

SDBANKER



OFFICIAL PUBLICATION OF THE SOUTH DAKOTA BANKERS ASSOCIATION | MARCH 2020



BANKERS NETWORK
AT STATE LEGISLATIVE DAY



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message from the chairman.....

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

Focusing on the **WE** in Team

I was recently running on my treadmill trying to keep up on my revised New Year's resolution of running three miles three days a week and thinking about my article for the March issue of SDBANKER. I had a vision of my fourth grade English teacher discussing pronouns, nouns and proper nouns. It was a confusing conversation at 10 years of age, but it made me think about the correct usage of each and how it can deepen and strengthen relationships. It can even create more buy-in to corporate goals and create stronger, higher-performing teams.

OK, I am sure a few of you are wondering, how can this possibly be true? Fourth grade English has a major impact on how teams perform and create strong relationships? Maybe Shawn was just short on oxygen and getting confused. I promise the correlation is there.

The first time I noticed the correlation was when I was new to banking and taking a really good bank customer to lunch. We walked into a restaurant where I had eaten dozens of times. We were seated at a table, and a waiter came up to us. He said hi to me and introduced himself as Ed. I said hello back and remembered Ed from other visits.

He then looked at my customer and said, "Robert, it has been too long since you've been in!" Robert responded with, "Eddie, how are you doing and how is that young kid of yours?" They chatted, caught up and Robert said as Eddie was walking away, "If Linda is cooking today, tell her hi for me. I want whatever her special is, and I can't wait to eat it. I'm starving for her cooking!"

I felt like I had walked into a family reunion after the sincere and excited exchange. I asked Robert how he knew Ed, and he responded how he always makes a connection at every restaurant he frequents. He learns employees' names, a bit about them and sincerely likes to get to know people. After our food arrived, Robert appeared to have twice as much on his plate as I did, and it was presented much nicer. Eddie really took care of Robert. I took note of what had played out in front of me. On a side note, the special was great that day.

That lunch meeting prompted me to do some reading on relationship building and networking. I started working on incorporating it into my daily life. What I learned and practiced was that almost all people

TEAM

THERE IT IS
THE 'I' IN TEAM
HIDDEN IN THE 'A' HOLE.

respond positively to you if you learn their name, find a common bond, learn their history, family, what they do, what their interests are or where they went to college. In South Dakota, we are usually only three steps removed from the other person by friends, marriage or DNA, which helps to secure the connection, too.

As I have practiced it over the years, I have also learned how not to build relationships or network. If you run into someone you know and can't remember their name, you have two options. Either pretend and say, "Hey man, how you doin'?" Or say, "I apologize, but I can't remember your name."

I tried option one many times as it was my go-to move. The reality was that the other person could see the dazed and confused look on my face and knew what was really going on. Now I generally go with the second option. Honesty is best, albeit embarrassing at times. To overcome this situation, I always try to get to know enough about someone when I meet them that I have references in my memory tied to their name. If you attend a convention and meet 50 new people, this will not work regardless, but most times it will.

Another important takeaway is that there is a huge difference between sincerely connecting with people and just doing it to get something you want quickly. Being young once and always in a hurry, I appeared manipulative at times with customers and employees. The results were never as good as they should have been.

Continued on page 21



from the executive office.....

BY CURT EVERSON | President | South Dakota Bankers Association

Popular Issues of the Day in South Dakota

Bankers from across the state gathered in the Capitol City on Feb. 12 for the SDBA's annual State Legislative Day. This year's event lacked the drama of last year's State Legislative Day, which included a committee hearing on legislation to enable a specialty business development bank charter.

This year, weather conditions on the eastern side of the state kept some bankers from making the trip to Pierre. Others who braved bad roads and limited visibility early that morning probably had second thoughts about their decision to continue the drive.

For all who made the trek to discuss our industry's legislative issues and to say thank you to our state's elected leaders, I want to offer a big THANK YOU! The same goes for SDBA staff who all pitched in to make our event a great success. Many legislators stopped to say thank you for a nice, relaxing evening of food, drink and fellowship.

I recently spoke with my good friend David Owen, president of the South Dakota Chamber of Commerce & Industry, about key findings from the Chamber's 2020 Business Caucus. This is always an interesting segment of the Chamber's annual business day at the Legislature, held this year on Feb. 20. Caucus attendees are asked to respond via text to a series of polling questions on popular issues of the day. I want to give a shout out to David and the South Dakota Chamber of Commerce & Industry for allowing me to recap a portion of the survey below.

David would remind us all, "It is important to note that these are not the results of a scientific survey as the participants are self-selected. These responses are best viewed as a snap shot on a specific day with a large focus group." (92 participants, 81 average responses; 57% male, 43% female).

Should South Dakota legalize marijuana in any form?

- Female: 74% said yes, 26% said no
- Male: 55% said yes, 45% said no

Which statement best describes your position on legalizing marijuana?

- No, never: 22%
- Medical use only—not recreational use: 48%
- Legalize it all—resistance has gone up in smoke: 30%

HB 1235 would limit the requirement that children be vaccinated to attend school. Do you support this idea?

- Yes, parents should not be forced to give children shots: 0%
- Yes, keep government out of family decisions: 2%
- No, this puts other children at risk: 80%
- No, this idea kinda' makes me sick: 18%

SB 157 attempts to bring some consistency and streamline the zoning process. Which statement best expresses your view of how zoning should be directed?

- No. Leave it alone, local control is best: 17%
- Maybe, I like parts of the bill: 27%
- Yes. Fully support. I'm sick of projects getting jammed up and never getting approved: 56%

HB 1083 renames the technical institutes as technical colleges. Do you support this idea?

