyce@sdba.com for a refund.

The health and well-being of our members is of the utmost importance to the SDBA. We will be continually monitoring the COVID-19 situation and, if need be, will adjust other future events. The SDBA will continue to post scheduling updates at www.sdba.com/covid-19. ■■■

SDBA Seeks Bankers to Serve on Committees, Work Groups

The SDBA is seeking bankers to serve on four standing committees and two work groups for 2020-2021: Agricultural Credit, Credit Card, Legislative and Trust committees and Education and Technology work groups.

Agricultural Credit Committee: Provides timely information to SDBA agricultural lenders and keeps them abreast of developments, regulations and legislation in agricultural lending. Also helps plan the annual Agricultural Credit Conference including event format, speaker identification, promotions, etc.

Credit Card Committee: Represents the credit card industry in South Dakota.

Legislative Committee: Represents the interests of the banking industry in South Dakota. The committee sponsors legislation and also reviews existing law and proposed legislation that may be detrimental to the industry.

Trust Committee: Keeps its members abreast of any legislative changes in South Dakota as well as proposes legislation necessary to assure an efficient and effective fiduciary responsibility to its clients and member banks.

Education Work Group: Collaborates with SDBA staff in determining educational platform, offerings and methodologies.

Tech Work Group: Assists in planning and implementing the annual Bank Technology Conference including event format, speaker identification, promotions, etc.

The committees and work groups assist in directing SDBA activities in various areas of banking and legislation. Committee terms are one year beginning May 1, 2020, with the exception of Legislative Committee members who serve three-year terms. Bankers have the option of serving more than one term (except Legislative Committee members who are limited to two consecutive terms).

Committees generally meet one to two times a year to initiate activities and to recommend policy. Volunteer committee members contribute to a stronger banking industry by sharing their time and talents.

The Committee/Work Group Appointment Form will be emailed to banks and branches or visit www.sdba.com/committees. Questions, contact Alisa Bousa at abousa@sdba.com or 605.224.1653.

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Emerging Leader of the Month: Ann Buckmiller

As part of the SDBA's mission to grow South Dakota's future bank leaders, we are featuring a monthly emerging leader in SDBANKER Magazine. This month's feature is Ann Buckmiller, who works for Reliabank in Watertown.

First-Ever Job



I started babysitting at age 11 and continued to babysit until college. I loved the "flexibility" of this job and hanging out and taking care of the kiddos. My first "real" job was busing tables at a restaurant. I actually applied for the job the day I turned 14. This job gave me experience with customer service, hard work and appreciation for comfortable shoes.

Emerging Leader Story

From a young age, I always knew I wanted to be in banking. When I was around age seven, for Christmas I asked for a money tray like the tellers and grocery stores had. I would play banker with the top drawer in my dresser, sitting on a stool to make change and conduct transactions. My high school senior paper was about risk management.

I attended Northern State University and graduated with my B.S. in banking and financial services. Evan, my husband, accepted a job an hour and-a-half from our hometowns and where we were living at the time in Sioux Falls. I sent my resume to the two banks in town hoping that I could find at least a part-time job while I finished school. I was lucky to land a position at the local community bank and worked full time while finishing school full time.

Throughout my 10-year banking career, I have been lucky to gain experience throughout different departments in banking ranging from a teller position, customer service, banking assistant, lending officer and where I found my passion in compliance. Almost six of my 10 years in banking have been in compliance.

What She Most Likes About Her Job

I love community banking because of all the unique ways that we help our customers and our communities. As the compliance officer for Reliabank in Watertown, I love the flexibility of the position as no day is ever the same, and I have a passion for continually learning and improving. I find joy in helping to protect the bank, my

co-workers and ultimately our customers. While I don't directly interact with customers, I help bridge the gap between compliance and customer experiences. I find that when I tell others what I do for the bank, I get a lot of smirks as compliance doesn't seem "fun" to many, but I truly enjoy it and try to make it enjoyable for others.

What Motivates Her

My family. I want to do my best to teach my kids—Hadley (age 7) and Carter (age 4)—that if you set a goal, work hard and continually strive to be better than you were yesterday, you can do anything. I also am motivated by others in the industry. They push me to be better, and I learn so much from connecting with fellow bankers and find so much value in learning from other's experiences and sharing my own.

If She Could Have Any Job

I have always said that in my second life I would be in the medical field, whether a nurse or a doctor.

In Her Spare Time

I enjoy spending as much time outdoors as possible with my family and friends—fishing, hunting, running, golfing, gardening, off-roading, etc. In the winter months, our family follows our hometown team and are avid Kansas Jayhawks fans. We rarely miss a basketball game and travel to Kansas at least once a year to Allen Fieldhouse to cheer on the Jayhawks. Our family also loves to travel, and my husband and I celebrated our 10-year wedding anniversary this year in Mexico. I am also a country concert junkie. 🎵



Ann and Evan Buckmiller and their children Hadley and Carter.

Online Education Available Through SDBA

While social distancing efforts remain underway and with many of the SDBA's meetings and events canceled or postponed, we remind members of a variety of online educational resources.

