

SDBANKER



OFFICIAL PUBLICATION OF THE SOUTH DAKOTA BANKERS ASSOCIATION | **AUGUST 2021**



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at Conference and National School



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8



10



12



16

features

7 SDBA News

SDBA Seeking a Member Services Coordinator

8 Emerging Leaders

Emerging Leader of the Month: Glenn Graesser

9 2022 Scenes of South Dakota Calendar Order Form

10 Upcoming Events

SDBA Bank Technology Conference, LEAD STRONG: Women in Banking Conference and 2021 IRA School

12 Ag Banking

More than 100 Ag Bankers Attend Conference in Pierre, National School for Experienced Ag Bankers Held in Spearfish

16 Compliance

The Black and White of TRID Timing

in every issue

4 Message from the Chair

A Banking Relay One Topic to the Next

5 From the Executive Office

SDBIS Offers Exclusive Benefits to Members

6 SDBIS Update

Juggling Incidents Are on the Rise

18 Bank Notes

20 Classifieds

22 Education Calendar



message from the chair.....

BY KRISTINA SCHAEFER | General Counsel & Chief Risk Officer | First Bank & Trust, Sioux Falls

A Banking Relay One Topic to the Next

I was a little surprised when I saw the reminder pop up on my calendar that it was time to sit down and write this month's column. I actually just returned to the office a day ago, having participated in a Ragnar Relay in Washington state.

For those of you unfamiliar with the concept, my team of 12 women (six from South Dakota and six from Washington), ran from Blaine to Langley, Wa.—just around 200 miles in around 33 hours. The adventure included being awake for runs in the middle of the night, sleeping in unusual places (high school gyms and fields), and eating an awful lot of peanut butter.

In some ways, my recent running adventure sounds an awful lot like many of our lives during the early days of the COVID pandemic, particularly as we all worked on PPP loans. In other ways, it reminds me of the work that is likely ahead of us in the next year—moving from one banking hot topic to the next!

Like many of you, I was pleased to see the Enhancing Credit Opportunities in Rural America (ECORA) Act re-introduced in the U.S. Senate, which will level the playing field with the Farm Credit System and help lower the cost of credit for farmers and ranchers in rural America. While this is good news, my email inbox is full of articles about the challenges we can expect from a regulatory perspective in the year ahead. I've started a list of the ways that these changes may impact our customers and their banking experience, and I'd encourage you to do the same.

The other thing that I noticed during this Ragnar, as opposed to my last Ragnar a couple of years ago, was just how much technology had changed. Gone were the paper maps with printed directions; we were using our phones to watch our runners and navigate to the next exchange point.

While certainly technology had been changing in the last several years, I think we can likely all admit that the pandemic resulted in a bit of a technology "boom" of sorts, forcing many of us to adopt new technology and embrace our increasingly digital world. Banks will need to continue to rapidly adjust to meeting our customers' needs in this new tech-heavy environment, while ensuring the security and safety of our data. While nothing will ever replace the satisfaction of shaking someone's hand after closing a big deal, we



Kristina Schaefer with ABA President/CEO Rob Nichols at the ABA Summer Leadership Meeting in Austin, Texas.

need to be prepared to use technology to better serve our customers' different needs and remain competitive.

In closing, I received my first "back to school night" email this week, reminding me that fall is just around the corner. As a result, I'll put in a short plug for some of the fantastic programming that the SDBA has planned for this fall.

In September, there is the Bank Technology Conference, LEAD STRONG: Women in Banking Conference and IRA School. All of these are great events providing relevant content and a chance to connect with bankers across the state.

Finally, the SDBA also has strategic planning scheduled for September. Every member bank will have the chance to provide input via a survey sent to its chief executive officer, but we welcome feedback from others as well. Don't hesitate to reach out to either me or SDBA President Karl Adam with additional thoughts, questions or concerns.

Hopefully by the time I sit down to write my next column, we'll have received some much-needed rain. In the meantime, drop me a note if you have any feedback (or ideas for a column!). 🌧️

Kristina Schaefer is general counsel and chief risk officer at First Bank & Trust in Sioux Falls. Schaefer can be reached at 605.782.8033 or kristina.schaefer@bankeasy.com.



from the executive office.....

BY KARLTON ADAM | President | South Dakota Bankers Association

SDBIS Offers Exclusive Benefits to Members

The second half of 2021 is officially underway. While this time of year is a milestone for many annual processes, for many of our member banks this time of year is when health insurance plans and operational insurances are reviewed and renewed.

Thank you to each member of the SDBA family that currently utilizes the insurance resources of the South Dakota Bankers Insurance & Services (SDBIS). The SDBIS includes the South Dakota Bankers Benefit Plan Trust health plan as well as the bank cyber, liability, property, bond, director and officer, and error and omission insurance products.

For SDBA members who don't currently access the insurance products available through the SDBIS, I want to encourage you to take a close look at the exclusive benefits offered to our SDBA membership and ask you for your business.

The SDBIS understands the importance of providing member banks with affordable and superior health insurance for bank employees and their families in addition to competitive property and casualty coverages designed specifically for your bank operations, and that is exactly what we have developed at the SDBIS!

Under the leadership of SDBIS President Mike Feimer and our SDBIS team, we have established a one-of-a-kind, self-insured health insurance plan that is owned by the employees of the Trust. This plan is available to all our member banks with customizable deductibles to fit your bank and employees alike since 2014. To date, our health trust insures nearly 3,000 banker lives.

Additionally, within our vast insurance product offerings, we have taken great pride in working with a variety of financially-strong insuring companies from across the country to custom build and protect your bank and its operations.

My high-level summary certainly does not suitably highlight all that our SDBIS team and our product offerings represent. However, it is important for you to know that our insurance services are exclusive to members of the SDBA, period. We exist to provide



SDBA Chair-Elect Dave Bangasser, Dacotah Bank, Sioux Falls, and his wife Karen and SDBA President Karl Adam and his wife Joan joined with banking industry peers in Mackinac Island, Mich., for the Central States Conference on July 12-14.

quality health insurance services to you, your employees and their families, property and casualty coverages for your bank, and your banking operations.

That has been our mission since day one. All revenue and commissions generated through these tailor-made banker products goes to help sustain our overall South Dakota Bankers Association objective.

If you are a current customer of the SDBIS, I thank you for your continued support. If you are interested and willing to have your health and property and casualty insurance quoted, please do not hesitate to contact us.