- Yes, it's about time: 45%
- Yes, it looks like a marketing move—hope it works: 44%
- No, they are world class just as they are—don't mess with success: 4%
- What? A rose by any other name?: 7%

Which of the following Democratic candidates for President do you most support? (72 responses)

- Joe Biden: 24%
- Michael Bloomberg: 21%
- Pete Buttigieg: 15%
- Amy Klobuchar: 29%
- Bernie Sanders: 8%
- Tom Steyer: 0%
- Elizabeth Warren: 3%

Thinking about the general election, do you support the reelection of President Donald Trump? (73 responses)

- Yes: 63%
- No: 32%
- Don't Know: 5%

You can view the Chamber's entire survey here:
<https://bit.ly/2VbPppP>



SDBA Introduces a Medicare Supplement Group Program

I want to provide an update on a retiree program we revealed at a health insurance meeting held in Sioux Falls last October. The South Dakota Bankers Benefit Plan Trust, in association with Wellmark Blue Cross Blue Shield, is announcing the availability of a new employer group retiree program (EGRP) providing Medicare supplement coverage to retirees. This is a program your bank can offer to provide valuable benefits to your retired bank employees and their spouses.

On Jan. 1, 2020, the federal government stopped providing Medicare Plan F in the individual market. Plan F was the most popular plan for both new and existing Medicare enrollees. Therefore, individuals turning age 65 after Jan. 1, 2020, are no longer able to purchase this popular plan on their own. Fortunately for members of the SDBA, Plan F is now available through the EGRP from Wellmark BCBS, a trusted medical insurance provider in South Dakota for more than 75 years.

This program will provide retirees not one, but two, plans from which to choose: a traditional Medicare Plan F and a high-deductible Plan F. Retirees can enroll in either of these plans without any medical underwriting questions, and they will pay the same premium regardless of their age or gender.

Traditional Medicare Plan F

The premiums for the tradition Medicare Plan F is \$203.10 per month. Costs and benefits covered are:

- Part A hospital and coinsurance costs up to an additional 356 days after Medicare benefits are exhausted
- Medicare Part A hospice care co-payment or coinsurance
- Medicare Part B coinsurance
- Medicare Part B excess charges
- Medicare Part A deductible
- Medicare Part B deductible
- First three pints of blood used in an approved medical procedure (annually)
- Skilled nursing facility coinsurance

When choosing a plan, it's important to find the right combination of benefits, premiums and out-of-pocket costs to fit your needs.

- Do you have an active lifestyle and stay relatively healthy?
- Are you okay with your cost-share being higher in exchange for lower premiums?
- If an unforeseen event does occur, would you be able to pay those out-of-pocket costs?
- If your answer to these questions is yes, the high-deductible Plan F may be the right plan for you.

High-Deductible Medicare Plan F

The high-deductible Medicare Plan F has a premium of \$101.60 per month—a 50% savings.

The high-deductible Plan F provides the same comprehensive benefits as the traditional Plan F, but at a much lower cost. In exchange for low monthly premiums, the high-deductible Plan F has an annual deductible of \$2,300.

All original Medicare benefits are applied as normal, while your Part A and B deductibles and coinsurance go toward the \$2,300 deductible until the deductible is met. For example, if the policyholder goes to the doctor's office for the flu and the doctor bills \$240 for the visit, Medicare will pay \$192 (80%), leaving \$48 (20%) for the member to pay. This \$48 will be charged against the total deductible of \$2,300. Once the deductible is met for the year, the high-deductible plan will pay the same way the traditional Plan F pays.

If a client needs to make a change, members enrolled in the high-deductible Plan F for 12 consecutive months will be allowed to move to the traditional Plan F during the annual enrollment period.

Retirees will be eligible to purchase their own Medicare Part D prescription drug plan directly from BCBS by calling 800.691.1030.

Retirees can also simultaneously purchase vision and hearing coverage through Avesis on a guaranteed issue basis and without any waiting periods. The vision plan provides benefits for eye exams, frames, lenses and contacts with only a \$10 co-pay. The hearing plan

Continued on page 21

SDBA Seeking Candidates for Board Elections

Elections for the SDBA's Board of Directors are scheduled for April. Four seats will be up for election: Group I, Group IV, Mid-Size Community Bank Category and Community Bank Category.



The SDBA Board of Directors made changes to the group boundaries and category sizes by amending the SDBA bylaws effective Feb. 12, 2020. Regional groups were reduced from five to four and realigned to better reflect the current geographical distributions of banks in the state. A new Community Bank Category was created when the SDBA Board of Directors reconfigured and renamed four size-based categories to better realign seats that reflect today's institutional mix in South Dakota. To view the changes, visit www.sdba.com/groups-categories.

Group I

The Group I seat became vacant when the director who previously held the seat, Kristina Schaefer with First Bank & Trust in Sioux Falls, was voted SDBA vice chair last year. There are two years remaining in the term for the Group I seat (through April 30, 2022).

Employees of member banks located in the following counties are eligible to run for the Group I seat: Bon Homme, Clay, Davison, Hanson, Hutchinson, Jerauld, Lake, Lincoln, McCook, Miner, Minnehaha, Moody, Sanborn, Turner, Union and Yankton counties.

Group IV

The Group IV seat, currently held by Pete Mehlhaff with Great Plains Bank in Aberdeen, is up for election. Mehlhaff is eligible to run for a second, three-year term.

Employees of member banks located in the following counties are eligible to run for the Group IV seat: Banks in Butte, Campbell, Corson, Dewey, Edmunds, Faulk, Hand, Harding, Hughes, Hyde, McPherson, Perkins, Potter, Sully, Walworth and Ziebach counties.

Mid-Size Community Bank Category

The Mid-Size Community Bank seat, currently held by Craig Davis with First National Bank in Pierre, is up for election. Davis has served one, three-year term and is eligible to run for a second, three-year term.

Employees of member banks with deposits between \$200 million and \$750 million are eligible to run for the Mid-Size Community Bank Category seat.

Community Bank Category

A new Community Bank Category seat is up for election. Employees of banks with deposits between \$200 million and \$75 million are eligible to run for the Community Bank Category seat.