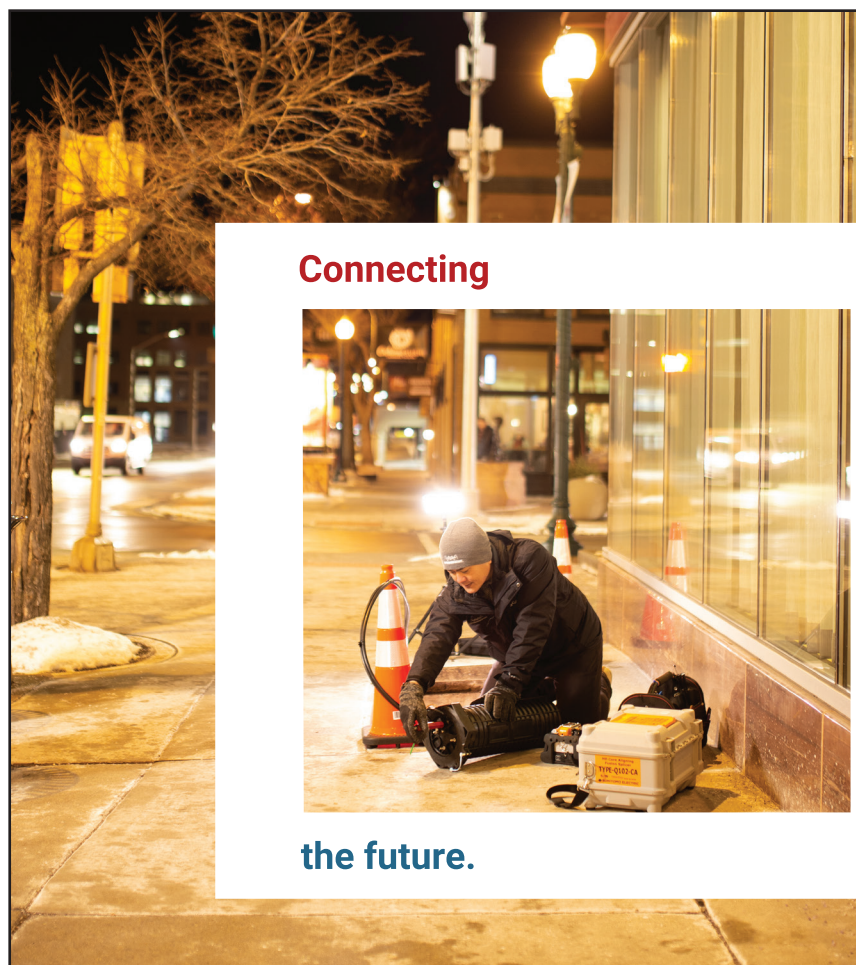
Total Training Solutions (TTS): TTS offers live and on-demand webinars on a wide variety of topics. TTS has extended its OnDemand access period for its Live Plus Five webinars to 60 days and is waiving the \$75 per location fee for additional locations. Visit www.sdba.com/total-training-solutions-webinars.

Graduate School of Banking (GSB): The GSB Online Seminar Series offers a convenient, cost-effective way to access quality educational opportunities. GSB seminars are designed to meet the dynamic learning needs of today's busy financial professional and are delivered by some of today's top industry experts. When you register, you'll have access to the live presentation as well as a recording of the live session. There is no additional fee to view the recording. Visit www.sdba.com/gsb-webinars.

American Bankers Association (ABA): The ABA offers a comprehensive source for training and education brought to you through the SDBA, your local ABA training provider. ABA training includes extensive learning opportunities suited to specific job roles, in both facilitated and self-paced online formats. Visit www.sdba.com/aba-training.

SBS Cybersecurity: SBS is a leading provider of cybersecurity education in the financial industry. SBS is uniquely dedicated to delivering quality, industry-specific education to financial institutions to empower clients to take security into their own hands. Visit www.sdba.com/sbs-institute.

The SDBA is here to support its members through information sharing, communications and educational opportunities. If we can be of assistance in helping you find specific offerings on specific topics, or if you have any questions on these platforms, contact Halley Lee at hlee@sdba.com. Visit www.sdba.com for the latest updates on the SDBA's conferences and seminars. ■■■



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An Innovative Bank on the Go

By Alisa Bousa, Editor

Security First Bank believes that attention to detail, flexible and innovative services, and remarkable customer care are the pillars of successful community banking.

With its corporate office based in Rapid City, Security First Bank operates 28 locations in 20 communities in South Dakota and Nebraska. In South Dakota, the bank has physical locations in Rapid City and Martin. The bank is also the primary financial institution for the Pine Ridge Indian Reservation, and its mobile bank travels to four reservation communities on a weekly schedule.

Security First Bank CEO Greg Hunter said the bank has been doing business in South Dakota for more than 100 years without having had an actual physical location in the state until 1994.

Originally Stockmens National

Bank, the frontier bank was started by nine men with capital of \$15,000 in Rushville, Neb., in 1898. One of the original shareholders was Hunter's wife's great grandfather, K.T. Johnson, who invested \$100 in the bank.

When the bank was chartered, Rushville, which is located in the Nebraska Panhandle, had become a major rail shipping line for the Texas cattle herds driven north and a major hub for supplies headed to the Pine Ridge Agency in South Dakota. At Rushville, the supplies were loaded on freight wagons pulled by horses and mules to Pine Ridge.

Hunter said this was the beginning of a century of trade and community exchange between the families of the Pine Ridge Indian Reservation, the businesses, such as Stockmens National Bank, and families in Rushville. Holy Rosary, now Red Cloud Indian School,

was one of the first business relationships Stockmens National Bank had in South Dakota dating back to the early 1900s.

Riding the Range

The oldest of three boys, Hunter spent his first five years on a ranch near Manderson, a small community in Oglala Lakota County in southwestern South Dakota. His family then moved to a ranch 27 miles south of Rushville.

Hunter attended school through the eighth grade in a one-room schoolhouse with no indoor plumbing and with no more than 14 students per year. He spent hours every day on horseback working livestock and in the hayfields during the summers.

After graduating from Rushville High School in 1969, Hunter attended the University of Wyoming and finished his bachelor's degree at the University

of Nebraska in 1973. He next spent almost 48 months in the U.S. Marine Corps, including three months of officer candidate school.

"I had no interest in or ever imagined a career in banking," Hunter said. "Walking or riding my horse from grade school and back to the ranch, I was mesmerized with the crisscrossing of airliner vapor trails and always had dreams of becoming a pilot or wildlife biologist. I joined the Marine Corps because they had a flight program that allowed you to transition between fixed wing and rotor wing aircraft."