Remember, our member banks are our only customers! For more information and quoting, contact Mike Feimer at mfeimer@sdba.com or 605.660.2341. 📞

Karlton Adam is president of the South Dakota Bankers Association in Pierre. Adam can be reached at 605.224.1653 or kadam@sdba.com.



Juggling Incidents Are on the Rise

A few times a year we run articles from our preferred vendors. Craig Collins from Intact Insurance wrote this informative article on keeping customers safe and what to look out for.

By Craig Collins, President, Financial Services, Intact Insurance



While card skimming, wire fraud, or hook and chain losses have dominated conversations about risk for banks, a new threat is on the rise: "juggling." As customers and businesses start to return to normal, foot traffic inside and around the bank is increasing.

Unfortunately, some of the additional visitors are looking at methods of robbing customers after they leave the bank lobby. This article will define "juggling," look at clues for identifying a potential juggler, and provide some procedures to implement to protect your customers from falling victim to juggling.

What is Juggling?

Bank juggling is a term used to describe a scenario where a robber waits in the parking lot or other area near the bank and observes customers going in and out of the bank location. They look for customers who exit the bank with a deposit bag or a thick cash envelope. Branch lobby entrances, in-store teller lines, drive-throughs and ATMs are prime locations for this to occur.

The customer is followed by the juggler to their next destination, whether it be to the grocery store, gym or home. The juggler will then take the opportunity to either break into their vehicle or rob them directly.

How to Identify a Potential Juggler

Juggers will back their car into a parking spot with a clear view of the front door, ATM or drive-through lanes. Watch for:

- A vehicle moving between several parking spaces.
- Occupants of the vehicle never entering the building.

- Vehicles with more than one passenger.
- Vehicles with dark tinted windows or limited visibility to the interior.

Safety Considerations for Your Customers

- Conceal your bank deposit bags, envelopes, etc. as you enter and leave the bank.
- Always keep your cash with you when you go to your next destination; never leave it or try to hide it in your vehicle.
- Always check your surroundings; if something doesn't seem right, it probably isn't.
- When you get back into your car, or are at an ATM drive-through, make sure your doors are locked so no one can force their way in.
- If you feel like you're being followed, drive straight to the police station or call 911.
- Make the trip to the bank the last stop of your errands.
- If possible, vary the time and the route that you use for bank visits.

As juggling continues to increase in frequency, lobby employees (mainly tellers) should be aware of this scheme. Knowing the signs of a potential juggler as well as providing customers with discrete reminders about safety and prevention will be a significant deterrent to this crime happening to your customers.

To learn more about bank juggling and other forms of theft, contact Craig Collins at ccollins@intactinsurance.com or 952.852.2434. 📊

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

SDBA Seeking a Member Services Coordinator

Do you enjoy a challenging, ever-changing environment where prioritizing and multitasking are the norm? Are you proactive and forward thinking? Do you take pride in your work? Are you a natural relationship builder and collaborative problem solver?

If you answered "yes" to these questions, you may be interested in applying for the member services coordinator position with the South Dakota Bankers Association (SDBA). The SDBA is the premier trade association for banks in South Dakota. In this role, you will work in collaboration with our team to ensure that our members receive exceptional customer service and support. This position is located in Pierre, S.D.

The SDBA offers a competitive salary commensurate with experience, health insurance, 401k plan, paid holidays, and vacation and wellness time. The full position description is available at www.sdba.com/memberservicescoordinator.



Email resume, references and cover letter to Administrative Vice President Halley Lee at hlee@sdba.com no later than Aug. 31, 2021. A confirmation email will be sent indicating receipt of your application. ■■■

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Emerging Leader of the Month: Glenn Graesser

As part of the SDBA's mission to grow South Dakota's future bank leaders, we feature a monthly emerging leader. This month's feature is on Glenn Graesser with First Fidelity Bank in Platte.

First-Ever Job



My first job off the farm was for Steffen Fencing in Gregory, which was manual labor in some hot conditions. I always appreciated that the owner worked right there with us and was ready to take his turn at hard tasks. I took a lot away from his management style and have found it easiest to build trust by being willing to jump into the fray and help on the front line.

Emerging Leader Story

I found an opportunity with First Fidelity Bank in Platte that offered a healthy work-life balance and was closer to where I grew up (Colome). When I joined the bank, I didn't expect to advance for quite some time, which was a great, low-pressure situation in which to learn. Unfortunately, or fortunately for me, things happen and plans change. I was promoted to branch manager in Platte and elected to First Fidelity Bank's Board of Directors this year. I have never been afraid of the next challenge. I have a lot to learn, but we have an amazing team in Platte and First Fidelity Bank's leadership is second to none.

What He Most Likes About His Job

I am a loan officer with the majority of my customers being ag operators of some specialty. I truly enjoy meeting people and getting to know their story and am always ready to visit with someone when they walk in to my office.

If He Could Have Any Job

My first instinct would be a professional baseball coach, but there are a lot of drawbacks to that as well. As someone who joined the banking industry in a roundabout way, I have had many positive as well as negative past job experiences throughout my life. Working as a loan officer for First Fidelity Bank has been overwhelmingly positive. No job will be perfect, but if I can have pride in what I do, help someone along the way and all while providing for my family, I am content

with what I am doing. I'm not saying a career in banking is my dream job, but if I knew what my dream job was then I would be pursuing it. I currently love what I am doing.

His Life's Passions

My life's passion is my family. I have a beautiful wife, Kirsten, who is very patient with me. I love watching my three boys—Walter (11), Henry (10) and Edward (3)—grow and develop.

In His Spare Time

I unwind by reading or being active with my boys. My spare time seems to be centered around my sons' sports and activities. We have played a lot of catch recently, but with baseball season winding down, it is time to switch to football and cross country training. We play video games together as well, but their talents have caught up to and surpassed my own. I enjoy golf or camping if I can fit it in and help out on my father's ranch when he needs an extra hand, but I have been spending a lot of time remodeling my house in Platte. My wife and I re-sided and painted the entire house last fall and have now turned our attention to the basement.

Little Known Facts About Him

I am president of the Platte Chamber of Commerce and a board member of Platte Summer Rec, our youth baseball organization. Both keep me busy, but I highly value community involvement and gain great satisfaction from participating on those boards. 🌈



Glenn and Kirsten Graesser and their sons Henry, Edward and Walter.

