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## message from the chairman.....

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

# A Different Point of View

**Y**ou are standing in front of a group of employees discussing your bank's financials and see a blank stare emanating from more than half of your audience. They are trying to be polite and attentive, but they don't know what an efficiency ratio is, or a loan to deposit ratio, or what margin net of adjustments is and the list goes on. We often have conversations using financial lingo in which the majority of our employees are simply not fluent.

It is hard to connect the dots and tie the individual performance of any given employee to financial performance or net income of a bank or a department. Take a teller for example. We could talk forever about delivering great customer service and following all policies and procedures. That employee would understand this as doing his or her part, but how does that drive net income? What is their personal contribution to net income?

Now, the teller position has evolved into more of a sales position, and we talk about offering products or services that would benefit the customer while delivering a great client experience and following all policies and procedures. This is all part of how a teller's performance could help drive the financials, but I could never quite close the loop to my satisfaction. I was always looking for a way to connect every employee's position in the bank with our financial performance, ideally net income, in a way that made sense to them.

I spent a significant amount of time researching the subject and brainstorming with coworkers. After many attempts, a formula came together to mirror the standard net income equals all revenues minus all expenses. I bounced it off of many different groups to see if it made the connection I was seeking, sharing it with employees from the front line to the senior leaders. It seemed to have the desired connection. The new formula is:

**Net Income = Employee Engagement +/- Client Experience +/- Leadership**

Here is my definition of each part of this equation.

**Employee Engagement:** Teammates who are passionate about their bank's mission and how they contribute to achieving that mission. They take pride and ownership in what they do. They are empowered to do what they need to in order to be great at their position. They believe in and live their bank's values.

**Client Experience:** The client knows that we have their best interests in mind with everything we do with and for them. They feel welcomed and cared for, and they know they are our priority. Like a restaurant, a great meal with great service is what we hope to achieve. The restaurant where they ignore you and you get sick after the meal is obviously not what we want. Either way, the customer will share the experience, and the worse the experience, the more it is shared.

**Leadership:** Great leaders will create a culture that drives performance to achieve company goals, hold everyone accountable, lead by example, inspire and motivate their team with passion, knowledge and attitude, make work fun for everyone, celebrate success, and always coach and mentor their team.

Our front-line employees have more customer interaction every day than all other positions in the bank combined. Understanding the drivers of this formula creates more buy-in and ownership and shows how critical their position is to our bank's long-term success. If leaders successfully manage the right side of the equation, the left side will take care of itself.

A close friend of mine used to work for Walt Disney Company. He often speaks of how leaders of some large resorts were not given access to financials—only employee engagement surveys, client experience surveys and leadership assessments. The results of those three items always correlated directly to the net income of the resort. Any resort that scored poorly in one or more area had a lower net income.

If your bank has not looked into employee engagement surveys, client experience surveys, and some form of leadership assessment, I hope this might incent you to do so. If you do already, I hope you are using it to influence behavior in your team. It is a fun meeting when you are looking at the team and talking about ways to improve employee engagement, client experience and leadership of all areas of the bank. Every single employee has a voice and knowledge to participate in that conversation. If leadership is listening and executing based on these surveys and employee feedback, I contend that net income will follow. 📊

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



from the executive office.....

BY CURT EVERSON | President | South Dakota Bankers Association

# A South Dakota Success Story

On page 12 of this issue, you will find a great article written by Alisa Bousa about Citi's move to its new quarters in southwest Sioux Falls. My attempt here is to complement that story by providing some fiscal perspective and banking industry color around Citi's arrival in our state in 1980.

After moving our family to Pierre in 1983, my first job for the state of South Dakota was as a budget analyst with the Bureau of Finance and Management. By the time the 1984 Legislative Session rolled around, I had assumed the duties as the state economist, meaning it was my job to forecast state tax revenues, including the bank franchise tax. I started learning about the impact that Citibank, its credit card operations and its people were making on South Dakota.

Citibank's arrival was a source of big fiscal news for South Dakota's treasury. Before 1980, the 6% tax on banks' net income yielded less than \$1 million per year for the state general fund, while local government treasuries received between \$2 million and \$3 million annually. Local governments were the primary beneficiaries of this tax, receiving about 73% of proceeds compared to the state general fund's 27%.