Hunter was stationed at Camp Pendleton near San Diego, Calif., when his father-in-law, Bennett Johnson, was visiting and approached him about returning home to Nebraska. Johnson, who was a banker at Stockmens National Bank, told Hunter he should consider changing careers.

After serious discussions with his wife, Beth, Hunter resigned from the Marine Corps having

attained the rank of captain and returned to Rushville in December 1976 to begin his banking career. He started as a teller, ran proof, counted and sorted checks for statement mailings and worked his way up to a consumer lender. He ultimately achieved the pinnacle of banking as "a commercial lender."

By the early 1980s, Hunter, Johnson and Hunter's brother-in-law, Gary Hollstein, had bought out the bank's shareholders and formed Stockmens Management Company. In 1982, Hunter and Hollstein bought out their father-in-law.

Hunter said he was naive about the banking industry and had to learn quickly and develop a new skill set after joining the bank.

"Banking changed a lot from 1976 to 1987. I saw the best and the worst years in community banking all in my first 10 years of being on the job," Hunter reflected. "When the ag crisis hit the rural communities across the country starting in 1981, I had to rely on the commitment from all of our

employees and in a belief that we would collectively make it through that period."

Stockmens National Bank made it through and began expanding in 1990 when it acquired a bank in Cozad, Neb. This was followed by another bank purchase in Overton, Neb., in 1993.

Branching into South Dakota

Stockmens National Bank branched into South Dakota in 1994 when it acquired Blackpipe State Bank in Martin.

As Stockmens National Bank continued to acquire new locations, its holding company was managing four separate bank charters with four bank names, one of which was The Security Bank, which the bank had purchased in 1996. In 1999, the bank changed its name to Security First Bank.

"It became apparent that growth was complicating not only our ability to efficiently manage



Security First Bank's corporate office is located at 805 Fifth St. in Rapid City.

four separate charters with multiple names," Hunter said. "It was also challenging for some prospective customers to deal with the fact that 'owning a cow' was not a prerequisite to having an account with Stockmens National Bank."

That same year, the bank decided to relocate its corporate office from Rushville to Rapid City. The bank's legal counsel, Jim Wefso, had moved to Hart Ranch outside of Rapid City, and the bank's cashier-HR director was in the process of also moving to Rapid City. The first location for the corporate office was in a barn at Hart Ranch.

During this same time, the bank hired Marnie Herrmann to be its marketing director. Originally from Custer and having moved back to the Rapid City area, Herrmann had worked at advertising agencies and Green Tree Financial as its director of marketing. Today, she is Security First Bank's chief banking officer and a member of the Board of Directors.

In 2004, the bank built and opened its first Rapid City bank location, which also houses its corporate office, at 805 Fifth St. Today, Security First Bank has three locations in Rapid City.

"We have just steadily grown in Rapid City, not only as the bank has grown organically, but the centralization of some services," Herrmann said.

In 2007, the bank moved its IT/operations department from Sidney, Neb., to Rapid City. Today, almost all of the bank's corporate and back-office functions are based in Rapid City including accounting, operations, contact center, information technology, information services, human resources, marketing and portfolio management. In addition, the bank has a full-service insurance agency in Rapid City and a trust and wealth management division.

In South Dakota, the bank employs 57 people in Rapid City, including four at First Trust Company and Rock Creek Advisory Services, 15 people in Martin and two who manage the mobile bank.



A fully-operational mobile bank, Badlands Express has taken Security First Bank's services to the Pine Ridge Indian Reservation since 1998.

Badlands Express

For the past 22 years, Security First Bank has provided financial services to an underserved population on the Pine Ridge Indian Reservation via a fully-equipped mobile bank called the Badlands Express.

"We found customers from Bennett and Oglala Lakota counties were having to pay as much as \$50 to a friend or neighbor who was willing to drive them to Rushville to do their banking services," Hunter explained. "We were also negotiating with a majority of reservation schools to handle their accounts, and it became quite apparent that the best way to service these communities was by bringing banking services to those businesses and communities."

Badlands Express travels to the communities of Pine Ridge, Kyle, Wanblee and Manderson on a weekly schedule. When the mobile bank first began operating, staff performed all services that were done at the brick-and-mortar bank, including lending. Today, the mobile bank operates as a depository institution taking deposits, cashing checks and delivering paperwork.

Hunter said the path to opening the mobile branch was not easy. When the bank first applied for a mobile branch charter with the South Dakota Division of Banking, the application was denied due to a concern that the mobile branch

would be considered competition and have an unfair advantage not offered to other state-chartered institutions. In order to get approval, the bank switched to a national charter and received approval from the Office of the Comptroller of the Currency to operate a mobile branch in both Bennett and Oglala Sioux counties.

In addition, Security First Bank now has a mobile banking charter in Rapid City and Lincoln, Neb., and operates a service called Teller Express. In both cities, a full-time employee travels to a number of the bank's customers daily and picks up deposits and delivers cash, change and whatever else may be needed.

"This feature really sets us apart and has been very good for us," Herrmann said. "If someone is assessing their banking options in Rapid City and they ask for a quote and about our services, this is a big differentiator. Some people really value this service and appreciate the time it saves their business managers, who do not have to leave the business to go to the bank if they don't want to."

Innovative Services

Security First Bank serves nearly 45,000 customers across its footprint. In the bank's more rural areas, it operates as a traditional, full-service community bank. Hunter said employees are active and visible in their communities,

and the bank makes significant financial contributions to local entities, particularly schools.

"In eight of the 20 communities, we are the only bank in town," Herrmann said. "So we are in some pretty small markets, and people depend on us quite a bit."

"When you get into our communities in between, we are the bank for everybody—we are the community bank," Hunter added. "In several communities as we have grown by acquisition, we bought the legacy bank, the old family bank."

In Rapid City and Lincoln, the bank has established a niche as a nimble and sophisticated commercial bank and concentrates on building personal relationships in the business community.