South Dakota Bankers Association 2022 Scenes of South Dakota Calendar

The South Dakota Bankers Association is pleased to offer you the Scenes of South Dakota Calendar. This calendar will feature photos of South Dakota submitted by South Dakota bankers, their family members and customers. Your bank logo and name can be printed on each calendar to display in homes and businesses all year long. **Calendar orders are due by September 1, 2021, to get the low price of \$1.45* per calendar. Each order will have an additional \$25.00 production charge.**

The Scenes of South Dakota calendars are exclusive to SDBA member banks. These calendars are a great opportunity to thank your customers for their business and promote your bank. The SDBA logo is also included to emphasize the strength and security of South Dakota's banking industry. Please see the information below and order today! All orders will be shipped November 1, 2021.

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***Pricing Information:** Orders placed by September 1, 2021 receive the low price of \$1.45 per calendar. After September 1, price is \$1.71. Each order will have an additional \$25.00 production charge (layout for press run, in-house press proof, boxing, labeling), plus shipping. Logo will be black unless color is requested. Send no money now. Orders will be billed when shipped. Orders cannot be accepted after September 15, 2021.




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SDBA Bank Technology Conference

September 8-9, 2021 | Sioux Falls

Technology and innovation have been transforming financial services since long before artificial intelligence and iPhones, and your role as an IT professional is ever-changing, especially in today's environment. The SDBA Bank Technology Conference on Sept. 8-9 at the Hilton Garden Inn Sioux Falls South in Sioux Falls is designed to provide support as you keep on top of technology trends, navigate the business of banking, and build and sustain your bank's technology strategy—all to improve access and better serve your customers.

This conference will provide you with an opportunity to learn from industry experts, network with IT colleagues, and visit with exhibitors to see and experience the latest in products and services. The event will begin Wednesday evening with a reception with the exhibitors. Thursday's sessions are:

- Cryptocurrency—AML/KYC, Compliance and Forensic Investigations
- Ransomware & Disaster Recovery Planning: Data Protection & Data Backup—They Are NOT the Same Thing
- Staying Viable in the Fintech Future
- How do I Know my Security Program is Effective?
- Speed Networking
- The Art of Communicating to the Board
- Vulnerability Management: How to Mitigate for Your Bank and Your Vendors

There is an opportunity for business partners to exhibit at and sponsor the conference. See the full agenda and register to attend at www.sdba.com.



LEAD STRONG: Women in Banking Conference

September 14-15, 2021 | Sioux Falls

The SDBA's 2021 LEAD STRONG: Women in Banking Conference, which promises to educate, enlighten and engage, will be held Sept. 14-15 at the Sioux Falls Convention Center. This is an opportunity to connect with one another and celebrate all we have endured since we last met.

In addition to a great lineup of speakers and ample opportunity to network, come prepared for some interactive sessions. Bring your best listening skills, your most insightful questions for our industry leader panel and bring a book or two that you would like to exchange during the "Once Upon a Time..." session.

The event will begin Tuesday evening with a reception at R-Wine Bar. Wednesday's sessions are:

- The Spectrum of Awesome
- Mix it Up: Speed Networking
- Human Trafficking: Closer to Home Than You Think
- Leadership—Courage Within
- Sit Down, Gordon. I Am Enough.
- Honest Conversations: Panel of Distinguished Women Banking Industry Leaders
- Building a Powerful Presence
- Say What? Micro Session

This year's service project is Call to Freedom, which provides supportive services for victims of human trafficking and sexual exploitation. The SDBA requests attendees bring a gift card to donate, which allows Call to Freedom to direct resources according to need.

There is an opportunity for business partners to sponsor the conference. See the full agenda and register to attend at www.sdba.com.



SDBA 2021 IRA School

September 28–October 1, 2021 | Sioux Falls

The SECURE Act impacts two main topics: RMDs and death distributions. The SDBA's 2021 IRA School on Sept. 28 to Oct. 1 in Sioux Falls at the Clubhouse Hotel & Suites will address these relevant changes.

IRAs are one of the most complicated areas of bank personnel responsibility. Continual education is necessary to ensure confidence. Working with IRAs is a process and must start with a strong foundation. This school can provide this foundation through a comprehensive curriculum.

Attendees can register to attend the full school, days one to three, or day four only. See the full agenda and register to attend at www.sdba.com.

IntraFi Network FDIC Deposit Insurance Webinar

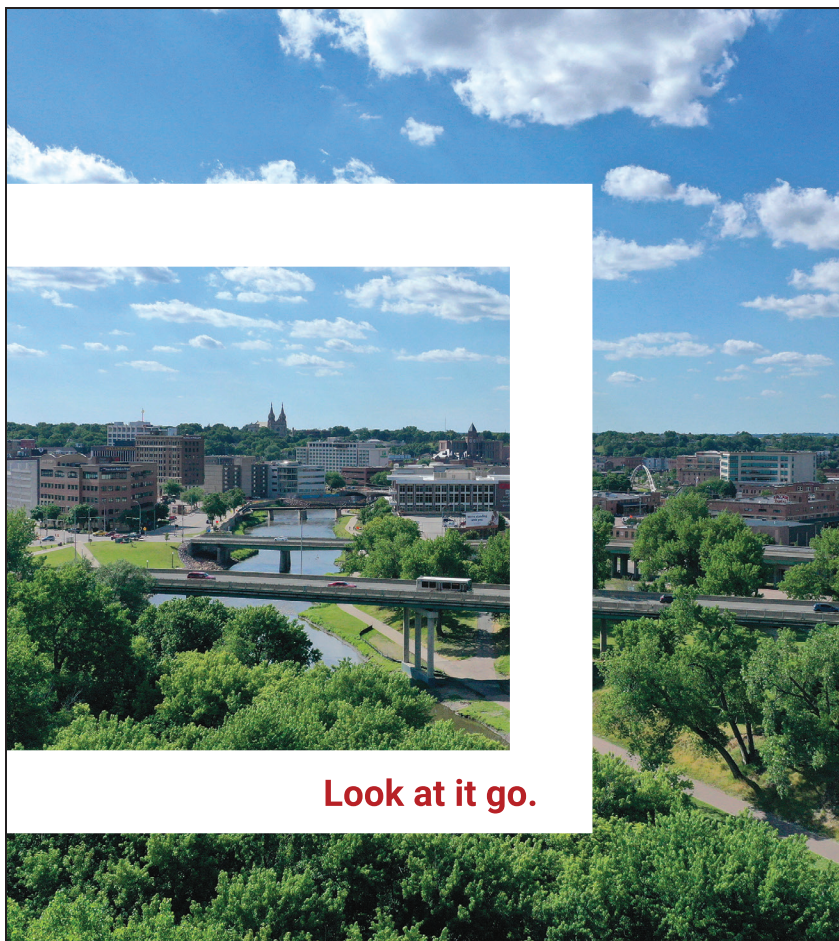
Aug. 17, Sept. 14, Oct. 19 or Nov. 16 | Virtual

IntraFi Network will host a series of webinars titled FDIC Deposit Insurance Coverage and Related Matters. This free webinar is designed for CPAs, all levels of bank employees and executives who would like to learn more about FDIC deposit insurance coverage and related matters.