If you are interested in running for one of these seats on the SDBA Board of Director, please contact a member of the nominating committee for the respective seat you are interested in running for by April 2, 2020. A list of the nominating committees can be found at www.sdba.com/groups-categories.

In addition, please submit a short bio and headshot photo for the voting ballot to Alisa Bousa at abousa@sdba.com by April 1.

Voting for the four seats up for election will take place in April. Newly-elected board members will take office on May 1, 2020, and serve a three-year term (except for the Group I seat which is a two-year term.)

If you have any questions about running for a seat or the election process, please contact Alisa Bousa at 605.224.1653 or abousa@sdba.com.

The advertisement for the South Dakota Housing Development Authority (SDHDA) is titled "FIRST-TIME & REPEAT HOMEBUYER LOANS" and "WELCOME HOME". It features three people (two men and one woman) sitting on a grey couch. The man on the left is wearing a white t-shirt that says "Downpayment Assistance". The man on the right is wearing a white t-shirt that says "Competitive Rates". The woman on the right is wearing a white t-shirt that says "Closing Cost Assistance". The background is white with blue and green accents. At the bottom, there is a blue box with the SDHDA logo and contact information: "SOUTH DAKOTA HOUSING DEVELOPMENT AUTHORITY 605-773-3181 | www.sdhda.org".

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. 12 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 banks loaned and invested **\$262 MILLION** for housing and community development projects.



South Dakota banks donated **\$14 MILLION** in charitable contributions and grants.



Banks employ **10,327 PEOPLE** in South Dakota with an annual payroll of almost **\$680 MILLION**.



The South Dakota Bankers Foundation and banks awarded **\$180,000** in high school scholarships during 2019.



South Dakota banks helped sponsor EverFi, a financial literacy program, at **88 SCHOOLS** across the state, reaching **7,193 STUDENTS**.



Source: The SDBA is comprised of 72 member banks, of which 35 responded to the survey. Information is from calendar year 2019.

Emerging Leader of the Month: Justin Beckstrand

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 Justin Beckstrand, who works for Rivers Edge Bank in Marion.

First-Ever Job



My first-ever job had to be walking beans for my grandfather, however the pay was not very good. My first real-paying job was at a grocery store bagging groceries and taking them out to the car for folks. It was enjoyable getting to know repeat customers and making sure I did not smash their loaves of bread.

Emerging Leader Story

Growing up, I spent many weekends and summers at my grandparents' farm a couple miles northeast of Marion. Through those many years, I learned how difficult and rewarding it is to be a producer. I was fortunate enough to marry a farm girl, and we had the amazing opportunity to purchase my grandparents' farm a few years back. We have a row crop operation, as well as raise Red Angus cattle.

I have been with Rivers Edge Bank in Marion for a little more than three years. I previously held a management position in the manufacturing industry for many years. When the opportunity presented itself to apply for a position in the community in which we live, I jumped at it. Working at Rivers Edge Bank has been a better fit than I could have imagined. I enjoy working for an organization that has so much focus on community involvement and individual growth, as well as growing stronger as a team with all of our employees.

What He Most Likes About His Job

I am an ag and commercial lender in my current position. Rivers Edge Bank is fairly concentrated in agriculture, but we do have some commercial credits as well. The majority of my customer base is in row crop farming, but I do work with some folks that have livestock as well. I really enjoy getting to know our customers' operations and being able to offer help and guidance when they need it. Every operation is uniquely different, and it is important that we understand and appreciate those differences.

What Motivates Him

Connecting with our customers and knowing that I am able to communicate clearly with them to ensure we are both on the same page. When you set goals or make a plan and see it followed through, that really makes my day.

In His Spare Time

I enjoy golfing at our local course, bowling at our alley in town and camping with my wife, Lindsey, and two kiddos: Kinley (age 6) and Jeb (age 3).

Why He Decided to Get Involved

It is important to stay connected with our senators and representatives to make sure they understand our industry needs. The networking that has taken place through the SDBA's emerging leaders program is very powerful. The more events that you attend, the more you develop relationships and the more comfortable you become. I feel it is a great program to expand our banking relationships. I look forward to getting to know more of our emerging leaders in the future. 🌈



Justin Beckstrand's wife, Lindsey, and their children, Kinley and Jeb.

SDBA Offers New Accounts Seminar

With constant new regulations, complex business account multi-level structures and the growing popularity of trust accounts, the necessity for ongoing new account training is paramount. Banks must carefully maintain diligence as well as update processes and procedures.

The SDBA's New Account Documentation and Compliance Seminar on April 8 in Sioux Falls is the most comprehensive seminar offered on the topic of deposit accounts. The presentation will provide answers to many of the more complicated and difficult questions asked by customers and staff. Topics to be covered include business accounts; consumer accounts; and trust, fiduciary, minor and court-ordered accounts.

Operations officers, compliance officers, new account representatives, customer service representatives, new accounts supervisors, branch managers, trainers, auditors and back office personnel who support the deposit account area will all benefit from attending this seminar. At least 85% of this information also impacts the lending area.

The detailed manual, included in the registration and customized to state law, has become known as an

invaluable resource for banks across the state.

Attendees should bring their signature card and resolutions, as well as their account terms and conditions to the training. These workshops are highly interactive. Come prepared to get your questions answered.



Presenter Suzette "Suzie" Jones, CFP®, has more than 40 years of banking experience. She has a reputation as not only being extremely knowledgeable, but has a unique ability to take technical information and make it interesting and applicable. After 22 years, Jones recently retired as executive vice president from a large regional bank, where she provided overall leadership and risk management to the \$11 billion investments division. For decades, she opened new accounts, managed new account teams, and provided hands-on input to the AML and BSA committees.

The seminar will be held at the Holiday Inn & Suites Sioux Falls - Airport. See the full agenda and register to attend at www.sdba.com/events.