Being creative and flexible allows the bank to serve its rural communities, as well as meeting the complex needs of today's business owners.

The bank is completing installation of new NCR interactive teller machines across its service area, and one feature which it thinks customers will appreciate is the machine's ability to accept deposits—cash or checks or both via scanner. The bank also plans to begin using cash recyclers by the end of the year in some of its locations. Last fall, the bank rolled out Zelle, a person-to-person payment software for mobile users.

While debit cards are not a new technology, Security First Bank offers instant-issue embossed cards and custom cards for almost two dozen high schools across its service area. The bank's latest card is for fans of the Pine Ridge Thorpes. The bank prints the cards in-house at 10 of its locations.

In 2018, the bank won an award for its innovative use of FIS technology to provide the instant-issue debit affinity cards to customers in rural locations. The bank creates the card design for each school, and Herrmann said in some instances even designs artwork if a school doesn't have an official logo.

This summer, the bank will



Staff at Security First Bank in Rapid City includes in back Marnie Herrmann, Dan Scheurer, Kevin Dietz, Symone Olson, Clayton Weber and Greg Hunter and in front Callie Wagner, April Jackson, Stephanie Anderson and Brett Simons.

begin issuing contactless cards, which allows customers to pay with a single tap at terminals via a secure radio interface.

For its younger customers, Security First provides a banking program which allows teens to get a free account with personal banking services, a debit card, and online and mobile banking. Parents have access to the accounts, which they can manage and monitor.

Local Ownership, Local Talent

Security First Bank has grown in size from \$50 million in 1987 to \$1.15 billion today. The bank is owned by Stockmens Financial Corporation—a group of local business people and employees. The majority owner is Stockmens Limited Partnership—Greg and Beth Hunter and their two adult children and Gary and Karen Hollstein and their two adult children.

As CEO, Hunter serves as chairman of the bank's board and manages the bank's bond portfolio. He also works with the executive management team daily in his role as president and CEO of Stockmens

Financial Corporation.

"Having a team of highly intelligent and very capable employees, still working together for more than 20-plus years, watching them grow to take on the challenges of community banking today, has been one of the things I have enjoyed the most," Hunter said.

Security First Bank has incorporated nine words into its philosophy, which will help the bank remain independent and successful for years to come: character, commitment, conviction, confidence, change, compassion, cooperation, creativity and commonality.

"But beyond all others is the fact that our entire staff is made up of local talented people," Hunter explained. "This has been and will remain our success story, and if you add all nine words up they spell 'employees,' and as long as our shareholders, board and management remain committed to this process, Security First Bank will remain independent and our future will continue to be one of success and growth." 📊

Coronavirus Response: Common Practices for Community Banks

Nuts-and-bolts strategies to help banks respond to the coronavirus pandemic

By Paul Benda, ABA

** This article originally appeared in the ABA Banking Journal and is republished here with permission.*



We are living in unprecedented times. The novel coronavirus is fundamentally changing—at least temporarily—the nature of human interaction and how we go about our daily lives. While businesses, schools and even churches are shutting down,

America's banks remain open for business, doing the important work of providing credit, advice and assistance to individuals and entrepreneurs—many of whom are facing economic hardship.

This situation is a fluid one, and with things changing on an almost hourly basis, an undoubtedly stressful one. But in talking with ABA members nationwide, we've seen a powerful and uplifting response to these trying times. From waiving fees, offering special branch hours for senior citizens, to donating to domestic and global response efforts, banks are working in lockstep with one another to meet the needs of their customers.

We've also seen several common practices emerging that together can provide a useful road map for responding to the pandemic at your own institution.

Sanitation Practices

The novel coronavirus, first and foremost, is a health challenge. It can be spread through droplets when a person coughs or sneezes and can live for several days on surfaces. With that in mind, keeping your bank branches clean is critical. Provide a plan for your branch employees to help them protect themselves before, during and after serving customers. This could include using hand sanitizer, disinfecting wipes and gloves, but if you provide gloves they are most effective if they are changed often and discarded immediately.

Clean surfaces thoroughly and often, especially high-touch areas. That should include the drive-through area, including the drawer and the tube, teller stations and speaker. To help minimize the risk of person-to-person transmission, the Centers for Disease Control



and Prevention recommends that individuals keep a six-foot distance of separation when interacting with others.

In the event that an employee or customer tests positive for COVID-19, it may be prudent to close the branch for a deep cleaning. Having a plan and established procedures for closing a branch under these circumstances can help banks react quickly to these situations and ensure that the branch can be re-opened as soon as possible. And as always, when making any changes to your hours of operation, remember to keep your customers and primary regulator informed.

Customer Service

Banking has always been a relationship business. While the coronavirus requires us to limit face-to-face interactions, banks are taking steps to ensure that customers can access the services and advice they need, while protecting their employees' health.

One of the best things you can do is to communicate with your customers, early and often. Make sure they are aware of alternative ways to access financial services and conduct banking transactions, such as through ATMs or ITMs, online banking, a mobile app or calling the bank's customer service line. Encourage them to use those channels before coming to the branch in person.

Keep in mind that many are anxious right now about paying their bills and knowing their money is safe. Take the opportunity to educate your customers on FDIC insurance and assure them that an insured

depository institution is the safest place for their money to be. Also, consider reaching out pro-actively to your business customers, particularly those in the hospitality or restaurant industry, as they may be facing extreme hardships at this time.

While most routine transactions can ideally be shifted to digital channels, certain customers may still require access to the branch. There are several steps banks can take to ensure the safety of bank staff when handling in-person transactions.

One suggestion is to have a sign posted outside the branch requesting that customers who feel ill not enter the branch and use the drive-through instead. Having a sign-in system for branch access by both staff and customers may also be a good strategy—this gives management a running log of who has entered the branch on a given day. The log can then be referenced quickly in the event that a customer, employee or service provider tests positive for COVID-19.

