The 2019 National School for Beginning Ag Bankers is an intensive school designed to train in all facets of agricultural lending with emphasis on credit analysis, credit scoring, risk rating, problem loans & group case study.

This school will be limited to 72 students. Visit www.sdba.com.
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SDBA Seeking Candidates for Board Elections

Elections for the SDBA’s Board of Directors are scheduled for April. Two directors have terms that expire on April 30, 2019, in addition to a vacancy. Elections will take place in Groups 1, 3 and 4.

Terms for Kristina Schaefer, First Bank & Trust, Sioux Falls, (Group I) and Dave Nelson, First Fidelity Bank, Platte, (Group III) will expire on April 30. Both have served one, three-year term and are eligible to run for a second, three-year term. The Group IV seat is currently vacant as this seat was previously held by SDBA Vice Chairman Steve Bumann, BankWest, Pierre.

If you are interested in running for one of the Board seats, please contact one of the nominating committee members listed below by Thursday, March 28, 2019. Please also submit a short bio and headshot photo for the voting ballot to Alisa Bousa at abousa@sdba.com. Newly-elected Board members will take office on May 1, 2019, and serve a three-year term expiring April 30, 2022.

Group I Nominating Committee
(Banks in Brookings, Clay, Kingsbury, Lake, Lincoln, McCook, Miner, Minnehaha, Moody, Turner, Union and Yankton counties.)

Wayne Fischer
Citizens State Bank, Arlington
605.983.5594
wayne.fischer@csbarlington.com

Scott Gullickson
Minnwest Bank, Sioux Falls
605.362.7070
scottg@minnwestbankgroup.com

Group III Nominating Committee
(Banks in Aurora, Beadle, Bon Homme, Brule, Buffalo, Charles Mix, Davison, Douglas, Gregory, Hand, Hanson, Hutchinson, Hyde, Jerauld, Lyman, Sanborn and Tripp counties.)

Mike Frei
Commercial State Bank, Wagner
605.384.3646
mlfrei@commercialstate.com

Ron Kristensen
Farmers & Merchants State Bank, Plankinton
605.942.7781
rkristensen@fmsbonline.com

Group IV Nominating Committee
(Banks in Campbell, Corson, Dewey, Edmunds, Faulk, Hughes, McPherson, Perkins, Potter, Stanley, Sully, Walworth and Ziebach counties.)

Steve Bumann
BankWest, Pierre
605.945.3749
steve.bumann@bankwest-sd.com

Steve Hayes
Dakota Prairie Bank, Fort Pierre
605.895-2595
hayes@dakotaprairiebank.com

2019 Board of Directors Election Time Table

March 28, 2019: Deadline to contact nominating committee to get name on ballot.
April 8, 2019: One mail ballot sent to each bank in Groups I, III and IV.
April 22, 2019: Voting complete.
May 1, 2019: New directors begin terms.
Thanks for Taking Part in 2019 Session

At this writing, the seventh week of the 2019 Session has drawn to a close, and the majority of the SDBA’s priority bills have been addressed. While the character and language of most bills as introduced during each legislative session don’t change a great deal during the process, there are exceptions. Bills that passed the first house in one form can change dramatically in the second. Bills that were once officially dead can be reincarnated and come back to life in a totally new form. It is during this part of every session that relationships built with legislators and fellow lobbyists pay dividends. So, as I contemplate the sprint toward the finish of this session, it seems appropriate that I pause and say THANKS to a bunch of people.

SDBA LEADERSHIP

During my entire time at the helm of the SDBA, I have always been fortunate to have elected officers and board members who were plugged in and ready to engage on policy issues important to the banking industry as a whole. I am sure my predecessors were similarly blessed. As we studied and established SDBA’s stance on the business development bank-enabling legislation over the past year, members of the SDBA’s Board of Directors distinguished themselves time and again. And so did the lay members of the SDBA’s Business Development Bank Work Group. The level of the banking industry’s outreach and the depth of our analysis of the potential impacts associated with the proposed specialty banking charter significantly impacted legislative deliberation and the ultimate defeat of HB1184.

I also sought the advice of SDBA Board members on sometimes sticky legislative proposals dealing with property assessed clean energy lending programs, collisions between Second Amendment gun rights and private property rights, eroding confidentiality protections for records held by state agencies and even cannabis banking. To all of you, I say THANK YOU!

GRASSROOTS OUTREACH

People like me who are lucky enough to work in the public policy-making arena always try to find the sweet spot between over and under use of grassroots outreach. Calling too often for bankers to reach out to elected officials creates risks of volunteer fatigue and legislator annoyance. Exercising grassroots muscle too seldom creates the risks of volunteer atrophy and legislative apathy. During the past two months, some of you may have gotten sick of seeing my call-to-action emails showing up in your in box. I apologize for any feelings of email fatigue felt by members of the SDBA Board, Legislative Committee, BDB Work Group or CEOs in general. But, I want you to know that your individual outreach was critically important because it played a significant role in our collective success. To everyone who made the effort to contact your elected representatives and senators, I say THANK YOU!

EMERGING AND SEASONED LEADERS

The SDBA has been working to develop connections between the Association and a new generation of emerging bank industry leaders. More than 50 of those emerging leaders gathered in Pierre in conjunction with the SDBA’s State Legislative Day. As luck would have it, instead of learning legislative basics in a classroom setting, those emerging leaders joined with some more seasoned bank leaders to experience the committee hearing on the BDB-enabling legislation. Three bankers offered compelling testimony in opposition to the bill—First Dakota National Bank’s Karl Adam, Dacotah Bank’s Dave Bangasser and CorTrust Bank’s Lynn Peterson. I can’t thank them enough for stepping up to the plate to inform legislators of industry concerns in convincing fashion. To all who made a difference on Banker Day, I say THANK YOU!

WRAP-UP

As I reflect on the successes SDBA has enjoyed this session, including a great State Legislative Day program, I would remiss if I didn’t give a shout out to everyone who contributed to those successes.