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Dakota School of Lending Principles

About the School:

The Dakota School of Lending Principles is a learning event with one foot grounded in the classroom and one foot in the bank. This school allows students to learn the theory and process of basic lending and then put this knowledge to work in actual nuts and bolts sessions. This school provides basic instruction appropriate for loan officer trainees, loan support personnel and personal bankers. To ensure exposure to bank structure and terminology, it is recommended that applicants have a minimum of six months lending experience or one year of loan department experience. Applicants not meeting the suggested prerequisites will be contacted to discuss admission qualifications.

Students will gain the following from the school:

- ♦ Insight into how funds and risk management and profit objectives affect the lending process.
- ♦ Increased skill in comprehending and analyzing business and personal financial statements.
- ♦ Improved skill ascertaining client needs through the interviewing process.
- ♦ Increased knowledge of the steps and analysis process involved in consumer, real estate, small business and agricultural lending.
- ♦ The ability to capitalize on selling opportunities.
- ♦ An understanding of loan documentation requirements.
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Kelsea Kenzy Sutton, First Fidelity Bank, Burke; Kristina Schaefer, First Bank & Trust, Sioux Falls; Jody Bender, U.S. Bank, Rapid City; and Ann Buckmiller, Reliabank, Watertown.



Lee Anderberg, Bankers' Bank of the West, Lincoln, Neb., and Billie Sutton, First Fidelity Bank, Burke.



Bryan Schmidt, Dacotah Bank, Aberdeen; Matt Smith, Dacotah Bank, Sioux Falls; Tim Schut, First PREMIER Bank, Sioux Falls; and Chris Bauer, CorTrust Bank, Sioux Falls.



Gov. Kristi Noem spoke with bankers and answered questions at the SDBA's State Legislative Day on Feb. 12 in Pierre.



Seasoned financial professional Mark Zinder with Mark Zinder & Associates in Nashville, Tenn., was the featured speaker at this year's State Legislative Day.

Bankers Network at State Legislative Day

By Alisa Bousa, Editor

Bankers from across the state gathered in Pierre on Feb. 12 at the Ramkota Hotel & Conference Center to network with each other, state legislators and constitutional officers at the SDBA's State Legislative Day. The annual event is an opportunity to stay up-to-date on both state and federal legislation which could affect the banking industry and make sure our industry is heard.

One component of this year's event was special sessions for emerging bank leaders, which included a networking reception the evening of Feb. 11 at the Branding Iron Bistro.

The State Legislative Day began with emerging bank leaders visiting the State Capitol to attend a House State Affairs Committee hearing. One bill the committee heard testimony on that morning was HB 1117, a bill to repeal and revise certain provisions regarding riot, to establish the crime of incitement to riot, and to revise provisions regarding civil liability for riot and riot boosting.

Emerging leaders returned to the Ramkota Hotel and heard from featured speaker Mark Zinder with his session "What Happens Next?" History books are full of examples of previous revolutions that came and went—the industrial revolution, railroad revolution, electrification, mass production and now, quite possibly, the information technology revolution. Zinder spoke about how we are nearing the end of this revolution while another is just beginning, providing a fresh wave of prosperity.

All attendees were then invited to attend the SDBA Legislative Committee's meeting, where SDBA President Curt Everson provided an update on and committee members discussed legislation which could

affect the banking industry.

Following lunch, Zinder addressed all attendees with his session "Is It Different This Time?" Zinder discussed current events that are playing out like they did in the past and explored events that are not rooted in any historical context that had attendees asking, "Is it different this time?"

Next, Gov. Noem addressed bankers and took questions. One issue that she spoke about was last year's natural disasters across South Dakota and programs which the state is utilizing to help provide local financing to match federal disaster funding to repair roads and bridges.

"I appreciate you being in so many of our communities and providing such a need that we have for financing of businesses and families," Gov. Noem told bankers. "You are incredibly important to our economy and our way of life. Just know that you are appreciated."

Attendees next had the option of visiting with legislators at the State Capitol or hearing from Jackie Rolow with SHAZAM. In her session "How 'Smart' Are Your Emotions," Rolow spoke about understanding and using emotions correctly to be a better communicator and, ultimately, more effective in your job.

Emerging leaders then had a networking session with past and current SDBA Board of Directors.

The day concluded with an evening reception for bankers to visit with state legislators and constitutional officers and thank them for their service.

Thank you to Federal Home Loan Bank of Des Moines who sponsored Mark Zinder's sessions and Promontory Interfinancial Network who sponsored the evening reception with legislators and constitutional officers. ■■■



*Together,
let's
make
it happen.*

Todd Holzwarth

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Wells Fargo Bank employees Jonathan VomLehn, Tucson, Ariz.; Thomas Harkless, Milwaukee, Wis.; and Kristi Standing High, Rapid City.



Lt. Gov. Larry Rhoden; Former Gov. Frank Farrar, First National Bank, Fort Pierre; Rep. Kent Peterson, Salem; and Tim Schut, First PREMIER Bank, Sioux Falls.



Shawn Rost, First Interstate Bank, Rapid City; Michael Hudson, First National Bank, Pierre; Craig Davis, First National Bank, Pierre; and Tanner Kost, Dakota Prairie Bank, Fort Pierre.



Curt Everson, SDBA, Pierre; Derek Nolan, Rivers Edge Bank, Marion; Tiffany Lewis, Richland State Bank, Bruce; Jesse Block, First Fidelity Bank, Platte; and Jody Bender, U.S. Bank, Rapid City.



Julie Smith and Sen. V.J. Smith, Brookings; Van Fishback, First Bank & Trust, Brookings; Joseph Schartz, Humboldt; and Kristina Schaefer, First Bank & Trust, Sioux Falls.



Matt Smith, Dacotah Bank, Sioux Falls; Chris Bauer, CorTrust Bank, Sioux Falls; Jessica Evans, Dakota BUSINESS Finance, Sioux Falls; Lexy Inghram, Dacotah Bank, Bison; David Bangasser, Dacotah Bank, Sioux Falls; and Lance Steuck, Rivers Edge Bank, Marion.