The South Dakota Legislature decided that 95% of the franchise tax paid by any new "credit card banks" would benefit the state's general fund, while local government entities in the county that was home to the credit card bank charter would receive 5%. The state's share of bank franchise tax surpassed the \$10 million mark in state fiscal year 1980, topped \$20 million in FY1986, \$30 million FY1991, \$40 million in FY1999 and reached a high-water mark of more than \$50 million in FY2007, right before the Great Recession.

In addition, the impact of having the national bank charters of both Wells Fargo and Citibank in Sioux Falls brings more than \$40 million into the state general fund each year in unclaimed property remittances.

But Citibank's nearly 40-year impact on South Dakota goes far beyond the positive impact on state and local government treasuries. Citi's decision to start a credit card bank in Sioux Falls created new opportunities for banks and banking in our state. Their successful investment in training a new workforce with skills in areas like data management, cyber security, and legal/regulatory compliance sent a message to other South Dakota bankers that they too could be

successful with non-traditional banking products.

I won't try to quantify the connection between growth in Sioux Falls' financial services sector and what we have witnessed in health care services, but I do believe that success begets more success. What I do know is that according to the U.S Census Bureau, the population of the city of Sioux Falls grew from just more than 81,000 in 1980 to more than 181,000 in 2018. The current population of the Sioux Falls metropolitan statistical area is 259,094. It is hard to imagine that kind of growth would have happened absent Citi's move to our state.

Political leaders of the day in 1980 like Gov. Bill Janklow and legislative leaders named McClure, Mickelson, Miller, Barnett, Herseth and nearly 100 more legislators from both parties came together to pass HB 1370, paving the way for an out-of-state bank holding company to acquire all of the shares of a new bank with a minimum required capital stock of \$25 million. The official legislative record on HB 1370 is very thin as the bill was introduced, passed both houses and signed by the governor in a single day on March 12, 1980.

Prior to that day during the 1980 Session, I am sure many rich and animated conversations took place behind the scenes between elected political leaders and South Dakota's banking industry leaders. Banking leaders engaged in those discussions would have included SDBA officers Glenn Waltner from Freeman, John Thompson from Centerville, Nels Turnquist from Sioux Falls and Ray Plowman from Armour.

They and other members of the SDBA Board of Directors must have agreed to support the legislation or it would not have gained near unanimous passage. Those directors included Eldon Rance and Sid Bostic of Sioux Falls, Burdette Solum of Watertown, Harold Torness of Sisseton, T.R. Brisbine of Woonsocket, John Lillibridge of Burke, John Haerter of Hosmer, Ron Pasco of Belle Fourche and Hurley Wilson of Rapid City. I can only imagine discussions among them, leaders from Citibank, SDBA Executive Vice President Milt Schwartz and SDBA's long-time trusted counsel, Tom Adam.

I have had the pleasure over the past 17 years to work with great leaders at Citibank like Ken Stork, Dave Zimbeck, the late Jerry Nachtigal, Rick Nath and

*Continued on page 19*



# Health Plan Rates to Increase Only 4 Percent

**T**he South Dakota Bankers Benefit Plan Trust will see only a 4% rate increase for 2020. With a premium holiday in December of 2018, the 2018 rate was actually a 3% decrease from the 2017 rate.

South Dakota group plans are receiving on average a 3% to 12% increase for 2020. The South Dakota Bankers Benefit Plan Trust has experienced well below medical trend rate increases over the past six years. Our annual increases have been 9, 10, 3.7, 3.4, 2 and -3 percent and 2020's 4% increase.

The total claims paid over the prior year are up 6.8%, inpatient cost is down 2.6%, outpatient cost is up 15.4%, and Rx costs are up 17.5%. One percent of members on the health plan accounted for 42% of our entire claims paid. That 1% represents 12 members from eight different banks.

Prescription costs continue to rise. In 2015, we experienced a 22.7% increase in prescription costs, 2016 was a 16% increase, and 2017 was an additional 16.2%. Wellmark is projecting an additional 13.25% increase for 2020. We are keeping the generic Rx copay at \$10 for 2020. In 2019, our plan members utilized generics at 89.4%, which is higher than the Wellmark book of business at 86.6%.

Medical trend is a projection that insurance companies develop each year based on the previous year's experience. It is derived from costs that providers (medical community and Rx) charge for services, and insurance companies study the increases to project next year's inflation on medical costs. Two main cost factors go into developing the medical trend projection: the prescription drug 2020 projection increase of 13% and the medical facilities charges 2020 projection increase of 6.75%.