Topics will include: coverage background, basic coverage rules, agency or custodial accounts, coverage for government accounts, examination preparation and reciprocal deposits. CPAs can receive one CPE credit (approved by NASBA), and non-CPA attendees will receive a certificate of attendance.

Joe DiNuzzo, a former attorney with the FDIC and an expert in FDIC insurance regulations, will lead the session. The session will include a Q&A segment to address specific concerns. Upon completion, attendees will have a thorough understanding of how FDIC insurance coverage works and other matters relating to FDIC insurance.

The webinar will be offered on Aug. 17, Sept. 14, Oct. 19 and Nov. 16. To see the webinar times and register to participate, visit www.intrafi.com/lp/fdic-deposit-insurance-coverage-and-related-matters.



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More than 100 Ag Bankers Attend Conference in Pierre

More than 100 ag bankers from across the state attended the SDBA's Agricultural Credit Conference in Pierre on July 21-22. The conference focused on the unique needs of ag bankers and the need for quality information and training to better serve their customers.

One topic of interest at this year's conference was avoiding the pitfalls of banking marijuana and hemp. Zane Gilmer, a partner with Stinson LLP in Denver who has assisted numerous banks across the country in developing and implementing policies and procedures related to marijuana and hemp, said that banks who decide to bank marijuana-related businesses do make a lot of money, but they also spend a lot on compliance.

"Many of you are probably thinking that you are never going to have to deal with this or your work will never allow this," Gilmer said. "What you need to be aware of is that if you are actually going to avoid this industry, there are things that you should do as best practices from a regulatory perspective to basically adhere to what your policy is."

Gilmer went on to discuss the basics of developing a bank's policy, which should include which actors will services be provided to, which services will be provided and how will the bank's policy be followed.

Exhibitors at this year's conference were:

- Ag Resource Management (ARM)
- BigIron Auctions
- Country Banker Systems
- Dakota Valuation, LLC
- Farmer Mac
- Pifer's Auction, Realty and Land Management
- ProAg Bankware Technologies
- SDSU Extension
- SD Center for Farm & Ranch Management
- SD Department of Agriculture and Natural Resources
- USDA Natural Resources Conservation Service
- USDA Rural Development
- Vantage Point Solutions

Thank you to the sponsors which helped make this year's conference a success.

- Bankers' Bank of the West
- Dakota Prairie Bank
- Dakota Valuation, LLC
- Country Banker Systems
- Farmer Mac
- Graduate School of Banking Wisconsin
- Northern Plains Appraisal LLC



Jesse Foster, BankWest, Pierre, and First Bank & Trust employees Nancy Bitterman, Canton; Rod Wolforth, Garretson; and Tate Thorstenson, Sioux Falls.



Blaine Carey, South Dakota Center for Farm & Ranch Management, Mitchell, and First Dakota National Bank, Yankton, employees Treveor Hupp, Koni Opfer and Sandy Yaggie.



Matt Tereshinski, First Dakota National Bank, Yankton; Bob DeWald, Black Hills Community Bank, Rapid City; and Steven Edoff, First Interstate Bank, Wall.



Tanner Kost, Dakota Prairie Bank, Fort Pierre, and Rivers Edge Bank employees Justin Beckstrand, Marion; Lance Steuck, Hawarden, Iowa; and Nick Gortmaker, Marion.



Exhibitors Lisa Zens and Katie Daugherty with Ag Resource Management, Sioux Falls.



Heartland State Bank employees Samuel Domke, Tulare, and Craig Hargens, Wessington, and Bob Goetz, American Bank & Trust, Huron.



Exhibitor Joe Booth, BigIron Auction, Omaha, visits with exhibitor Tim Peters, Pifer's Auction, Realty and Land Management, Sioux Falls.



Panelists Dr. Joseph M. Santos, SDSU, Brookings; Nate Franzen, First Dakota National Bank, Yankton; and Bill Even, National Pork Board, Des Moines.



Brett Hanson (left), First Interstate Bank, New Underwood, visits with exhibitors Sean McCary and Mike Hinton with ProAg Bankware Technologies, Omaha.

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National School for Experienced Ag Bankers Instructors (L-R): Sam Miller, Bob Craven, Robert Hayes, Matt Roberts, Nate Franzen, Dale Nordquist and Pauline Van Nurden during the "Everything and the Kitchen Sink" session.

National School for Experienced Ag Bankers Held in Spearfish

The SDBA hosted the 2021 National School for Experienced Ag Bankers on the campus of Black Hills State University in Spearfish on June 21-24. Sixty-five students from nine states across the country participated in this year's school, which was the ninth school for experienced ag bankers.

The school utilizes an intensive curriculum designed to train in all facets of agricultural lending with emphasis on credit analysis, credit scoring, risk rating, working with your customer in challenging times, troubleshooting problem loans, futures, options and live case studies. In addition, students were provided an opportunity to engage in an in-depth question-and-answer session with the instructors during the "Everything and the Kitchen Sink" session following dinner on Wednesday evening.

Instructors were: Denny Everson and Nate Franzen, First Dakota National Bank, Yankton; Robert Craven, Dale Nordquist, Pauline Van Nurden and Ed Usset, Center for Farm Financial Management at the University of Minnesota, St. Paul, Minn.; Sam Miller, BMO Harris Bank, Appleton, Wis.; Dr. Matt Roberts, Kernmantle Group, Columbus, Ohio; Dana Dykhous, First PREMIER Bank, Sioux Falls; Clair Gerry, attorney, Sioux Falls; and Robert Hayes, Davenport Evans, Sioux Falls.