- ABA Chief Policy Officer Naomi Camper for valuable insights on what is happening inside our nation’s capitol, both in Congress and the regulatory agencies.
- Gov. Kristi Noem for her candid views from her first month in office and insights into her priorities.
- SDBA staff for all of the work they do behind the scenes to make our State Legislative Day a big success.

To all who work for the betterment of the SDBA and banking in our great state, I say THANK YOU! 🙏
With the newly-entrenched Democrats in the U.S. House of Representatives, we are beginning to hear the empty drumbeat of Bernie Sanders’s mantra “Medicare for All.” This may be a clever way to attract votes but very destructive in the final result.

At times, it appears that health care providers and pharmaceutical companies go out of their way to complicate all aspects of receiving and paying for health care services. Health insurance companies try to simplify the process by acting as the intermediary between the providers and the patient—collecting premiums, negotiating discounts, adjudicating claims and providing customer support to help people through the process. Let’s understand something, there are more than 2 million employees working for private insurance companies providing services that just can’t go away.

Insurance companies can only do so much, and this is where the Feds can play a vital role—establish a public-private partnership with private insurance and Medicare. So how can Medicare help simplify the process? Medicare could offload the adjudication and enforcement of federal rules and regulations to private insurance companies, thus not growing the public sector.

Prescription Drugs
There is no bigger “black box” than the pricing and dispensing of prescription drugs. Drugs off patent (generic drugs) are for the most part very affordable, and little needs to be done with them. There is an exception when another Rx company buys a generic drug, makes an insignificant change in the formula, and brings it back on the market for an outrageous price and has not really improved the original outcome. This is reformulating generic drugs for higher profits with almost the same outcome.

Let’s simplify the process through Medicare oversight (done at the federal level at the time of approval): If an Rx company wants to reformulate an existing drug and come out with a higher price for the new drug, that is fine, but they must keep the original drug on the market at the old price. Let the insured make the choice.

New Designer Drugs
The market is inundated with new designer drugs. The United States has been the research center for most all Rx invention. However, we also bare almost all the research cost burden because our government and private insurance do not negotiate the price we pay for these new drugs. An example is the price of a HepC drug called Harvoni by country. As you can see below, we invent the cure and pay the highest price in the world.

Let’s simplify the process through Medicare oversight (done at the federal level at the time of approval): Pharmaceutical companies selling drugs in other countries must incorporate a pricing structure that does not leave the U.S. paying for a bulk of the development costs. In pricing a drug for the overseas markets, the price differential cannot be more than 25 percent lower than the highest price charge in the United States. So, if that prescription cost $1,000 in the United States, the lowest price that it can be sold for in other countries is $750.

Experimental Drugs
There was a new drug that came to market a number of months ago called Strensiq. The annual cost for this drug is $1 million a year if given once a week. As the individual gets older, the price goes to $2.5 million a year. This drug is used to treat severe hypophosphatasia, a rare genetic condition. The price
of this drug in the U.K. is $392,000 versus $1 million in the U.S.

This pharmaceutical company worked with a number of people in Canada in the development of this drug. After the experiment was successful and the patients proved the viability of the drug being able to walk without a cane or assistance, they cut those people off from the experiment. Those people were left without insurance to pay for the medication, but the pharmaceutical company got a nice new expensive drug to market to the world. The patient is now barely moving around using a walker.

Let’s simplify the process through Medicare oversight (done at the federal level at the time of approval): When a pharmaceutical company goes to the general public to find a medical condition that they want to develop a cure for, there needs to be protections for the participant. Usually, these people are desperate to find a cure and are willing to be used for the experiments needed to prove viability of the drug. Patients should have the right to continue the use of the drug if it is successful. People have to be protected; anyone that has participated in an experimental drug that is successful should be allowed to continue the drug as long as they need it.

Extremely Expensive Treatments

Insurance companies have done a masterful job of moving a number of procedures to outpatient treatment. On the other hand, we have also seen outpatient treatments costing more than $500,000. Just a few years ago, you would never see prices like this. It is extremely difficult to price a health insurance product when the providers (doctors and hospitals) have an endless budget. We must control costs from providers.

Let’s simplify the process through Medicare oversight (done at the private insurance company level at the time of adjudication of claims): If treatment exceeds $500,000 in any given 12 months, that individual moves to Medicare (CMS) pricing for the duration of the condition. Private insurance will have a stop-loss of $500,000 per individual in a 12-month period, and by moving that patient to CMS pricing it will insure continuity of coverage for all covered lives. This will help keep prices down for insures and provide faster access to CMS pricing. It will curb the growth of the federal Medicare workforce, insure private insurance companies from unforeseen escalating costs and lower the price for everyone.

Coverage for High-Risk Individuals

Before Obamacare, we had a safety net in place in more than 30 states. Individuals deemed uninsurable could obtain coverage through their state-run, high-risk pool. This risk pool was funded by all the insured individuals that had coverage in the state. Their insurance company would assess a small fee each month and pass that money to the state high-risk pool.

Let’s simplify the process through Medicare oversight (done at the private insurance company level at the time of adjudication of claims): State-run, high-risk pools were very successful where they were implemented. One addition that needs to be incorporated is for the states to be able to use CMS pricing on high-risk individuals, which will insure its solvency. Each state needs to develop a high-risk pool to get access to CMS pricing. Any undocumented aliens covered under the high-risk pool would be billed to the federal government and not paid for by the citizens of the state, unless that state is a sanctuary state or township. Federal government should extract funding from the foreign aid being supplied to that country for reimbursement.

With Boomers leaving the workforce at 10,000 a day, soon the Medicare system will be overwhelmed, and it will be extremely difficult to sustain the onslaught of newcomers. Most of the Boomers are working and currently have private insurance. With a public-private plan, we can keep the Boomers with their current provider and eliminate the need to transfer them to a new system.

There are a lot of details that need to be addressed, and it’s called “The Theory of Getting Started.” Let’s start with something that is doable and will insure the viability of the most sought-after health delivery system in the world.