Bankers Ensure Industry Is Heard in Pierre

By Alisa Bousa, Editor

Bankers who attended the SDBA 2020 State Legislative Day in Pierre on Feb. 12 received an update on issues currently being discussed in the 2020 State Legislature which could affect the banking industry.

At the SDBA Legislative Committee meeting, which was open to all attendees of the State Legislative Day, SDBA President Curt Everson discussed proposed legislation which the SDBA is following. Bankers also had the opportunity to ask questions of Gov. Kristi Noem during a session.

SB 157—Revise certain provisions regarding the county zoning and appeals process.

Gov. Kristi Noem asked for the banking industry's support of Senate Bill 157. Introduced by the Senate State Affairs Committee at the Governor's request, the bill would revise certain provisions regarding the county zoning and appeals process.

Noem said the bill sets up the structure and skeleton for how county zoning and appeals proceedings are handled, but does not take away local control or the ability for counties to set their own criteria.

"I want you to know my reason for bringing this bill. We have got to grow our economy in South Dakota. We have had a good 10-year period where we have not been growing," Gov. Noem said.

"We need to make sure that every corner of our state has the opportunity to keep their small towns going, their main street businesses going, that their farmers and ranchers can keep their kids and grandkids on their operations. You do that and you create a business environment by having it be fair."

HB 1127—Revise provisions regarding real estate appraisers.

The SDBA asked Rep. Roger Chase, Huron, to introduce and champion this bill that seeks to remove doubt in South Dakota law about whether licensed, registered or certified appraisers can be involved in preparing or reviewing anything other than full-blown, USPAP-compliant appraisals. Federal regulatory guidance to bankers and Appraisal Institute guidance to the appraisal industry suggests it is fine for appraisers to conduct evaluations, but state law in South Dakota is not so clear.

SB 110—Permit the Department of Revenue to disclose tax returns and tax return information to the Legislative Research Council in certain circumstances.

The SDBA last year opposed two similar bills on the House side—one from legislative appropriators and the other from the Speaker of the House—and was able to defeat the bills. Everson said he has talked with most of the Republican members of the Senate State Affairs Committee and hasn't found any support for this year's bill.

SB 148—Adopt the Uniform Power of Attorney Act.

Feedback the SDBA received from lawyers of some member banks was that while the bill is not perfect, they view some of the provisions of the act as good for bankers and banking. The SDBA opposed similar legislation two years ago, but this time the State Bar of South Dakota is pushing the bill. Everson is going to take banks' comments and concerns and work them into testimony and questions about the bill. If passed, Everson said the industry can see how it impacts banks and bankers and work on tweaks down the road. 📊

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Make the Most of Your Annual IT Audit

Tips for preparing for and managing the IT auditing process.

By Jon Waldman, SBS CyberSecurity

When you hear the term “bank robber,” a leather-clad outlaw with a burlap bag in one hand and a pistol in the other likely comes to mind. However, modern bank robbers have evolved past Butch Cassidy and the Sundance Kid-style hold-ups.

Instead of weapons and a get-away car, all they need is an understanding of computer network systems and a few stolen passwords to infiltrate a bank’s database and steal money. Crimes of this nature end in more loss than physical robberies, as well. Take the Carbanak malware campaign, for instance, which targeted multiple financial institutions around the world and concluded with a total of more than \$1 billion being stolen.

According to the Herjavec Group’s 2019 Official Annual Cybercrime Report, cyberattacks on financial service institutions are on the rise, indicating that banks need to direct their security resources to testing their network systems on a more consistent basis. That’s where your annual IT audit comes into play, and why you should build a strong, year-round relationship with your IT auditing firm.

Unfortunately, IT audits are notoriously dreaded every year because of their high-effort requirements. But for all the ways they are inconvenient, correcting the network and process weaknesses revealed by an IT audit can protect its customers, not to mention save a bank from reputational damage. For that reason, the partnership between a bank and its auditing partner can be a positive, beneficial one.

There are plenty of ways to take full advantage of your IT audit partner to both make your annual audit go smoothly and garner the most benefits for your institution. Here are a few tips:

Understand that the IT auditing process is going to strengthen your business.

Protecting customer data is one of the most make-or-break aspects of community bank success today. With the rise of online banking, a customer can change accounts quickly to nearly any other financial institution across the country, so prioritizing the protection of existing (and new) customer data couldn’t be more important. Understand that if a negative practice within your bank is brought to your attention, that is the IT auditor’s way of trying to improve your system and keep your bank thriving. Approach the process and your IT audit partner with an open mind and a willingness



to help accomplish what they need, and watch how quickly and smoothly the audit gets done.

Pick a partner who will ask tough questions.

When you look for an IT auditing partner, it may be tempting to settle for the cheapest or most convenient option. However, to ensure that the IT auditing process goes smoothly and successfully, it’s important to find a partner who will take the time to understand your bank and its individualized needs.

A good audit partner doesn’t just show up to do a job and collect a check; they should have your best interest in mind and be dedicated to your goals. Sometimes that means having difficult conversations about what your organization is doing (or not doing) in the best possible way. Sometimes it means taking the time to explain to the decision makers at your institution how important cybersecurity is in today’s environment. Sometimes it means being an ongoing resource to provide answers to questions, suggestions for controls or even additional services to help improve your security posture over time.

Organize accordingly.

Your IT auditing firm should send you a list of the information they need from your institution regarding your network and systems. If you have worked with the IT audit firm before, it’s a good idea to go ahead and compile the materials they will need before the process begins. List your IT assets, organize your paperwork and think ahead about your main concerns. If you have adopted new systems, applications or hardware since your last audit, be sure to have that information handy as well. Taking these steps will ensure the offsite

Continued on next page



ask the appraiser.....