The SDBA will host the 2022 National School for Beginning Ag Bankers on June 20-23, 2022, at Black Hills State University in Spearfish. The SDBA will next offer the Experienced Ag Bankers School in 2023. 🌱



Graduates of 2021 National Ag Bankers School

- Aubrey Andersen, Black Hills Community Bank NA, Rapid City, S.D.
- Andrew Baus, Reliabank Dakota, Hartford, S.D.
- Derek Berg, Wanda State Bank, Wabasso, Minn.
- Evan Blomgren, Wanda State Bank, Wanda, Minn.
- Jacob Bothun, F&M Bank Minnesota, Clarkfield, Minn.
- Jed Breuker, BankWest, Pierre, S.D.
- Anthony Bruhn, Starion Bank, Oakes, N.D.
- Andrew Buchmann, SD Division of Banking, Sioux Falls, S.D.
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- Phillip Downs, Citizens State Bank, Sinai, S.D.
- Logan Doyle, Dacotah Bank, Sioux Falls, S.D.
- Jody Engel, BankWest, Winner, S.D.
- Sandy Esqueda, Bank of the West, Fresno, Calif.
- Tristin Fliehe, First State Bank Southwest, Edgerton, Minn.
- Bobby Foster, Ramsey National Bank, Devils Lake, N.D.
- Erik Ganstrom, Community National Bank, Seneca Kan.
- Brian Gass, First National Bank, Slayton, Minn.
- Nick Gortmaker, Rivers Edge Bank, Marion, S.D.
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- Kevin Hohlen, First Community Bank, Glasgow, Mont.
- Cory Hughes, First PREMIER Bank, Sioux Falls, S.D.
- Alex Johnson, Integrity Bank Plus, Walnut Grove, Minn.
- Mark Jorgensen, Starion Bank, Bottineau, N.D.
- Jason Jung, BankNorth, Warner, S.D.
- Tyler Kane, First Northern Bank of Wyoming, Sheridan, Wyo.
- Taylor Kathol, CorTrust Bank, Gayville, S.D.
- Jacob Kral, Pioneer Bank, North Mankato, Minn.
- Bill Kuhl, ONE AMERICAN BANK, Centerville, S.D.
- Teri Lawrence, Bank of the West, Fresno, Calif.
- Brad Lemmel, First National Bank in Philip, Philip, S.D.
- Bracey Lerner, Farmers and Merchants State Bank of Springfield, Springfield, Minn.
- Dustin McIntosh, BankWest, Pierre, S.D.
- Marty Michalek, First Dakota National Bank, Chamberlain, S.D.
- Shane Morris, Bank of Turtle Lake, Turtle Lake, N.D.
- Andrew Morris, The First National Bank in Sioux Falls, Sioux Falls, S.D.
- Melissa Mudgett, Dacotah Bank, Clark, S.D.
- Jenny Mueller, Minnwest Bank, Ortonville, Minn.
- Kalyn Neal, Federal Reserve Bank of Kansas City-OKC Branch, Oklahoma City, Okla.
- Thomas Newman, The First National Bank in Sioux Falls, Sioux Falls, S.D.
- Dana Oberloh, First State Bank Southwest, Worthington, Minn.
- Ellie Oltmanns, First PREMIER Bank, Sioux Falls, S.D.
- Justin Palmquist, Rivers Edge Bank, Howard, S.D.
- Sheila Payer, BankWest, Armour, S.D.
- Erik Peterson, F&M Bank Minnesota, Olivia, Minn.
- Nick Rennau, First Dakota National Bank, Wood River, Neb.
- Samuel Richards, Farmers State Bank, Hoffman, Minn.
- Darin Ries, BankWest, Pierre, S.D.
- Desi Simons, BankWest, Selby, S.D.
- Seth Skogen, Dacotah Bank, Hettinger, N.D.
- Clay Spielmann, First State Bank of Roscoe, Eureka, S.D.
- Sara Stegner, Minnwest Bank, Wilmot, S.D.
- Charlie Stephenson, Dacotah Bank, Brookings, S.D.
- Mark Stevens, 1st Financial Bank USA, Dupree, S.D.
- Tony Taylor, The Lakota Fund, Inc., Kyle, S.D.
- Matthew Teel, American Bank & Trust, Wolsey, S.D.
- Jeff Tiede, CorTrust Bank, Artesian, S.D.
- Cole Tirrel, Security State Bank, Chancellor, S.D.
- Joshua Toews, First Community Bank of Montana, Wolf Point, Mont.
- Tyler Vavra, BankWest, Mitchell, S.D.
- Fred Vogel, Dacotah Bank, Mobridge, S.D.
- Megan Williams, Granite Falls Bank, Granite Falls, Minn.
- Katherine Wilts Johnson, Center for Farm Financial Management, St. Paul, Minn.

The Black and White of TRID Timing

By John Berteau, Associate General Counsel, Compliance Alliance

There are so many ways to violate TRID. Mastering the content requirements (knowing what to put where) is a difficult task for even the most seasoned compliance professional and is the source of numerous violations. Conquering the timing requirements (knowing when to give what) seems to be a much easier assignment, but is one that also causes numerous violations. When it comes to what information to include in disclosures, and in which section, there is a lot of gray area, too much, in fact. However, when it comes to when to give the disclosures, the regulations are a lot more black and white.

Let's face it, TRID is difficult.

First, even the name is challenging: TRID is an acronym made up of other acronyms. TRID is short for TILA-RESPA Integrated Disclosures. TILA is an acronym for the Truth in Lending Act, and RESPA is an acronym for the Real Estate Settlement Procedures Act.

Second, many things related to TRID are conditional: the definition of "application" is very different than most other regulations, there are multiple definitions of "business day," and the regulations do not even address every common scenario, let alone every conceivable scenario.

Third, the requirements are spread out: be sure to check the regulation, the commentary, the published guidance, any FAQs, and the occasional final rule preamble if you want to understand a requirement the best you can.

If you've read this far, then you should know that the TRID requirements are largely about giving an applicant two "named" disclosures: the loan estimate and the closing disclosure. The loan estimate is a reliable estimate of costs given early in the process to loan applicants in order to allow them to shop around for the best loan. The closing disclosure is a precise listing of costs given just before closing to let the applicant know what the confirmed cost of credit is.

In order for an extension of credit to be subject to the TRID requirements it must be all of the following: closed-end, made to a consumer, for a consumer purpose and secured by real property. Once you've determined your extension of credit is subject to the TRID requirements, the clock may have already started.



The Loan Estimate

(Contents: 1026.37; Timing 1026.19(e))

The clock on the TRID timing requirements begin as soon as the bank receives an "application," which is defined specifically as the submission of the applicant's name, income, Social Security number, collateral property address, estimated value of the collateral property and the loan amount requested. Once a bank has received all six pieces of information the clock has started, and the bank is required to send the applicant a copy of the loan estimate within three business days.