Moving to an all-Medicare system will insure the demise of creativity, mass exodus of professionals from the medical profession and collapse of the system as what has happened in every county that has tried it. Estimated costs of going Medicare for all is north of $32.6 trillion.

Let’s simplify health care for all and establish a public-private partnership with private insurance and Medicare.

Mike Feimer is president of the South Dakota Bankers Insurance & Services, Inc. in Yankton. Feimer can be reached at 605.660-2341 or mfeimer@sdba.com.
Craig Hansen Joins SDBA Board of Directors

Craig Hansen with Citibank, N.A., Sioux Falls, has been appointed to the SDBA Board of Directors as the director representing banks in the Credit Card Bank Category. He fills a seat previously held by Rick Nath.

As the interim site president of Citi in Sioux Falls, Hansen is responsible for driving and executing site governance, people strategy, site culture and community involvement. In addition to his duties as site president, he is also a managing director responsible for the global digital software architecture in the consumer bank. In addition to U.S. sites, Hansen also has teams in Mexico City and Singapore responsible for the regional design and governance of Citi’s strategic digital programs.

Hansen earned a B.S. degree in information systems and a B.A. in business administration from Dakota State University in Madison. He serves on several local community church, school and sport organizations and is active in the Sioux Empire community.

Hansen and his wife, Marnie, live in Dell Rapids and have six children and three grandchildren.

As an SDBA director, Hansen wants to continue to support the South Dakota banking industry by driving a strong partnership with peer banks and maintaining a strong legislative relationship which will enable growth and promote a positive business environment.

HTG Architects Joins SDBA as an Associate Member

The SDBA Board of Directors has approved HTG Architects as a new SDBA associate member.

HTG Architects
Contact: Jeff Pflipsen, Partner & President
Address: 9300 Hennepin Town Rd, Minneapolis, MN 55347
Email: jpflipsen@htg-architects.com
Phone: 952.204.3233
Website: www.htg-architects.com

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

Consumers Should Beware of Unlicensed Money Lenders

The South Dakota Department of Labor and Regulation on Feb. 6 cautioned consumers about unlicensed money lenders, both online and in-person.

All lenders providing payday loans, short-term consumer loans, title loans or installment loans to South Dakota residents must be licensed by the South Dakota Division of Banking per SDCL 54-4-52, unless specifically exempt in SDCL 54-4-37.

“Consumer inquiries and complaints about money lenders have recently spiked,” said state Labor and Regulation Secretary Marcia Hultman. “Unlicensed lenders are operating in South Dakota.”

Consumers should confirm a lender is licensed by viewing the current list of licensees on the Division of Banking’s website. Any unlicensed lenders offering loans should be reported in writing using the online consumer complaint form.

“Consumers who borrow from unlicensed lenders may have limited recourse if issues arise,” said Banking Director Bret Afdahl. “I encourage consumers to contact our office first and exercise good judgment.”

The Division of Banking is charged with the regulation and supervision of state-chartered and licensed financial institutions to maintain stability and public confidence in state-chartered institutions and to protect public interests.
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 Lexy Inghram of Dacotah Bank in Bison, who is a member of the SDBA’s Emerging Leader Work Group.

First-Ever Job
My first job at age 10 was working for my dad, shoveling and washing out cattle pots. He had a trucking business and often teamed with other independent haulers. I benefited as they’d have me clean their trailers, too. I received $10 to $20 per trailer, and fall run was a favorite time of year with so many cattle hitting the market! I bought my first sheep and saddle with my wages. It could get a little messy at times, but there isn’t another job that has better prepared me for life and the challenges one may encounter. Sometimes you just have to get your hands dirty, get busy and get it done.

Emerging Leader Story
I graduated from SDSU in Brookings with a bachelor’s degree in animal science with a business and production emphasis. I worked in livestock and meat regulation for several years, realizing I missed the calm of the country.

I was offered a job at a small ag bank in my hometown. I started as a teller and worked my way into operations thankful to a great mentor. I wanted to work in lending (particularly ag) and was chosen as the new credit analyst/loan officer in training. Credit was eye-opening and our administrator was a great leader, often challenging me to understand the history and all facets of the bank. I was with the company for six years.

I was offered a position with Dacotah Bank in 2015. I am a branch manager and agricultural banker for Dacotah Bank in Bison. I underwrite and manage ag, commercial and consumer financial portfolios. Additionally, I work closely with colleagues within our bank to provide home mortgage, trust, wealth management and insurance services to our customers.

I enjoy meeting with new and existing clientele and learning their history, working with multi-generation farms and ranches as they evolve to better serve a growing world, developing ideas and financial plans with small businesses, and ensuring that the community that I live and work in rural America is funded, secure and thriving.

Motivation
Simply put... faith, family and friends. You only have one life to live, so live it well.

One of my parents’ instructions that I still obey is to be kind. You never know what someone else is going through. I believe empathy goes a long way. It allows for honest communication. You may not always be able to solve a problem, but you always have the opportunity and ability to be kind.

In Her Spare Time
It depends on the time of year, but usually a glass of iced tea and the outdoors does the trick. Working with livestock keeps me humble. My fiancé, Matt Kindsvogel, is a deputy sheriff, so when we do have time to slip away, we go camping, fishing or hunting. I love taking my camera down back roads to a sunset or an old homestead. We also enjoy visiting state and national parks. Unplugging from technology whether by choice or lack of signal is refreshing.

If You Could Have Any Job...
I have two dream jobs that go hand in hand—ranching and rural photographer. I love taking pictures of everyday landscapes and mundane moments that capture the spirit, history, sacrifice, peace, joy and tenacity that it takes to live in Rural America. Ranching allows me to see the results of deliberate and charted planning entangled with the challenges of our environment, resources, finances and time.