BY SHERRY BREN | Executive Director | South Dakota Appraiser Certification Program

Ethics Rule—Conduct

Does Disclosure of Prior Services Apply to Appraiser or Property?

Question: An appraiser performed a review of an appraisal report for 123 Main St. Seven months later, he was asked to review another appraisal report regarding the same property prepared by the same appraiser. The appraiser is unsure if he must disclose to the client that he provided a prior service regarding the subject property. He knows an appraisal review is the development and communication regarding the quality of another appraiser's work. He thinks a review assignment is not about a property, it is about an appraiser. Is the reviewer correct that the subject of an appraisal review is the appraiser and no disclosure of any prior services is necessary?

Response: No. An appraisal review assignment is not about an appraiser, but the work of the appraiser. As such, an appraisal review is a prior service. Standards Rule 3-2 provides additional insight into developing an appraisal review. The reviewer must:

(c) *identify the purpose of the appraisal review including whether the assignment includes the development of the reviewer's own opinion of value or review opinion related to the work under review.*

(d) *identify the work under review and the characteristics of that work which are relevant to the intended use and purpose of the appraisal review, including:*

(iv) *the physical, legal, and economic characteristics of the property, properties, property type(s), or market area in the work under review.*


Comment: *The subject of an appraisal review assignment may be all or part of a report, a work file, or a combination of these, and may be related to an appraisal or appraisal review assignment.*

Disclosure of Prior Services for Multiple Assignments on a Property


Question: A lender contracts with AMC A for an appraisal. The subject property is currently under contract for more than \$3 million. Given the price and the lender's high-dollar policy, the lender also orders a second appraisal from AMC B. Each AMC unknowingly engages the same appraiser on the same day. The appraiser subsequently completes and delivers two reports, one for AMC A and one for AMC B. As one might expect, the reports are identical except for the AMC name.

The lender receives both reports and is very upset because neither report discloses any prior services had been performed. When contacted, the appraiser states that since both orders were received on the same day, his statements in each report that there had been no prior services were both correct. Is the appraiser correct?

Response: No. One assignment was performed prior to the other. Therefore, in the second assignment the appraiser would have to comply with the USPAP requirements to disclose the first assignment as a prior service.

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. 

portion of the process goes smoothly and quickly.

At the end of the day, remember that regular IT audits are a necessary step for running a successful financial institution. Consumers are hyper aware of data privacy concerns, and they will likely factor security and data protection into their banking decisions. So, prioritizing the protection of customer data could not be more important. 



Jon Waldman is a co-founder of SBS CyberSecurity, executive vice president IS consulting and president of the SBS Institute. He can be contacted at jon.waldman@sbscyber.com. Learn more about SBS CyberSecurity, an SDBA endorsed vendor, at sbscyber.com.

South Dakota Prepares for Coronavirus

State health officials on Feb. 27 outlined South Dakota's steps to prepare for community spread of COVID-19 (coronavirus), as well as what South Dakotans can do now. To date, no one in South Dakota has tested positive for COVID-19.

"Since the start of this outbreak, South Dakota has taken steps to prepare for and carefully monitor for potential cases of COVID-19 in South Dakota," said Kim Malsam-Rysdon, secretary of the South Dakota Department of Health.

The Centers for Disease Control (CDC) has advised states to be prepared for community spread of COVID-19. The Department of Health is working with partners to ensure South Dakota is prepared to respond.

"For the general public, the immediate health risk from COVID-19 is low," said Dr. Joshua Clayton, state epidemiologist. "However, we know that an ounce of prevention is worth a pound of cure, and the same family emergency plans and kits that we use to prepare for the flu, snowstorms and floods are important now. South Dakotans can help stop the spread of germs by washing your hands often, covering coughs and sneezes, cleaning surfaces regularly and staying home if you are sick."

To date, the state has taken the following steps:

- Launched an internal agency task force for coordination and planning with partners and other state agencies.
- Developed an action plan for information management, incident management and surveillance for persons at risk of infection.
- Communicated regularly with health care providers through the South Dakota Health Alert

ABA Provides Pandemic Planning Resources for Banks



To help bankers keep track of developments related to the coronavirus, the ABA has updated its website with new information and resources from the Centers for Disease Control, World Health Organization, Occupational Safety and Health Administration, financial regulatory agencies and others.

It also includes business continuity planning recommendations and other relevant information from financial regulatory agencies as well as guidance on how to communicate with employees, customers and the public. Banks might be particularly interested in the pandemic planning appendix of the FFIEC's Business Continuity Planning Booklet, which was assembled after the avian flu outbreak in 2007. The page will be updated as more information becomes available. Visit <https://bit.ly/2w9LY8M>.

Network to provide the latest information and guidance from the CDC.

- Implemented a CDC test to allow the State Public Health Laboratory to detect the virus that causes COVID-19.
- Launched a COVID-19 website to update South Dakotans on the current situation.

For more information and updates visit <https://doh.sd.gov/news/Coronavirus.aspx>.

Bret Afdahl Named to FDIC Advisory Committee



Bret Afdahl, director of the South Dakota Division of Banking, has been named to the FDIC's Advisory Committee of State Regulators. The FDIC formed the new, 15-member Advisory Committee as another mechanism for state regulators and the FDIC to discuss a variety of current and emerging issues having potential implications for the regulation and supervision of state-chartered financial institutions.

The Advisory Committee is intended to facilitate regular discussion of safety and soundness and consumer protection issues, the creation of new banks, the protection of the nation's financial system from

risks such as cyber-attacks or money laundering, and other timely issues.

"I fully intend to use this forum to continue discussions and to search for solutions to the challenges of small, rural communities maintaining full access to local banking services," said Afdahl. "Anything we can do to keep community banks in our small communities will benefit the citizens of South Dakota and our country."

Committee members include regulators of state-chartered financial institutions from across the United States as well as other individuals with expertise in the regulation of state-chartered financial institutions. Learn more and see the full list of committee members at <https://bit.ly/2VxLgga>.