For this purpose, a business day is any day that the bank is open for carrying on substantially all of its business functions. This means some banks will count Saturdays for this window to send the loan estimate, and others will not. This is sometimes referred to as the "general definition of business day." The regulations do not require that the initial loan estimate be received by any particular number of business days, so any questions of the receipt of the loan estimate are almost always in relation to loan closing.

The bank is only required to honor the estimates given on the loan estimate for 10 business days, after which the loan estimate expires and if the applicant decides to proceed after expiration it is up to the bank whether to honor the existing estimates or provide an applicant with a new loan estimate with new estimated costs. Expiration is determined using the definition of business day that will include Saturday for some banks and will not for others.

Occasionally a fee will need to be increased due to the information relied on by the bank when issuing the loan estimate being inaccurate. This is referred to as a changed circumstance, change in circumstance or change of circumstance. Regardless of what you call it, when this happens, in order for the bank to pass this increase off to the applicant, the bank must send a revised loan estimate within three business days of learning of the increase in the fee, using the definition that will include Saturdays for some banks and will not for other banks.

For the purposes of loan closing, any revised loan estimate must be received no later than four business days prior to loan closing. This definition of business day includes all calendar days other than Sundays and legal public holidays. This is sometimes called the "specific definition of business day." However, since this is a receipt requirement and not a sending requirement, it is important to point out that a TRID disclosure is considered to be received three business days after it is sent, using the definition that includes all calendar days other than Sundays and legal public holidays.

The Closing Disclosure

(Contents: 1026.38; Timing: 1026.19(f))

Before closing a loan, the bank must send the closing disclosure to the applicant. The closing disclosure must be received at least three business days prior to loan closing, using the definition that includes all calendar days other than Sundays and legal public holidays.

If there is a change to the loan such that the APR becomes inaccurate, there is a prepayment penalty added or there is a change in loan product, the bank is required to provide a revised closing disclosure to the applicant, which must be received at least three business days prior to closing, using the definition that includes all calendar days other than Sundays and legal public holidays.

After closing a loan, if during the 30-calendar-day period following the loan closing, an event in connection with the loan closing causes the closing disclosure to be inaccurate and the inaccuracy results to a change in the amount paid by the consumer, the bank is required to send a copy of the revised closing disclosure no later than 30-calendar days after discovering such inaccuracy.

If the bank discovers a non-numeric clerical error within the 60-calendar-day period following the loan closing, the bank is required to send a copy of the revised closing disclosure no later than 60 calendar days after loan closing.

If the amount paid by the consumer exceeds the amount indicated on the closing disclosure, the bank is to provide a refund and a revised closing disclosure no later than 60 calendar days after the loan closing. 📊



John S. Berteau serves as associate general counsel for Compliance Alliance, an SDBA endorsed vendor and associate member. He has nearly 15 years of combined experience in the financial services industry. At Hancock Whitney Bank, he worked in the field of environmental risk management and compliance (CERCLA/RCRA/Wetlands). At Alorica, the nation's fastest-growing BPO, Berteau worked in tandem with some of the largest banks in the U.S., helping to evaluate financial risks. He holds bachelor's and master's degrees in history from the University of New Orleans, a juris doctorate from Loyola University New Orleans and is a licensed attorney in Louisiana. In addition to being a featured author, Berteau recently took over the editor role for C/A's Access magazine. As a hotline advisor, he helps C/A members with a wide variety of regulatory and compliance questions.

For more information about Compliance Alliance, call 888.353.3933 or visit compliancealliance.com.

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Brian Egeberg and Pam McCready Join Security National Bank of South Dakota

Security National Bank of South Dakota has welcomed two new employees.



Brian Egeberg has been named vice president of commercial services in Sioux Falls. A professional with more than 30 years of financial experience, Egeberg will now combine his expertise in commercial and small business lending, treasury management and business development to support the success of local businesses in Sioux Falls.

Egeberg began his banking career on the teller line during his college years, while earning a bachelor of arts degree in management from the University of Illinois Springfield. Over the years, he has served several service organizations and is looking forward to becoming engaged in the Sioux Falls community.



Pam McCready has joined Security National Bank as a commercial services officer. She brings with her more than 15 years of credit and financial experience as a regional credit manager, credit team lead and senior credit analyst at another financial institution in Sioux Falls.

McCready graduated from Wayne State College in Nebraska with a bachelor of science degree in business administration and a concentration in management. Also active in the community, she volunteers as a coach with YMCA Basketball and Dakota Alliance soccer. ■■■

United Bankers' Bank Welcomes Jennifer Severson as New CFO



Jennifer Severson has been appointed as executive vice president and chief financial officer of United Bankers' Bank (UBB).

Severson has more than 19 years of experience in community banking. Prior to joining UBB, Severson was the chief financial officer and chief operating officer at Stonebridge Bank. In her role, she managed the accounting, finance, HR, IT, compliance and operations areas of the bank before its acquisition by American National Bank where she was most recently senior vice president and senior director of Minnesota credit strategy.

Her banking career has also included roles in credit and client service at M&I Bank in Minneapolis, commercial lending at FisTier Bank in Boulder, Colo. and commercial real estate lending at Citizens Bank of Massachusetts in Boston, Ma.

Severson received her undergraduate degree in business and psychology from Augustana University in Sioux Falls and her MBA with a concentration in finance from the University of Colorado at Boulder.

Headquartered in Bloomington, Minn., UBB is a full service provider of correspondent banking services to community banks. ■■■

SDBA MEMBERS

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

South Dakota Department of Health to Hold Public Hearing on Medical Cannabis Rules

The South Dakota Department of Health will hold a public hearing to consider the adoption and amendment of proposed rules for South Dakota's medical cannabis program as required by SDCL 34-20G.

The hearing will be held on Aug. 18, 2021, from 1:30 to 3:30 p.m. CDT in Conference Room 3 of the Kneip Building at 700 Governor's Drive in Pierre. Those interested in testifying for or against the proposed rules may do so by appearing in person or remotely at the hearing.

Those wishing to testify remotely must register by Aug. 13, 2021. Individuals may also send written comments/materials to the South Dakota Department of Health to 600 E. Capitol Ave., Pierre, SD 57501. Material sent by mail must reach the Department of Health by Aug. 28, 2021, to be considered.

After the hearing, the Department of Health will consider all written and oral comments it receives on the proposed rules. For more information, visit medcannabis.sd.gov. ■■■



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IRA CHANGES ARE HERE: WHAT DOES IT MEAN?

Dec. 20, 2019 | SECURE Act "Retirement Tax Bill" Signed

March 27, 2020 | CARES Act Passed

2021 New IRS Notices

Agricultural Banker, Dacotah Bank, Dickinson, N.D.