SDBA Emerging Leader Involvement
A team of great leaders at Dacotah Bank is constantly encouraging us to learn and grow, be a part of something, make it better and make a difference. I took their advice when offered the opportunity, as I feel I can learn from others while bringing some of my experiences to the table. Emerging leaders offers a unique experience to coordinate with members throughout the banking industry to ensure that we learn from valuable experiences, while using our voice to advocate on behalf of our cornerstone industry.
Registration Open for Dakota School of Banking

Applications are now available for one of the North Dakota Bankers Association’s flagship programs, Dakota School of Banking (DSB), which will be held June 9-14 on the campus of the University of Jamestown in Jamestown, N.D.

By completing two, one-week summer sessions and intersession projects, bankers will develop a range of skills to enhance their careers and quality for advancement. Graduates will be better positioned to make valuable contributions to their banks’ business strategies.

Employees at nearly every level can benefit from the school. Many DSB applicants have been identified as future leaders within their institutions and are often:

- Bankers looking for formal banking education.
- Bankers in middle-management looking to advance their banking career.
- Bankers looking to broaden their scope of expertise.
- Banking business partners who want a better understanding of the industry.

Benefits

Dakota School of Banking provides bankers with:

- A comprehensive understanding of the connections between banking functions.
- Increased knowledge and technical skills immediately applicable to daily responsibilities.
- Ideas to increase personal productivity and improve bank performance and profits.
- Compete in a simulated banking economy with BankExec simulation.
- A network of peers to call on throughout one’s career.

To Apply

- Review more information and the application at www.ndba.com/education/schools/dakota-school-of-banking.
- Enter your information in the application.
- Click the “Submit Form” button near the top right corner. (Check sent items to ensure form was submitted.)
- Email applicant’s current job description to dorothy@ndba.com.

IRA Update Seminar Rescheduled to March 26

The SDBA’s IRA Update Seminar originally scheduled for Feb. 21 was rescheduled to March 26 due to the weather. The seminar will be held at the Ramkota Hotel in Sioux Falls.

The IRA Update Seminar builds on the attendees’ knowledge of IRA basics to address some of the more complex IRA issues their financial organizations may handle. This course will also include all changes that have occurred and discuss any pending legislation.

Course highlights will include a legislative update, IRA contributions, IRA transfers/IRA rollovers/QRP direct rollovers, conversions, excess contributions, recharacterizations, inherited IRAs and reporting 5498.

This is a specialty session; previous IRA knowledge is assumed. The instructor uses real-world exercises to help participants apply information to job-related situations.

There is still space to register for this seminar if you were previously unable to attend. Learn more and register at www.sdba.com. Questions, contact the SDBA at 605.224.1653.

WE CHAMPION COMMUNITY BANKING

Contact Lee Anderbery
VP–Correspondent Services
landerbery@bbwest.com

- Operational services
- Cash management
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SOUTH DAKOTA BANKS
Make a Difference in Our Communities

The SDBA unveiled the latest results of its Banks Make a Difference survey during its State Legislative Day on Feb. 13 in Pierre. Copies of the promotional handout were provided to state legislators and mailed to all member banks and branches.

Each January, the SDBA surveys its members and collects data on the importance of banks to their local communities and to the state as a whole. The annual project is just a glimpse of how banks work every day to help South Dakotans grow and prosper.

The document is a great tool that banks can use to promote all of the things they do for their communities. Banks are encouraged to use the document in their promotional efforts, make copies as needed and link on their websites. View the survey results at www.sdba.com/sd-banks-make-a-difference. Questions, contact Alisa Bousa at abousa@sdba.com or 605.224.1653.

South Dakota bank employees volunteered 161,892 HOURS with community organizations and donated $65 MILLION in charitable contributions and grants.

Banks loaned and invested $306 MILLION for housing and community development projects.

South Dakota banks donated $15 MILLION in charitable contributions and grants.

Banks employ 10,662 people in South Dakota with an annual payroll of more than $670 MILLION.

South Dakota banks helped sponsor EverFi, a financial literacy program, at 103 schools across the state, reaching 10,263 students.

The South Dakota Bankers Foundation and banks awarded $180,000 in high school scholarships during 2018.

Source: The SDBA is comprised of 73 member banks, of which 36 responded to the survey. Information is from calendar year 2018.
state legislature.....

SDBA STATE LEGISLATIVE DAY

Craig Hansen, Citibank, N.A., Sioux Falls; Naomi Camper, ABA, Washington, D.C.; Rep. Tom Pischke, Dell Rapids; and Rod Wolforth, First Bank & Trust, Garretson.

Doug Abraham, May Adam, Pierre; Sen. Deb Soholt, Sioux Falls; Doug Hajek, Davenport Evans, Sioux Falls; and Mark Lee, Reliabank Dakota, Sioux Falls.

Jeff Lee, Andy Schulz, Lisa Pederson, Kayla Bonde and Don Greiner, all with First Bank & Trust, Brookings.

Wells Fargo employees Peter Klein, Watertown; Lesa Jarding, Omaha; Steve Roers, Sioux Falls; and Corey Heaton, Sioux Falls.

First National Bank, Huron, employees Spencer White, Schalane Bucklin and Scott Thompson.

Legislation with the potential to affect the state’s banking industry brought bankers to Pierre for the SDBA’s State Legislative Day on Feb. 13.

The day began bright and early as SDBA leadership, along with a group of emerging bank leaders, made a trip to the State Capitol to attend a hearing on HB1184, a bill to authorize a special purpose business development bank charter.

Three bankers offered testimony in opposition to the bill, along with SDBA President Curt Everson, who asked bankers to engage with their legislators before the bill’s hearing. The bill was defeated by a vote of 8-4.

“Without that direct banker engagement, the outcome on HB1184 would likely have been different,” Everson said. “Direct banker involvement can be a powerful tool in the public policymaking process. The defeat of HB1184 provides concrete evidence of the power of grassroots activity. My sincere thanks go out to all who stepped up and made a difference.”