Some banks are doing new account openings or new loans by appointment only, and some have dedicated one branch lobby for business customers only. Given the particular risk to senior citizens and those with preexisting medical conditions, some institutions have also begun designating special times—called “golden hours”—where only these individuals may access the branch.

Bank Employees

The health and safety of bank employees is undoubtedly of paramount concern to each and every bank CEO during this time. To the extent that employees are able, transitioning to a remote work should be encouraged. Keep in mind that with many schools and childcare facilities closing, your employees may be facing a whole new set of challenges at home as they work to adjust the families to new schedules.

For employees that need to report to work at a branch, consider staggering work times or dividing up shifts in the office to minimize the number of people that need to be physically present at a given location. Employees should also take their temperature before reporting to work if possible, and any employee that feels ill or is experiencing symptoms consistent with the coronavirus should be directed to stay home.

While at work, employees should maintain the recommended six-foot distance between each other and their customers. Ask staff to remain within their own work area and not move to other areas of the bank. You may also consider splitting up large teams—such as the mortgage processing department—between buildings, so that if there is an exposure to the virus in one location, the entire team will not be affected.

Finally, it should almost go without saying that non-essential travel should be limited for all bank employees. You should also have a policy in place for employees to report possible exposures and self-quarantine if they travel or have contact with another individual who may be showing symptoms.

Bank Management

In a pandemic situation, communication and coordination between bank management becomes critical. It's a good practice to have your pandemic response team meet daily to keep everyone apprised of the latest developments. Teleconferencing platforms such as Skype or Zoom can be useful for bringing everyone together virtually. Also, remember to check in daily with branch managers on a regular schedule to ensure that branch operations are running smoothly.

In addition, remember to communicate regularly with your regulators and be on the lookout for new guidance not just from the banking agencies but from your local health departments—in a pandemic situation, they have the greatest level of authority over closures and other restrictions. Also look to ABA for additional information at www.aba.com/coronavirus.

These are just a few strategies banks are employing to reduce the spread of the coronavirus, ensure the safety of their employees and serve their customers. As the industry continues to navigate this ever-changing situation, ABA is collecting information on how institutions are responding. To share your bank's response, email coronavirusresponse@aba.com.

Paul Benda is SVP for risk and cybersecurity policy at the American Bankers Association (ABA). Get access to all of the ABA's resources for responding to the COVID-19 pandemic at www.aba.com/coronavirus.



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• Commercial Properties	• Estates, Donations, & Trusts

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Two New Ways for Banks to Help Prevent Elder Abuse

As America's population ages, the problem of elder financial abuse is growing. CRA Partners, an SDBA endorsed vendor, has announced two new ways for banks to get involved in protecting vulnerable senior citizens in their local communities.

The organization's two new offerings—Senior Sentry™ and Senior Secure™—build on the widely adopted Senior Crimestoppers® program to address the needs of seniors in communities big and small. Senior Crimestoppers® is a nationwide crime prevention and education program, powered by the Senior Housing Crime Prevention Foundation.

This year, CRA Partners is celebrating its 20th anniversary of providing safety and security to senior citizens with the Senior Crimestoppers® program. More than 200 banks currently support the protection of 100,000 seniors and earn CRA credit through their sponsorship.

Responding to feedback from bankers and health care administrators that elder financial abuse is a primary concern, CRA Partners has created an educational tool, Senior Sentry™, to educate and train health care staff and caregivers at local senior housing facilities to detect the signs of and to prevent financial abuse of those they care for.

"Banks already have access to training materials on financial abuse for their own employees. The gap is in training for those that have the closest contact with America's elder population, housing facility staff members," said Terry Rooker, president of Senior Crimestoppers. "Facilities' administrators appreciate having a resource like this that adds a level of security to their residents."

Senior Sentry™

Senior Sentry™ is a dynamic educational and online training video that covers topics like how to avoid email and phone scams, warning signs of abuse and what to do if abuse is suspected. It is full of helpful resources to ensure that no one in their golden years is deprived of what they've spent a lifetime saving.

A bank can sponsor a senior facility whether it is low to moderate income or an assisted living facility. This program, which costs \$500 per facility, includes the Preventing Elder Financial Abuse Toolkit for use by banks. The program is great for small banks who don't have robust CRA requirements but want to get involved in educating those that work with seniors.



Senior Secure™

Senior Secure™ is a more robust program for senior housing facilities that includes the educational component, facility signage plus a toll-free, anonymous tip line with rewards offered for information regarding elder abuse. Designed with both protective and education components, it includes Senior Sentry and Preventing Elder Financial Abuse Toolkit. This program can be installed in a low to moderate-income senior facility for CRA exam credit or an assisted living facility. The cost is \$3,500 for a CRA-qualified facility and \$2,500 for an assisted living facility.

"We developed the Senior Secure™ program for banks that truly believe in and support our mission, but are not yet the size at which they are examined for CRA compliance," said David Lenoir, president & CEO of CRA Partners. "These two new programs are a great complement to our flagship Senior Crimestoppers® program. It makes it possible for more banks to get involved with the senior citizens in their local communities. This is increasingly important to bankers as the average age of Americans continues to rise."




The response from family members of residents and staff at senior housing facilities that already offer protections like these has been tremendous. Expressing her gratitude for the bank and Senior Crimestoppers, Shelly Fuller of Bayshore Towers in Pasadena, Texas, said, "On behalf of Bayshore Towers' senior residents, I want to thank you for your support and partnership with us as we provide a safe community."

For more information, contact Ron Brooks, Jr., with CRA Partners at Ron.Brooks@shcpfoundation.org or 877-232-0859 or visit www.SHCPFoundation.org.