South Dakota Bankers Association 2021 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, 2020, to get the low price of \$1.35* 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, 2020.

Name _____

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City _____ State _____ Zip _____

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 2020 Scenes of South Dakota Calendar.
- ☐ Black bank logo (FREE) OR ☐ Color logo (add \$100 to order)
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- ☐ 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
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PO Box 1081
Pierre, SD 57501

FAX TO:

605.224.7835

EMAIL TO:

abousa@sdba.com

PHONE:

800.726.7322

WEBSITE:

sdba.com/calendar

***Pricing Information:** Orders placed by September 1, 2020 receive the low price of \$1.35 per calendar. After September 1, price is \$1.61. 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, 2020.



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BankWest Appoints New Board Members

BankWest Chairman, President and CEO Charles H. Burke III announced that Russell Olson of Madison and Robert Burke and Rebecca Burke of Pierre have joined the bank's Board of Directors.

"Our newest board members reflect our growth and our commitment to serving our customers and communities for years to come," Charles H. Burke said. "Russell Olson is a leader in our newest BankWest market, while Rebecca Burke and Robert Burke represent the fifth generation of the Burke family to serve in managing the bank."



Russell Olson

Russell Olson is an Egan native and received his bachelor's and master's degrees from the University of South Dakota in Vermillion. He has lived in Madison for 18 years and currently serves as CEO of the Heartland Consumers Power District.

Olson is actively involved with the South Dakota Game, Fish & Parks Commission, USD Discovery District, South Dakota Development Corporation and Madison Career Learning Center.



Rebecca Burke

Rebecca Burke has worked at BankWest full-time since 2002 and currently serves as BankWest's vice president of strategic initiatives. She holds a bachelor of science degree in banking and financial services, a master of science degree in banking and financial services, and a Society for Human Resources Management

certified professional certification.

Rebecca Burke is involved with the Oahe YMCA as board president, Pierre-Fort Pierre Kiwanis as past president and SD Bancshares as vice president. She serves as a board member of the Pierre-Fort Pierre Community Foundation, Youth Philanthropy Fund and Pierre Concert Series.



Robert J. Burke

Robert J. Burke serves as the fraud risk manager at BankWest. He is a graduate of the Colorado Art Institute as well as the Minneapolis School of Technology. He has received his certificate in BSA and AML compliance and certificate in fraud prevention from the ABA and is a Community Banker University certified BSA/AML professional graduate.

Robert Burke is a small business owner, real estate broker and member of the South Dakota Realtor Association. He serves as a board member of the South Dakota Licensed Beverage Dealers and Gaming Association, vice president of SD Bancshares, and past board member and chair of the Pierre-Fort Pierre Community Foundation. ■

SDBA MEMBERS

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

classifieds.....

Business Development Officer, BankWest, Winner, S.D.

BankWest, a family-owned business with more than a 125-year history, is seeking an experienced, self-motivated individual with ag lending experience to join our team in Winner, S.D. Our business development officer develops relationships with new and existing personal, agriculture and commercial customers through serving their financial needs by offering a variety of deposit and loan products and referrals for insurance, investment, and customer retail and trust products. A degree in agriculture, economics, accounting or business administration preferred with comparable work experience or family background in agriculture, ranching or small business. Applicants are invited to review the full job description and complete an online application at: www.bankwest-sd.bank/about/careers/. Please contact BankWest Human Resources at 800.253.0362 with questions. EO/AA. ■

Operations Manager, Dakota Prairie Bank, Fort Pierre, S.D.

Rare Opportunity! Seeking applicants to manage bank operations for a family-owned bank in central South Dakota. This position coordinates and manages the organization's operations functions in accordance with established systems and procedures and oversees new initiatives. Salary DOQ. Must pass background and credit screening if hired. For more information, visit www.dakotaprairiebank.com/careers. ■

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.

Focusing on the WE in Team...

continued from page 4

Today I have around 120 people on my team in South Dakota. I take pride in knowing names and a little something about every employee. I am also comfortable sharing things about myself, even items that paint me in a bad light. I do this because I truly care about my co-workers and want to have a connection with them. If we truly know each other, trust each other and are transparent, together we can accomplish great things. This can't happen until our relationship, our common goals and our method to get there are shared by all. It is about us, not me. "There is no I in team" applies all day, every day.

The same can be said about creating a strong relationship with your customer. If I show up at a prospect's door looking to get a loan, I never do so well. If I show up at that same prospect's door looking to learn about their business, I have much better success. When my goal is to see if there is an opportunity that would be a win-win for both sides, and to add some financial advice to the conversation, I can almost always walk away with at least another appointment to talk about specific products that may help the soon-to-be new customer. The conversation always starts with creating a bond and building a relationship.

So how does fourth grade English impact leadership, teamwork, high employee engagement, high-performing teams and strong client relationships? Using the correct name (proper noun) with customers and employees creates a connection. Having common interests, i.e. SDSU, BHSU, SDSM&T, USD, hometown, cousin, best friend, fishing, ranching (nouns and proper nouns) solidifies the connection and ties emotion to it. Focusing on the we, our, us vs. them, me, my, I (pronouns) creates the transparent, open focus of what, why and how we achieve great results. It must be genuine and sincere for it to work.

As for SDBA events, I want to thank everyone for coming to Pierre for the State Legislative Day last month. Great connections were made, and our voice was heard in Pierre by our elected officials. We had a great turn out in spite of another snow squall—Halley Lee can really pick the dates!

I hope to see many of you in D.C. at the ABA Washington Summit on March 23-25. There is still time to make plans to attend. You can see the full agenda and register at www.aba.com/training-events/conferences/washington-summit. We still have great things to accomplish in D.C. 🌈

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

Medicare Supplement Group Program...continued from page 6

offers a hearing screening every 24 months at no charge if in network, a hearing device batteries and maintenance plan and a \$300 hearing device allowance per ear dependent on the plan selected.