The SDBA’s State Legislative Day allows bankers to stay up-to-date on both state and federal legislation which could affect the banking industry and to visit with state legislators. After the committee hearing on HB1184, bankers returned to the Ramkota Hotel for SDBA Board and Legislative Committee meetings.

Following lunch, attendees heard from Naomi Camper, chief policy officer at the American Bankers Association, where she oversees all government relations and policy research functions. Her portfolio includes legislative affairs, regulatory affairs, economic research, as well as the mortgage, tax and accounting policy groups.

Camper spoke about the ABA’s plans for public policy advocacy in what could be a hyper-partisan, divided Congress and how the ABA is positioned to work with leadership on both sides of the aisle to find middle ground on industry priorities.

“Divided government can be a challenge, but it also comes with some opportunities,” Camper said. “In fact, we are seeing today the House Financial Services Committee, one of its first hearings out of the gate, with the new Democratic leadership, is on cannabis banking. That is a topic where last year we were not able to get any action at all on an issue, that agree or disagree with the legalization in thirty-three states, there is a conflict in law that needs to be dealt with.

“There are other topics that are going to be given a lot of air time and scrutiny that will be harder for the industry to manage, but I actually think we have really good stories to tell. Diversity and inclusion is an area where there is going to be a lot more activity and..."
affordable housing—issues that really affect all of our communities but have not been things that have been discussed in a public forum.

“For the ABA, we have our priorities and know what matters to you. Our tactics may change a little bit, but the election really didn’t upset our agenda. It may just make certain issues more ripe for consideration.”

Following Camper’s session, Gov. Kristi Noem spoke with bankers about her priorities, which include wanting to be the governor who brings the next big industry to the state. She said the state is well positioned and just needs to get the message out.

“Most of you remember in the ‘80s when Governor Janklow rewrote a lot of state laws to make financial services a big asset for our state, and it changed South Dakota forever,” Noem said. “We need to do that again. We are uniquely situated to become the best state in the nation for cybersecurity, for DOD contractors, for biotech and technology companies. We just haven’t gone out and told the world yet that we are open for business.”

She went on to say, “I am very dedicated to maintaining our triple A credit rating and to making sure that our state continues to not spend money that we don’t have, that we aren’t going to increase taxes, we are not going to grow regulations and be harder on business. I want to send a very clear message that South Dakota is welcoming to businesses and families and that this is the state were you ought to be.”

Following another trip to the State Capitol, bankers ended the day with a reception with legislators and constitutional officers at the Ramkota.

A new feature this year was additional programming for emerging bank leaders. A special reception was held for emerging leaders the evening prior to the State Legislative Day. Around 50 emerging leaders were to have had a session with Everson on legislative basics the next morning but instead attended the hearing on HB1184. They also had a panel discussion with former SDBA chairs before sitting in on the SDBA Legislative Committee meeting.
SDBA EMERGING LEADERS

Rivers Edge Bank employees Mary Dick, Marion; Jennifer Bergsma, Hawarden, Iowa; Derek Nolan, Parker; Justin Beckstrand, Marion, with Joseph Lutter, Heartland State Bank, Redfield, and Greg Olson, Metabank, Brookings.

First Interstate Bank employees Mary Weber, Sturgis; Amanda Johnson, Rapid City; Shawn Rost, Rapid City; and Julie Gardner, Spearfish.

First PREMIER Bank, Sioux Falls, employees Mark Dunn, Rick Vaughan, Tony Nour and Angela Bielke.

Halley Lee, SDBA, Pierre, and Dakota Prairie Bank employees Chelsee Rankin, Draper, and Erica Sundall, Presho.

Chris Conrad, First Bank & Trust, Sioux Falls; Brad Jacobson, Bryant State Bank, Bryant; and Justin Lester, Dakota Prairie Bank, Presho.

First Bank & Trust, Brookings, employees Andy Schulz, Kayla Bonde and Lisa Pederson.
South Dakota Bankers Association

2020 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, 2019, to get the low price of $1.29* 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, 2019.

Name ____________________________________________________________________________
E-mail ____________________________________________________________________________
Bank ____________________________________________________________________________
Phone _______________________________ Fax ______________________________________
Address _____________________________ City __________________ State ______ Zip _________
Quantity (minimum order 100) _____________

CUSTOM IMPRINT

Please note: Imprint Area for bank logo and/or name is 10.375" wide x 1.25" tall.
Bank logo and/or name to imprint needs to be provided in an Illustrator EPS or high resolution TIF file (300 dpi) and emailed to abousa@sdba.com. Please supply all linked art and fonts required to print your file.**

☐ Use same imprint from the 2019 Scenes of South Dakota Calendar.
☐ Black bank logo (FREE) ☐ Color logo (add $100 to order)
☐ New calendar order (Please provide bank logo/name according to file requirements above.)
☐ We’ve ordered before, but have changes to our imprint area.

(Please note changes in the Special Requests area.)

Would you like a proof emailed to you? ☐ Yes ☐ No, I do not need to see a proof.

Special Requests: ________________________________________________________________

**$65.00/hour (prorated) charge may apply if logo or imprint design changes need to be made to artwork supplied.

HOW TO SUBMIT YOUR ORDER

MAIL TO: South Dakota Bankers Association
ATTN: Alisa Bousa
PO Box 1081
Pierre, SD 57501

FAX TO: 605.224.7835

EMAIL TO: abousa@sdba.com

PHONE: 800.726.7322

WEBSITE: www.sdba.com/calendar

*Pricing Information: Orders placed by September 1, 2019 receive the low price of $1.29 per calendar. After September 1, price is $1.60. 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, 2019.
2020 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 2020 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.

2020 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 29, 2019

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.
Multiple Sales or Transfers of the Subject Property

**Question:** If the subject property, such as a single-family dwelling, has sold more than once in the three years prior to the effective date of the appraisal, am I required to analyze all of the sales or just the most recent sale? Also, what am I required to do if a transfer of ownership is due to a foreclosure sale or is a sale between family members or other related parties?