Senior Housing Crime Prevention Foundation®

Our Foundation offers three programs that all help to protect America's senior citizens. Which one is best for you? Compare program components here:

	 Senior Crimestoppers®	 Senior Secure™	 Senior Sentry™
Educational Video for Housing Facility Audience on Preventing Elder Financial Abuse	●	●	●
Preventing Elder Financial Abuse Toolkit for use by Banks	●	●	●
24/7 toll-free Tip Line for anonymous crime and incident reporting with rewards up to \$1,000	●	●	○
Signage - Crime awareness/zero tolerance signage prominently displayed	●	●	○
Ongoing in-service education and training for facility staff	●	●	○
Time of your Life enrichment series	●	●	○
Wish Comes True grants	●	○	○
Personal in-room Lockboxes	●	○	○
CRA compliance credit	●	◐	○
Documentation and support for your CRA Exam	●	◐	○
Funding options * Fully accredited 501(c)3	Loan, Investment, or Grant*	Grant*	Grant*
Commitment period	7 years	3 years	1 year
Sponsorship Funding Model	\$85 per resident	Flat fee per facility	Flat fee per facility
Sponsorship Amount	Based on # of residents in facility	\$3500 CRA qualified \$2500 non-CRA	\$500 per facility

SHCPFoundation.org

Cathy Clark Appointed to First Dakota National Bank Board



Cathy Clark has been appointed to First Dakota National Bank's Board of Directors.

Clark is a 37-year veteran of the banking industry, retiring from Wells Fargo in 2017. She began her career in Worthington, Minn., as an ag lender and moved to Sioux Falls to serve in a number of positions for the next 16 years. At Wells Fargo, Clark served as manager of private and business banking, bank president and finally as regional vice president of commercial banking where she consulted companies with annual revenue between \$20 million and \$1 billion.

She currently owns Dynamic Consulting, LLC in Sioux Falls. She is an alumna of Iowa State University and Pacific School of Banking, where she graduated with honors. Clark has served on numerous boards in the Sioux Falls community and statewide.

Clark replaces Celia Miner on the Board, who has resigned after 24 years of dedicated service.

"First Dakota looks forward to adding Cathy Clark's knowledge and expertise to the Board. Her unique background and diverse experience complement the Board's mission," said Board CEO and Board Chairman Larry Ness. "Our Board also thanks Celia Miner for her many years of commitment, expertise and professionalism."

Other members of the Board include: Larry Ness, David G. Olson, Rob Stephenson, Dan Eisenbraun, Walter O. Carlson, Michael Ness, Aaron Ness, Rob Ness, Denny Everson and Denis Fokken. ■■■

Rob Bakke Joins Bell Bank Equipment Finance



Bell Bank Equipment Finance has named Rob Bakke senior vice president/business development. His territory comprises states across the Midwest. Based in Minneapolis, Bakke will offer a wide range of equipment-based financing to a variety of industries.

"Rob is a trusted advisor to his clients and peers within our industry," said Eric Zehr, president of Bell's equipment finance division. "He will be a valuable member of our team as we pursue new growth initiatives."

A graduate of St. Olaf College, Bakke held several sales roles with GE Capital from 2009 to 2016 and most recently worked at MB Bank, acquired by Fifth Third

Bank last year.

Headquartered in Fargo, N.D., Bell Bank was chartered in 1966 and has grown to become one of the nation's largest privately-held banks. Bell is an award-winning company, offering full-service commercial, consumer and private banking as well as mortgage, wealth management and equipment finance services. Bell Bank Equipment Finance, a division of Bell Bank, works directly with end users, provides vendor finance programs and supports other financial institutions with equipment finance solutions. ■■■

Jae Evans Joins UBB's Board



Jae Evans has been appointed as the newest member of the United Bankers' Bancorporation, Inc. (UBBI) and United Bankers' Bank (UBB) Board of Directors.

Currently the president and CEO of Isabella Bank Corporation and CEO of Isabella Bank in Mt. Pleasant, Mich., Evans comes to the Board with more than 40 years of banking experience. During his tenure at Isabella Bank, he has held positions as chief operations officer and as president of the Greenville division. He has served on the board of Isabella Bank Corporation and Isabella Bank since 2014 sitting on the information technology, finance, investment, trust and director's loan committees. Evans received his undergraduate degree from Central Michigan University. He is also a graduate of the Graduate School of Banking at the University of Wisconsin, Madison.

"Jae is a well-respected veteran in the financial services industry. His dedication to his community and the community banking industry aligns well with the mission, vision and values of United Bankers' Bank," said Dwight Larsen, UBB's president and CEO.

Headquartered in Bloomington, Minn., United Bankers' Bank is the nation's first bankers' bank and a full service provider of correspondent banking services to community banks in Minnesota, North Dakota, South Dakota, Montana, Nebraska, Indiana, Iowa, Wyoming, Idaho, Ohio, Oregon, Washington, Michigan, California and Illinois. ■■■

SDBA MEMBERS

Have information from your bank about promotions, accomplishments or branch news? Submit your Bank Notes stories and photos to Alisa Bousa at abousa@sdba.com.

Chief Wealth Management Officer, First Bank & Trust, Brookings, S.D.

First Bank and Trust is looking for an individual to fill a chief wealth management officer position. This person should have a bachelor's degree plus minimum of 10 years of wealth management experience or the equivalent. It is required this person has completed graduate trust school or has attained a J.D. from an accredited institution. This person must have a thorough understanding of laws governing wealth management, including private banking. Strong communication skills, business development strategies and understanding of IT and digital systems are required. For more information about this position and to apply online, please visit our website at www.bankeasy.com. ■

Mortgage Purchase Officer, South Dakota Housing Development Authority, Pierre, S.D.