Dacotah Bank, 12th largest agricultural bank in the United States, is seeking an experienced, self-motivated individual with five-plus years of ag lending experience to join our team in Dickinson, N.D. Looking for individual with strong relationship management and interpersonal skills; commitment and enthusiasm for community banking; experience managing a diverse portfolio, and be a team player. Responsibilities of this position include: managing relationships with community banking ag customers; prospect and develop new customer relationships; and retain and expand existing customer relationships. Don't miss out on your opportunity to shine with one of American Banker's Best Banks to Work For. We offer an excellent benefits package, a competitive salary and an enjoyable work environment. Apply online at: dacotahbank.com/careers. Dacotah Bank is an Equal Opportunity Employer of women, minorities, protected veterans and individuals with disabilities. ■

Agricultural/Commercial/Consumer Banker, Quoin Financial Bank, Miller, S.D.

Quoin Financial Bank has an excellent opportunity for a self-motivated individual to join our team as a loan officer developing new customer contacts while maintaining existing customer relationships. This person will also be committed to participate in and promote community activities. Quoin Financial Bank offers a comprehensive compensation and benefits package. Please contact or send resume to Jerry Peterka at jpeterka@quoinbank.com, 201 North Broadway Avenue, Miller, SD 57362 or call 605.853.2473. ■

CFO, Ramsey National Bank, North Dakota

Our client, Ramsey National Bank, is currently seeking an individual to join the team as their CFO. This is a unique opportunity for the right candidate as an upcoming merger with First United Bank of Park River will be forthcoming in 2022. This candidate will become the CFO for the combined banks which will have an asset size over \$600 million. The position could be located in Fargo or Devils Lake, N.D., or any of the other North Dakota bank locations. This position will be responsible for directing all aspects of the financial functions along with providing leadership and direction regarding the financial position of the bank which includes strategic leadership, forecasting, budgets, internal controls, directing preparation of all financial statements and tax returns in addition to special projects. Qualifications include a bachelor's degree in accounting and/or finance with 10-plus years related experience. The ideal candidate will possess strong analytical and technical skills along with ability to work on multiple projects and meet deadlines. Excellent judgment and decision-making abilities along with effective interpersonal skills are essential to this position. Banking experience is crucial along with knowledge of GAAP as well as state and federal banking regulations. CPA certification is highly preferred. Ramsey National Bank provides a range of loan and deposit services typical of a community bank. This position offers a competitive compensation package and a stable work environment. Equal Opportunity and Affirmative Action Employer. To apply and learn more about this opportunity visit www.eidebailly.com/careers/positions-with-clients. ■

Internal Audit Specialist, Dacotah Bank

Dacotah Bank is seeking an experienced, self-motivated individual to join our team as an internal audit specialist. The internal audit specialist performs risk-based audits of bank functions, both centrally and at market locations, in accordance with the annual audit plan. Evaluates the accuracy of financial information, assesses the existence and adequacy of management's system of internal controls, evaluates operational efficiency and compliance with bank policies, procedures, laws and regulations. Position can reside in any Dacotah Bank location. The successful candidate will demonstrate the following: three to five years of banking and/or audit related experience; strong understanding of the operation, policies, procedures and internal control systems of each auditee; able to identify and assess inherent risk and possible areas of control concern; and help provide reasonable assurance of internal control effectiveness and compliance with bank policies, procedures, laws and regulations. We offer an excellent benefits package, a competitive salary and an enjoyable work environment. Apply online at: dacotahbank.com/careers. Dacotah Bank is an Equal Opportunity Employer of women, minorities, protected veterans and individuals with disabilities. ■

Monitoring and Testing Analyst II, Great Western Bank

Great Western Bank is seeking a monitoring and testing analyst II to join our bank. This position can be located anywhere Great Western Bank has a footprint. As a key second line of defense, the position ensures a strong compliance culture by assisting to develop and maintain a testing program infrastructure that identifies, measures and monitors compliance with all applicable laws and regulations. Responsible for executing risk-based compliance testing under the direction of the compliance monitoring and testing manager to validate business line adherence to applicable laws and regulations. Degree in business, finance, related field or work equivalent experience. Five-plus years combined experience in banking operations, regulatory compliance, audit or risk management. Proven expertise with consumer protection regulations and laws and the internal controls needed to mitigate those risks. Experience in both lending and deposits regulations required. CRCM certification or completion of specialized training in compliance (e.g., ABA Graduate School of Compliance Risk Management) is a plus. Ability to read, analyze and interpret governmental laws, regulations and regulatory guidance. Strong investigative and problem-solving skills and ability to provide workable recommendations and solutions. Ability to exercise independent judgement and perform complex analytical work independently. Strong verbal and written communication skills with ability to summarize issues, articulate complex concepts clearly, create reports effectively, and interact with variety of individuals within all levels of the department and the financial institution. Equal Opportunity Employer/Protected Veterans/Individuals with Disabilities. Send resume to joy.quam@greatwesternbank.com. ■

Senior Business/Agricultural Banker, Dacotah Bank, Jamestown, N.D.

Dacotah Bank, 12th largest agricultural bank in the United States, is seeking an experienced, self-motivated individual

with 10-plus years of ag lending experience to join our team in Jamestown, N.D. Looking for individual with strong relationship management and interpersonal skills; commitment and enthusiasm for community banking; experience managing a diverse portfolio, and be a team player. Responsibilities of this position include: managing relationships with community banking ag customers, prospect and develop new customer relationships; and retain and expand existing customer relationships. Don't miss out on your opportunity to shine with one of American Banker's Best Banks to Work For. We offer an excellent benefits package, a competitive salary, and an enjoyable work environment. Apply at dacotahbank.com/careers. Dacotah Bank is an Equal Opportunity Employer of women, minorities, protected veterans and individuals with disabilities. ■

Senior Regulatory Consultant, Great Western Bank

Great Western Bank is seeking a senior regulatory consultant to join our bank. This position can be located anywhere Great Western Bank has a footprint. Position responsible for supporting the director of compliance in the management of the bank's compliance program. Part of a team of compliance professionals who provide second line advisory support to all first line of defense business areas and constructively challenge on consumer compliance related matters. Assigned

to a business area(s) as the primary subject matter expert and point of contact for consumer compliance related matters impacting the area. Degree in business, finance, related field or work equivalent experience. Five-plus years of experience in banking compliance, operational risk management or a combination of both. CRCM certification is a plus. Proven expertise with consumer protection laws and regulations. Ability to read, analyze and interpret governmental laws, regulations and regulatory guidance. Strong verbal and written communication skills with ability to summarize issues, problem-solving, propose solutions effectively, and interact with variety of individuals within all levels of the department and the financial institution. High attention to detail and accuracy. Equal Opportunity Employer/Protected Veterans/Individuals with Disabilities. Send resume to joy.quam@greatwesternbank.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.