**Response:** Standards Rule 1-5 states:
When the value opinion to be developed is market value, an appraiser must, if such information is available to the appraiser in the normal course of business:
(a) Analyze all agreements of sale, options, or listings of the subject property current as of the effective date of the appraisal; and
(b) Analyze all sales of the subject property that occurred within three years prior to the effective date of the appraisal.

The Comment to Standards Rules 2-2(a)(viii) and (b)(viii) requires the written appraisal report to disclose the analysis of the subject sales, options and listings in accordance with Standards Rule 1-5. It also states, if such information is unobtainable, a statement on the efforts undertaken by the appraiser to obtain the information is required. If such information is irrelevant, a statement acknowledging the existence of the information and citing its lack of relevance is required.

Therefore, you must report and analyze all of the sales, not just the most recent one. This would also include any type of sale, whether it was arm’s length or not. If a transfer of ownership was the result of a sale between family members or otherwise related parties, or involved a foreclosure sale, the appraiser is still obligated to analyze and report it.

In addition, if sales beyond the minimum three-year period, or options and listings that may not be current are identified and relevant to the appraisal of the subject property, they should also be analyzed and reported.

It is important to understand that assignment conditions for some appraisal assignments, particularly those in which the current version of Fannie Mae Form 1004/Freddie Mac Form 70 is used for the report, require that the appraiser also report and analyze transfers of ownership that did not necessarily result from a sale transaction.

Refer to Advisory Opinion 1, Sales History, for further guidance.

Current Sales Contract Is Not Provided

**Question:** I am an appraiser with several clients that do not provide a copy of the current sales contract as a part of their standard appraisal ordering procedures. In addition, the parties to the transaction have been requested by the client not to provide either the contract or information contained in the sales contract to the appraiser. If the client withholds the current pending sale contract, can I still perform the assignment in compliance with USPAP?

**Response:** Yes. Standards Rules 1-5 and 7-5 require real and personal property appraisers to analyze all agreements of sale that are current at the effective date of the appraisal if such information is available to the appraiser in the normal course of business. Since these contracts are not available to you, you can complete the assignment and still be in compliance with USPAP.

However, the Comment to Standards Rules 1-5 and 7-5 reference the related reporting Standards Rules which require the appraiser to include a statement on the efforts of the appraiser to obtain the information in the report. Therefore, if you have attempted to obtain the current contract and could not, you must disclose how you attempted to obtain the contract in your report.

For more information regarding the meaning of normal course of business, see Advisory Opinion 24, Normal Course of Business, which is applicable to both real and personal property.

If you have an appraisal related question that you would like to have answered in the “Ask the Appraiser” column, submit it to Sherry Bren, executive director of the Appraiser Certification Program, 308 S. Pierre St., Pierre, SD 57501, fax 605.773.5405 or by email to Sherry.Bren@state.sd.us.
Jody Engel Joins BankWest to Lead Winner Branch

BankWest announced the addition of Jody Engel to its Winner branch. Prior to joining BankWest, Engel was the marketing/foundation director for Winner Regional Healthcare Center.

BankWest Chairman and CEO Charles H. Burke III said Engel’s experience and community involvement will make her an integral part of Winner’s BankWest team.

“Jody has years of leadership experience,” Burke said. “More importantly, she understands the local economy and has a commitment to seeing our customers and businesses succeed.”

A graduate of the University of South Dakota, Engel is a volunteer and board member for Junior Achievement, Rotary board member and P.E.O. member. Engel and her husband, Will, have four children.

Nicole Gordon Receives BankWest Leadership Award

Nicole Gordon, Pierre, is the 2018 recipient of BankWest’s Charles H. Burke Community Leadership Award. She was nominated by her co-workers in recognition of countless hours donated to community service, involvement in multiple projects and serving as a role model.

Gordon serves as president of the Oahe Days Board. Oahe Days attracts thousands of attendees and provides a substantial economic impact on Pierre/ Fort Pierre. She also volunteers with the Oahe Hockey Association and the local food pantry. Gordon is a member of the SDBA’s Legislative Committee.

In 1997, a group of BankWest employees created the Charles H. Burke Community Leadership Award to recognize a co-worker who goes above and beyond in community leadership and service. The award was named after Charles H. Burke II, former chairman of the BankWest Board, who was himself a lifelong community leader and philanthropist.

Jared Neilan New BankWest Mortgage Originator in Pierre

Pierre native Jared Neilan joined BankWest’s mortgage loan division in Pierre.

“We are extremely pleased to have Jared on the BankWest team in Pierre,” said BankWest Regional President Terry Fitzke. “He excels in customer service and satisfaction. We are excited about the wide range of mortgage services he can provide to Pierre area customers.”

After graduating from T.F. Riggs High School in 2012, Neilan earned bachelor’s and master’s degrees in business administration from Dakota Wesleyan University in Mitchell, where he was also involved with the DWU baseball program.

Prior to his new position, Neilan served as a cash management services officer for BankWest in Mitchell, working independently with business development officers and other financial services personnel to expand relationships with commercial customers.

In his free time, he enjoys hunting, fishing, hiking, sports-related activities and reading.

Cindy Fredrich New Mortgage Originator in Rapid City

Cindy Fredrich has joined BankWest’s Rapid City mortgage loan division. Prior to her new position, Fredrich served as a mortgage originator for BankWest in Pierre for five years. She will be making the move to Rapid City to be closer to family.

“We are extremely pleased to have Cindy join the BankWest team in Rapid City,” said BankWest Regional President Bryan Lutz. “She brings 28 years of mortgage lending experience to assist our Rapid City customers and a drive to provide exemplary customer service.”

Fredrich grew up on a farm near Wagner and attended Dakota Wesleyan University in Mitchell where she received an associate’s of arts degree in accounting.

“As a mortgage originator, the most satisfying part of my job is helping a customer with a tremendous milestone in their life,” Fredrich said.

Fredrich and her husband, Jay, have twin daughters, Elizabeth and Melanie, another daughter, Emily, and just welcomed their new granddaughter this past year.