South Dakota Housing Development Authority is seeking an individual to review residential real estate loan packages assuring that all loans meet compliance with applicable state and federal regulations as they relate to single-family mortgages. Individual will also develop and conduct effective lender training sessions. Successful candidate must have knowledge of loan documentation requirements; possess analytical skills; an assertive attitude towards relationship building; ability to speak publicly; attention to detail; experience working cooperatively with a variety of clients; the knowledge to interpret federal and state regulations; and the ability to communicate concisely, both orally and in writing. A background in mortgage lending, secondary markets and credit administration is required. Successful applicant must have a minimum of a bachelor's degree in business administration or an equivalent combination of education and experience. SDHDA offers paid employee health insurance plus 10 paid holidays, generous vacation leave accrual, and medical, dental, vision and other benefits. Applications must be received by Thursday, April 16, 2020, at 5 p.m. For a full description and how to apply visit SDHDA's website at www.sdhda.org. Veterans' Preference Eligible. Equal opportunity employer. ■

Senior Loan Officer, Harwood State Bank, Harwood, N.D.

Our client, Harwood State Bank located in Harwood, N.D., has a career opportunity for a highly-motivated individual as a senior loan officer. The successful candidate will be responsible for preparing proposals for loan recommendation, generating new business by developing relationships within the community, servicing existing loans, analyzing data and providing customer service. This position will report directly to the president. Qualifications include a bachelor's degree in finance/accounting or equivalent banking experience. The ideal candidate will possess proficient computer skills (Microsoft Office), works well both independently and in a team environment and has effective interpersonal skills. A background in Fiserv Premier (core operating system) and/or Finastra (Laser Pro) is a plus. Harwood State Bank offers a competitive compensation and benefits package and a stable work environment. EOE. To learn more about this position and to apply, please visit www.eidebailly.com/careers/positions-with-clients. ■

Teller, Harwood State Bank, Harwood, N.D.

Our client, Harwood State Bank located in Harwood, N.D., has a career opportunity for a teller. In this role you will handle transactions with customers, in person, by phone, email and online; balance cash drawer daily; open various accounts and assist with miscellaneous internal projects. Qualifications include three plus years of experience in the banking industry. The ideal candidate will possess proficient computer skills, works well both independently and in a team environment and has effective interpersonal skills. Strong attention to detail and a mind for numbers are essential for this position. Harwood State Bank offers a competitive compensation and benefits package and a stable work environment. EOE. To learn more about this position and to apply, please visit www.eidebailly.com/careers/positions-with-clients. ■

Wealth Management Officer, First Bank & Trust, Brookings, S.D.

First Bank & Trust is looking for an individual to fill a wealth management officer position. The trust officer will have a bachelor's degree and three to five years of prior trust administration and/or investment services experience. The officer will have strong communications skills to enable effective communication and interaction with fellow staff and the general public. The officer will possess an understanding of laws and regulations governing the administration of trust and estate accounts. The officer will have a good understanding of investments, asset allocation and financial planning techniques. It is preferred but not required that this person has attained one or more of the following designations—CTFA, MBA, CFP or J.D., or will attain one of the above-referenced certifications within a reasonable period after the officer's start with WMS. For more information about this position and to apply online, please visit our website at www.bankeasy.com. ■

CLASSIFIED LISTINGS

If you have a job opening at your bank, send your classified listing to Alisa Bousa at abousa@sdba.com or www.sdba.com and we will post it on the SDBA website and print it in SDBanker Magazine. The fee is \$50 per ad (200 word limit) for SDBA members or \$100 per ad (200 word limit) for non-members.

Seminars/Conferences/Webinars/Schools

SDBA EVENTS

2020 NDBA/SDBA Annual Convention
June 8-9, 2020 | Bismarck, N.D.

SDBA Agricultural Credit Conference
July 8-10, 2020 | Pierre

SDBA Bank Technology Conference
Sept. 9-10, 2020 | Sioux Falls

LEAD STRONG: Women in Banking Conference
Sept. 23-24, 2020 | Sioux Falls

New Accounts Seminar
Oct. 14, 2020 | Sioux Falls

NEXT STEP: Emerging Leaders Summit
Oct. 27-28, 2020 | Sioux Falls

Annual Security Seminar
Oct. 28, 2020 | Sioux Falls

ABA National Ag Bankers Conference
Nov. 8-11, 2020 | Cincinnati, Ohio

WEBINARS

For a complete list of webinars, visit www.sdba.com/webinars.

Robbery Prevention & Response
April 13, 2020

What You Need to Know About Escrows
April 14, 2020

CFPB Anticipated Rulemaking for 2020
April 14, 2020

10 Critical Issues for Identity Theft
April 15, 2020

BSA/AML for Lenders
April 15, 2020

Quarterbacking Retail Deposits
April 16, 2020

SAR: Line by Line
April 16, 2020

Key Ratio Analysis
April 20, 2020

Open-Ended Lines of Credit—Compliance Issues
April 21, 2020

Signature Card Danger Zones
April 21, 2020

Aligning Your Technology Environment to Fit Your Bank's Strategic Plan
April 22, 2020

Unclaimed Property Compliance for Financial Institutions
April 23, 2020

CRE Lending: Cash Flow Analysis & Cap Rates
April 23, 2020

Safe Deposit Vault Security & Disaster Recovery Essentials
April 24, 2020

Building an IT Strategic Plan That Helps You Make Decisions
April 27, 2020

Equipment Lease Financing
April 28, 2020

BSA: Customer Identification Program—Is it time to Update?
April 28, 2020

Introduction to Banking for New Employees
April 29, 2020

TRID A-Z Seminar OnDemand with Live Streaming
April 30, 2020

Coaching Tellers to Excellence
April 30, 2020

25 Baseline Controls Banks Struggle to Implement
May 4, 2020

Fair Lending
May 6, 2020

Reg E Compliance—Five Best Practices for Handling Disputes
May 6, 2020

Writing BSA Policy and Procedures
May 7, 2020

Introduction to ACH: The Basics
May 8, 2020

Basic Personal and Business Tax Return Analysis
May 11, 2020

Implementing the 2020 Uniform Residential Loan Application
May 11, 2020

Understanding Commercial Real Estate Loan Documents
May 12, 2020

Basic Bankruptcy for Bankers
May 13, 2020

Spotting Opportunities and Making Referrals
May 13, 2020

Deposit Regulation Update and Review
May 14, 2020

SCHOOLS

Dakota School of Banking
June 14-19, 2020 | Jamestown, N.D.