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SDBA Bank Technology Conference
Sept. 8-9, 2021 | Sioux Falls

LEAD STRONG: Women in Banking Conference
Sept. 14-15, 2021 | Sioux Falls

Annual Security Seminar
Oct. 6, 2021 | Sioux Falls

NEXT STEP: Emerging Leaders Summit
Oct. 26-27, 2021 | Sioux Falls

Breaking Into Banking 201: Analyzing Repayment Sources
Nov. 2, 2021 | Virtual

ABA Agricultural Bankers Conference
Nov. 14-17, 2021 | Cincinnati, Ohio

WEBINARS

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

SSAE18, SOC 1, SOC 2—What Do I Need?
Aug. 9, 2021

Designing Rich & Significant Learning Experiences—FREE
Aug. 10, 2021

Total TRID Training—Part 4
Aug. 10, 2021

Open-Ended Lines of Credit—Compliance Issues
Aug. 10, 2021

Excel: Filtering and Slicing Data
Aug. 11, 2021

When to Coach? When to Supervise?
Aug. 11, 2021

Protecting Your Salaried-Exempt Status
Aug. 12, 2021

Servicemember Issues: The Military Lending Act & SCRA
Aug. 12, 2021

Reg E Compliance—Five Best Practices for Handling Disputes
Aug. 13, 2021

Strategic Loan Pricing
Aug. 16, 2021

The Right of Setoff
Aug. 17, 2021

Auditing BSA—New Chapter Revisions
Aug. 17, 2021

ACH Origination for Lenders and Cash Management
Aug. 18, 2021

E-Sign for Lending—Challenges and Solutions
Aug. 18, 2021

Bank Accounting for Beginners—Part 1
Aug. 19, 2021

Bank Accounting for Beginners—Part 2
Aug. 20, 2021

Advanced Financial Statement Analysis
Aug. 23, 2021

IRA Basic Issues Seminar OnDemand with Live Streaming
Aug. 24, 2021

Opening Trust Accounts
Aug. 24, 2021

Bank Accounting for Beginners—Part 3
Aug. 24, 2021

IRA Advanced Issues Seminar OnDemand with Live Streaming
Aug. 25, 2021

Violence and Situational Awareness
Aug. 25, 2021

Bank Accounting for Beginners—Part 4
Aug. 27, 2021

Credit Analysis Basics
Aug. 30, 2021

10 Practices To Create and Present Engaging Training
Aug. 31, 2021

De-Risking Customers—Where Are We?
Aug. 31, 2021

Serve Well, Sell Right at the Branch
Sept. 1, 2021

Seven Habits of High Performing Banking Teams
Sept. 2, 2021

Mapping Multi-Tiered Business Accounts
Sept. 7, 2021

Quarterly Compliance Briefing: Fall 2021
Sept. 9, 2021

Advanced Cash Flow Analysis
Sept. 13, 2021

Excel Explained: Auditing Spreadsheets
Sept. 14, 2021

Writing Marijuana and Hemp Policy
Sept. 14, 2021

The Continued Evolution of HMDA
Sept. 17, 2021

SCHOOLS

GSB Financial Managers School
Sept. 20-24, 2021 | Madison, Wis.

GSB Bank Technology Security School
Sept. 27-Oct. 1, 2021 | Madison, Wis.

SDBA IRA School
Sept. 28-Oct. 1, 2021 | Sioux Falls

GSB Sales & Marketing School
Oct. 4-8, 2021 | Madison, Wis.

GSBC Executive Development Institute for Community Bankers
Oct. 17-20, 2021 | Broomfield, Colo.

Dakota School of Lending Principles
March 29-April 1, 2022 | Aberdeen

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.

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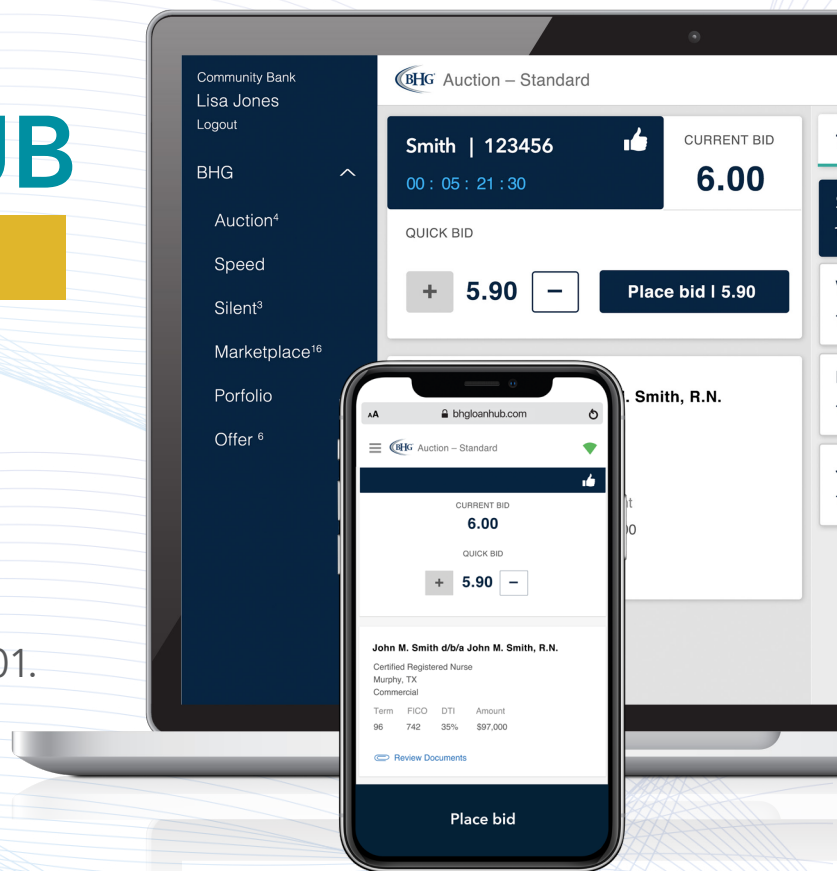
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