Fredrich’s office is located in Tuscany Square at 311 Omaha St. in Rapid City.
Kimberly Bowman Receives GSB HR School Scholarship

Kimberly Bowman, Dacotah Bank, Aberdeen, is the recipient of the Graduate School of Banking at the University of Wisconsin’s Human Resource Management School Scholarship.

As Dacotah Bank’s talent resource manager, Bowman serves as a consultant to leaders on talent management related issues such as employee relations, engagement and retention, recruitment and organization structure. She also acts as a resource to employees for onboarding, retention and engagement, benefits, pay, policy and addressing employee concerns.

Bowman joined the bank in 2005 as a human resource assistant/intern and became an internal auditor in 2008. She has served in her current position since 2011.

Bowman earned a double major in economics and banking and financial services from Northern State University in Aberdeen in 2008. She also holds the certified employee benefits specialist (CEBS) certification which includes designations in group benefits administration and retirement planning administration.

Cornerstone Bank Welcomes Kristine Melby

Kristine Melby has joined Cornerstone Bank as the senior vice president of business development. Melby works with businesses from across the Dakotas to help them reach their financial goals. She brings more than 20 years of banking and business development experience. Originally from Bowbells, N.D., Melby earned her bachelor’s degree from Minnesota State University in finance and marketing. She currently resides in Bismarck with her husband, Kyle, and three children.

Melby values her role as a neighbor and contributor and has been involved with many community organizations including the United Way Day of Caring, Women United, Reading First, Junior Achievement, Big Brothers and Big Sisters, Boys and Girls Club and as a youth coach with the YMCA.

Cornerstone Bank has 13 locations in North and South Dakota.

First National Bank in Philip Assists with Long-Term Care Facility Expansion, Remodel

First National Bank in Philip demonstrated its commitment to its local community with a donation of $250,000 to Philip Health Services, Inc. The generous donation is part of a capital campaign with a goal of raising $2 million as part of an $8 million expansion and remodel of Philip’s long-term care facility.

Wells Fargo Donates $444 Million to 11,000 Nonprofits

Wells Fargo increased its philanthropic impact last year by donating more than $444 million to nearly 11,000 nonprofits to help communities and people in need.

For the 10th consecutive year, Wells Fargo team members led the company in the largest workplace giving campaign, as estimated by the United Way Worldwide. “Part of what makes Wells Fargo unique is the generosity of our team members who multiply our community impact, locally and collectively,” said Jon Campbell, president of the Wells Fargo Foundation. “In addition to pledging $75.4 million to community causes in 2018, our team members also volunteered more than 2 million hours for organizations that tackle problems like economic disparity, hunger, homelessness, animal welfare and more.

Wells Fargo invested the majority of its philanthropy to increasing affordable housing, empowering small businesses, promoting economic equity and inclusion, improving access to education and job skills, and enabling a low-carbon economy.

Beginning in 2019, Wells Fargo is targeting 2 percent of after-tax profits for philanthropy.
Banking Head of Operations/Cashier, 
Harwood State Bank, Harwood, N.D.

Our client, Harwood State Bank located in Harwood, N.D., is seeking a highly-motivated and ambitious individual to join its team. This position is responsible for managing all hands-on operational aspects of the bank. The successful candidate will be involved in a broad variety of responsibilities within operations, marketing, IT and HR. This position will report directly to the President. Qualifications include associate or bachelor’s degree in finance, accounting or business along with five-plus years in the banking industry and proven supervisory experience. The ideal candidate will possess strong leadership, analytical, technical and interpersonal skills. Excellent organizational skills along with strong attention to details are essential for this position. A background in Fiserv Premier (core operating system) and/or Finstra (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.

Branch Manager, Western Dakota Bank, Eagle Butte, S.D.

Western Dakota Bank, Eagle Butte, S.D., is seeking a full-time branch manager/loan officer at our Eagle Butte location. WDB offers a competitive salary and benefits that include full family health care, dental plan, paid vacation/sick leave, IRA plan, life insurance and bank holidays. Responsibilities include managing bank staff, managing existing loan portfolio as well as developing new ag and business relationships. A bachelor’s degree in a related field or comparable work experience desired. Background in agriculture preferred. Call Western Dakota Bank, Timber Lake Branch, at 605.865.3516 to inquire. Western Dakota Bank is an Equal Opportunity Employer.

UBB’s Bill Rosacker Announces Retirement

William “Bill” Rosacker is retiring as president of United Bankers’ Bank (UBB) after more than 34 years with the company and 51 years in banking. Rosacker will officially step down on April 30, 2019.

A native of St. Paul, Minn., Rosacker took the reins as president of Independent State Bank of Minnesota (ISBM), now UBB, in 1985. During his tenure, Rosacker grew the bank from $30 million in assets to more than $900 million and total employees from fewer than 20 to 132.

Prior to joining UBB, he served for 16 years at F&M Marquette National Bank, where he was involved in the correspondent bank credit card program, became a division manager in charge of correspondent banking and investments, as well as a member of the senior management committee.

“I want to express my deep appreciation for the opportunity to work with and benefit from so many talented colleagues,” said Rosacker. “My position at UBB has also allowed me to engage with countless numbers of community bank and financial services industry leaders from around the country, and I thank them for allowing me and my team of dedicated employees to help support their goals and success.

“Our bank has demonstrated great resiliency and strength over the last 34 years,” he continued. “I’ve never been more optimistic about our ability to serve the ever-changing needs of our community bank customers and maintain our position as an industry leader.”

UBB to Launch Peer-to-Peer Payment App for Banks

United Bankers’ Bank (UBB), Bloomington, Minn., and North American Banking Company, a Twin Cities-area community bank, have received approval from the Federal Reserve to partner with Design Center Inc., a St. Paul, Minn.-based software development company, to form ExcheQ LLC, a joint venture to offer a white-label version of North American Banking Company’s ExcheQ person-to-person (P2P) payment app.