National School for Experienced Ag Bankers
June 22-25, 2020 | Spearfish

Graduate School of Banking Colorado
July 19-31, 2020 | Boulder, Colo.

MBA 2020 Bank Compliance School
July 20-23, 2020 | Bloomington, Minn.

GSBC Community Bankers Summit
July 26-28, 2020 | Boulder, Colo.

Graduate School of Banking Wisconsin
August 2-14, 2020 | Madison, Wis.

GSBC Workshop on Community Bank Investments
Sept. 16-18, 2020 | Las Vegas

GSB Financial Managers School
Sept. 20-25, 2020 | Madison, Wis.

GSB Strategic HR Forum
Sept. 24-25, 2020 | Minneapolis

GSB Sales and Marketing School
Sept. 27-Oct. 2, 2020 | Madison, Wis.

SDBA IRA School
Sept. 29-Oct. 2, 2020 | Sioux Falls

GSB Bank Technology Security School
October 11-16, 2020 | Dallas, Texas

For more details and to register for a training, visit the SDBA's online event calendar at www.sdba.com/events.
Questions, contact the SDBA's Halley Lee at hlee@sdba.com or 605.224.1653.

2021 Scenes of South Dakota Photo Contest

The South Dakota Bankers Association is creating a customized calendar from photographs of South Dakota submitted by South Dakota bankers, their family members and customers. These calendars are exclusive to SDBA member banks and make a great gift for your customers!

If you are an amateur photographer and would like the opportunity to have your creativity displayed in homes and businesses across South Dakota, this is your chance! So send us your photos of farms, barns, agricultural activities, historical South Dakota locations, county fairs, carnivals, parades or festivals, fall colors, winter snowfalls, spring flowers, or summer fun. Any photo that shows the history and beauty of the great state of South Dakota qualifies. All photos submitted will be judged and the top photos will be featured throughout the 2021 Scenes of South Dakota calendar.

HOW TO ENTER DIGITAL PHOTOS

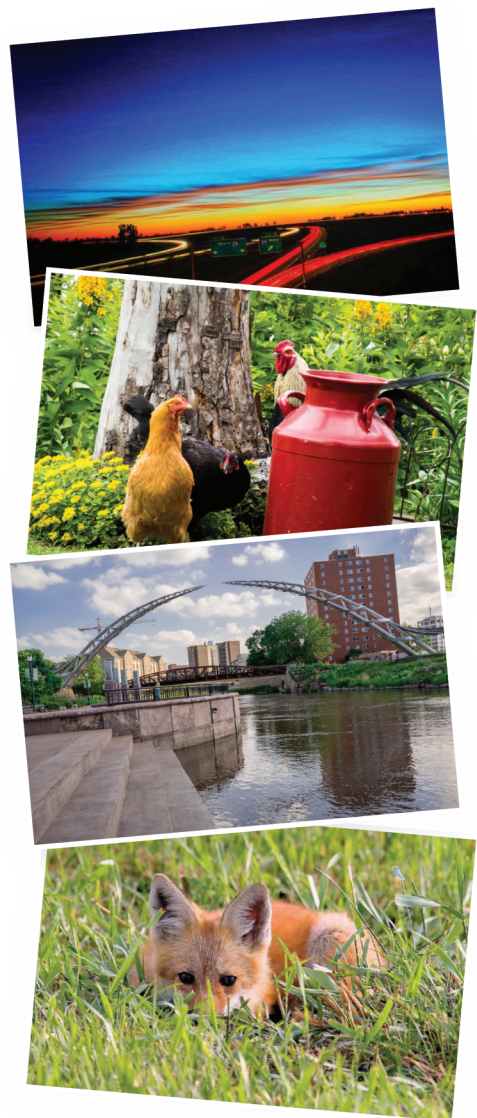
Email your digital photos to abousa@sdba.com or send a CD containing your photos to Alisa Bousa at the address listed below.

Please include one entry form for EACH picture you submit.

- Digital photos must be supplied as an Adobe Acrobat (PDF) or Adobe Photoshop (TIF or JPG) file.
- Images need to be 300 dpi and at least 11" wide x 8.5" tall.
- Digital Camera Info: Use at least a 4 megapixel digital camera. This will not automatically guarantee a high-resolution photo; please check camera settings. Images should be taken at the largest and best quality settings the camera can produce. (Most cameras have at least low, medium and high resolution choices.)

HOW TO ENTER PRINTED PHOTOS

- Complete an entry form (below) and attach it to the back of each photo you submit.
- Mail photos and entry forms to Alisa Bousa at the address listed below.
- Photographs will not be returned unless requested. Please mark the back of the photo "PLEASE RETURN" if you need it sent back to you.



2021 Scenes of South Dakota Photo Contest Entry Form

Name of Banker	_____
Bank	_____
Address	_____
City	_____ State _____ Zip _____
Banker's Phone	_____ Email _____
Photo By	_____
Photo Of	_____
Location of Photo	_____
Month Photo Taken	_____
Photographer's Address	_____
Photographer's Phone	_____ Email _____

- **Entry Deadline: July 31, 2020**
- If submitting a digital photo, please e-mail form to abousa@sdba.com.
- For printed photos, please firmly affix form to the back of your photo and send to:

South Dakota Bankers Association
ATTN: Alisa Bousa
109 West Missouri Ave.
Pierre, SD 57501

For more information, contact Alisa Bousa at abousa@sdba.com or 800.726.7322.



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July 8-10, 2020

Ramkota Hotel & Conference Center
Pierre, S.D.

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