What Group Administrators Need to Do

1. If a bank would like to offer this program to its retirees, start by completing the Fact Finder and return it to the SDBIS office at 1818 Broadway Ave. Suite 6, Yankton, SD 57078, Attn: Dean Franzen.
2. Once your bank has returned the Fact Finder, the SDBIS will forward it to Wellmark BCBS to set up your bank to begin offering the program.
3. Your bank will then be sent a contract from Wellmark BCBS to sign and return.
4. Once the signed contract is returned, BCBS will mail the requested number of packets to your bank. Your bank is then ready to start offering the program.
5. If your bank already offers BCBS products and wishes to participate in this program, you can contact your current Wellmark group representative or agency to set up a separate EGRP for the bank.

Each of our member banks currently enrolled in the South Dakota Bankers Benefit Plan Trust health plan will receive a letter outlining the program and the materials needed to begin offering this program to their retirees. We hope you will participate in this valuable retiree program.

If you are not currently a member of the South Dakota Bankers Benefit Plan Trust health plan and you wish to participate in this program or if you have additional questions, please feel free to contact me at 605.220.4219 or dfranzen@sdba.com. 🌈

Dean Franzen RHU, HIA, MHP, DIA, DHP, LTCP, EBHA, HCSA is commercial lines specialist with the South Dakota Bankers Insurance & Services, Inc. Franzen can be reached at 605.220.4219 or dfranzen@sdba.com.



Seminars/Conferences/Webinars/Schools

SDBA EVENTS

ABA 2020 Washington Summit
March 23-25, 2020 | Washington, D.C.

New Accounts Seminar
April 8, 2020 | Sioux Falls

SDBA Agricultural Credit Conference
April 15-17, 2020 | Pierre

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

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

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

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

Annual Security Seminar
Oct. 28, 2020 | Sioux Falls

WEBINARS

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

Commercial Construction Lending
March 16, 2020

Loan Denials & Other Adverse Action Notices
March 17, 2020

What to Do When a Customer Dies
March 17, 2020

Legal Liabilities when Check Fraud Occurs
March 18, 2020

You're the New Supervisor! Fasten Your Seat Belt!
March 18, 2020

TRID Amendments 2020—Rebroadcast
March 19, 2020

Top 25 Safe Deposit Compliance Issues
March 20, 2020

Residential Construction Lending
March 23, 2020

2020 Fair Lending—Do Your Lenders Know the Requirements?
March 24, 2020

Alert! CTR Changes on Sole Proprietors and Legal Entities
March 24, 2020

Lending to Legal Entity Customers
March 25, 2020

Consumer Real Estate Loans
March 25, 2020

Business Development Skills
March 26, 2020

Mapping Multi-Tiered Business Accounts
March 26, 2020

Call Report—Lending Schedules for Banks
March 27, 2020

Three Key Risk Assessments in Your ERM Program—ERM, IT and Internal Controls
March 30, 2020

Basic Cash Flow Analysis
March 31, 2020

Loan Participations: What You Should Know
April 1, 2020

No Foolin'—This is How Top Producers Prospect for Business
April 1, 2020

Work Appearance, Dress Codes and Employer's Liability for Being Out of Fashion
April 2, 2020

Commercial & Business Lending Basics for Support Personnel
April 6, 2020

Overdraft Requirements & Best Practices
April 7, 2020

Excel Explained: Creating Interactive Spreadsheets
April 8, 2020

Understanding Commercial Loan Documents
April 8, 2020

Core Management Skills
April 9, 2020

Treasury Management: A Powerful Tool to Increase Deposits and Fee Income
April 9, 2020

New FFIEC Business Continuity Management Handbook
April 10, 2020

Robbery Prevention & Response
April 13, 2020

What You Need to Know About Escrows
April 14, 2020

CFPB Anticipated Rulemaking for 2020
April 14, 2020

BSA/AML for Lenders
April 15, 2020

SAR: Line by Line
April 16, 2020

SCHOOLS

GSB Bank Technology Management School
March 22-27, 2020 | Madison, Wis.

GSB HR Management School
March 29-April 3, 2020 | Madison, Wis.

Dakota School of Lending Principles
April 14-17, 2020 | Bismarck, N.D.

GSBC Executive Development Institute for Community Bankers
April 26-29, 2020 | Broomfield, Colo.

GSBC Community Bank Investments School
May 17-21, 2020 | Denver, Colo.

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

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

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

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

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

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

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

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

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

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

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

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

MARKETING ICS® AND CDARS® TO SOUTH DAKOTA PUBLIC FUNDS



JOIN US FOR A FREE WEBINAR

Marketing ICS®, the Insured Cash Sweep® service and CDARS® to South Dakota Public Funds

So your bank is ready to go to market to public funds managers with ICS, the Insured Cash Sweep® service, and CDARS. Now what?

At Promontory Interfinancial Network, we have worked with thousands of banks that use ICS and CDARS to offer customers access to multi-million-dollar FDIC insurance; to attract high-dollar, relationship-based deposits; and to grow profitability. Based on more than 15 years of listening to banker experiences, we have created a new resource for Promontory Network members, like your bank, designed to illustrate the most successful practices of banks that use ICS and CDARS. This webinar will cover strategies used by banks to maximize adoption of the services, as well as the materials and resources available to your bank to do so.

Visit www.sdba.com/events to find the date and time that works best for:

[WEBINAR] Driving ICS and CDARS Success

Tuesday, March 17, 2020 – 2:00 PM CT

Thursday, March 19, 2020 – 10:00 AM CT

NDBA/SDBA
Annual Convention

2020

DRIVEN BY VISION

June 8-9 | Ramkota Hotel | Bismarck ND



NORTH DAKOTA
BANKERS
ASSOCIATION



SDBANKERS
ASSOCIATION



Featured appearance
Tuesday, June 9 by
FDIC Chairman
Jelena McWilliams

*All bankers
invited to attend*

ndbaconvention.com