The deal provides the P2P app inroads to more than 2,000 community banks in UBB’s service territory, which extends from the Great Lakes to the Pacific Northwest. Banks that offer the app will receive access to professionally-designed and customizable marketing materials along with live, personal, technical support.

“ExcheQ will use same-day ACH payment-processing, enabling community bank customers to quickly and securely send money to family, friends and coworkers,” says Michael Bilski, North American Banking Company’s CEO and former member of the Federal Reserve’s Faster Payments Task Force charged with identifying and assessing alternative approaches for implementing safe, faster payment capabilities by 2020.

“UBB has been working with North American Banking Company and Design Center Inc. for the past several years to develop this product at a reasonable price and to provide community banks a secure and affordable alternative to the larger P2P service providers,” said William Rosacker, UBB president and CEO.

UBB is a full service bankers’ bank, providing correspondent banking services to community banks from the Pacific Northwest to the Great Lakes. To learn more about the project visit www.excheq.com.
### SDBA EVENTS

**IRA Update Seminar**  
March 26, 2019 | Sioux Falls

**ABA Washington Summit**  
April 1-3, 2019 | Washington, D.C.

**SDBA 2019 Agricultural Credit Conference**  
April 10-12, 2019 | Pierre

**SDBA/NDBA 2019 Annual Convention**  
June 2-4, 2019 | Sioux Falls

**SDBA 2019 Lead Strong: Women in Banking Conference**  
Oct. 9-10, 2019 | Sioux Falls

### WEBINARS

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

- **March 11, 2019**  
  Advanced Tax Return Analysis

- **March 12, 2019**  
  Serve Well, Sell Right

- **March 12, 2019**  
  Very Basic Underwriting

- **March 13, 2019**  
  RESPA—Those Pesky Section 8 Violations

- **March 13, 2019**  
  E-Sign for Lending and Critical E-Sign Implementation Issues

- **March 14, 2019**  
  FFIEC Information Security Handbook Review

- **March 14, 2019**  
  Annual Deposit Regulation Training for Frontline

- **March 15, 2019**  
  Protecting Your Salaried-Exempt Status

- **March 18, 2019**  
  Handling Deceased Deposit Accounts

- **March 19, 2019**  
  Right of Set-off

- **March 19, 2019**  
  The UCC for Lenders

- **March 20, 2019**  
  Auditing HMDA

- **March 20, 2019**  
  For Banking RM: How Top Producing Bankers Prospect for Business

- **March 21, 2019**  
  Legal Liabilities when Check Fraud Occurs

- **March 21, 2019**  
  Managing a Successful Call Center

- **March 22, 2019**  
  Call Report—Lending Schedules for Banks

- **March 25, 2019**  
  Residential Construction Lending

- **March 26, 2019**  
  The Four Cs of Exceptional Supervision

- **March 26, 2019**  
  Writing Teller Training and Procedures

- **March 27, 2019**  
  Open-Ended Lines of Credit—Compliance Issues

- **April 1, 2019**  
  Basic Cash Flow Analysis

- **April 2, 2019**  
  Core Management Skills

- **April 2, 2019**  
  Workplace Violence Planning & Active Shooter Preparedness

- **April 3, 2019**  
  Robbery Prevention & Response

- **April 3, 2019**  
  Lie Detection

- **April 4, 2019**  
  Successful Workout Strategies for Problem Loans

- **April 4, 2019**  
  Mapping Multi-Tiered Business Accounts with New CDD

- **April 5, 2019**  
  IRA Death Payments to Beneficiaries

- **April 8, 2019**  
  Lending to Municipalities

- **April 9, 2019**  
  What’s Hot in Mortgage Compliance Now?

- **April 9, 2019**  
  Business Writing for Financial Professionals

- **April 10, 2019**  
  Marketing & Advertising Compliance

- **April 10, 2019**  
  UCC 3 & 4 and Other Legal Check Issues

- **April 11, 2019**  
  Reg E Compliance—Five Best Practices for Handling Disputes

- **April 11, 2019**  
  Preventing Violence in the Workplace

### SCHOOLS

**GSB Bank Technology Management School**  
March 31-April 5, 2019 | Madison, Wis.

**GSB HR Management School**  
April 7-12, 2019 | Madison, Wis.

**GSBC Executive Development Institute for Community Bankers**  
April 14-17, 2019 | Westminster, Colo.

**GSBC Community Bank Investments School**  
May 19-23, 2019 | Denver, Colo.

**2019 National School for Beginning Ag Bankers**  
June 24-27, 2019 | Spearfish

**Graduate School of Banking at Colorado**  
July 14-26, 2019 | Boulder, Colo.

**Graduate School of Banking at Wisconsin**  
July 28-Aug. 9, 2019 | Madison, Wis.

**SDBA 2019 IRA School**  
Sept. 4-6, 2019 | Sioux Falls

**GSBC Workshop on Community Bank Investments**  
Sept. 4-6, 2019 | Las Vegas, Nev.

**GSB Financial Managers School**  
Sept. 15-20, 2019 | Madison, Wis.

**GSB Sales and Marketing School**  
Sept. 29-Oct. 4, 2019 | Madison, Wis.

**GSB Bank Technology Security School**  
Oct. 6-11, 2019 | Madison, Wis.

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For more details and to register for a training, visit the SDBA’s online event calendar at www.sdba.com/events.  
Or contact the SDBA’s Halley Lee at hlee@sdba.com or 800.726.7322.
Time Machine is a high-energy “tribute” project like you’ve never seen before. The group plays four sets, each featuring a different genre of music—classic and current country, ’70s arena rock, ’80s pop and music from the top ’80s hair bands. A Time Machine show is a highly-energized party with songs that will pack the dance floor.
The SDBA Agricultural Credit Conference focuses on the unique needs of ag bankers and the need for quality information and training to better serve their customers. The SDBA has lined up speakers on a variety of timely topics to help ag bankers navigate through challenging times. Experienced and new ag lenders, as well as CEOs, will all benefit from this conference.