These factors are tracked, and Wellmark's 2020 projection for South Dakota medical trend is 9%. This medical trend is added to our actual claims experience of the group to develop next year's premiums. Based on these factors, Wellmark applies an equalization of usage to project medical trend.

Our current level of reserves also plays a role in limiting rate increases. That rate, which is 9%, is added to our 2019 experience, along with consideration for higher reserves, which equaled a 4% rate increase for 2020.

## Fall Meeting Topics

Three topics will be discussed extensively at our annual benefit plan trust meeting on Oct. 11 at Wellmark's Sioux Falls office. First is the complete rework of the employer participation agreement by our ERISA attorney. Second is Heart Planet assessments for males over age 40 and females over age 45 paid for by the MET. Third is a presentation on a new Medicare supplement program for retirees.

We will continue utilizing Wellmark as our third-party administrator and stop loss carrier. There is no change to our provider network, and we will still have all the provider discounts we currently experience. One very important part of being self-insured is the ability to build reserves for future use. In 2018, we were bouncing up against the maximum reserve limit that we could keep, so we implemented a premium holiday in December of 2018. At this time last year, we had \$6,415,00 in reserves, and this year we are at \$6,654,549 in reserves. By implementing the premium holiday, we curbed the increase in reserves for 2019 and met the IRS maximum reserve limits.

## Reporting Requirements & Notices

We will continue to be required to report coverage to the IRS. The 2019 IRS employer shared responsibility reporting requirements for each bank is done on one of two forms: 1095-B for banks under 49 employees and 1095-C for banks over 50 employees. You must provide your employees with this information by Jan. 31, 2020. For calendar year 2019, forms are required to be filed with the IRS by Feb. 28, 2020, or April 2, 2020, if filing electronically. The SDBIS will continue to supply a data set to each bank on its covered employees that will help in completing these forms.

The SDBIS has worked extensively this year to bring all required notices/disclosures up to date, and you have all been advised of these changes throughout this summer.

## Plan Features

### ■ South Dakota Bankers Benefit Plan Trust

**Administered by Wellmark:** This plan is designed to provide flexibility to the employer and employee. The

employer may allow their employees to choose from five different deductible plans: \$500, \$1,000, \$1,500, \$2,000, \$3,000 and one high-deductible/HSA health plan. Employees can choose the deductible that fits their needs and budget. Remember, one may only move one deductible level each year.

■ **Early Retirement Option:** Another outstanding benefit is the early retirement option, which allows employees with five-plus years of employment in their bank and age 60 or older to remain on the plan until they reach Medicare-eligible age (spouse included). We have had numerous employees take advantage of this benefit, and they are thankful it was available to them.

■ **BluesEnroll:** Our banks can manage their benefits online, which eliminates the transfer of paperwork back and forth. Banks can enroll new employees, add dependents and terminate employees online in real time. BluesEnroll also works with Delta Dental. If you have not taken advantage of BluesEnroll, give Michelle Guthmiller with SDBIS a call at 800.221.7551. She will help you utilize this very powerful tool.

■ **Out-of-State Coverage:** Wellmark's network extends to all 50 states and includes 200 countries. We must remember that our health plan is priced for experience within the state.

■ **No-Balance Billing:** All the plans have a \$30 PPO office visit co-pay and no-balance billing. No-balance billing means that the in-network providers have already agreed to accept the claim payment from our partner Wellmark as payment in full for their services.

■ **Excellent Benefits:** Along with outstanding in-patient health benefits, all our plans include coverage for routine exams, well-child services, chiropractic care, outpatient services and prescription drugs.

■ **Doctors on Demand:** In relation to the virtual visits (Doctors on Demand) benefit, we are continuing to offer the lowered co-pay of \$10 for this benefit. Feeling better should be easy, and this virtual visit benefit can be experienced from anywhere, anytime. We encourage our members to give this benefit a try.

■ **Rx Benefits:** Generic prescriptions remain at \$10.

■ **COBRA Administration & Billing Services:** Effective Aug. 1, 2019, the SDBIS has taken over COBRA notification, enrollment and billing services for health and vision on behalf of the members of the South Dakota Bankers Benefit Plan.

■ **EMC National Life Insurance and Accidental Death & Dismemberment (AD&D) Benefit:** For 2020, EMC National Life Company continues to provide excellent service. Along with any health plan, each employee has the minimum \$5,000 of life insurance coverage with a matching \$5,000 of AD&D coverage. Banks can now elect the amount of coverage for all eligible employees up to five-times base annual earnings maxed at \$300,000 along with \$300,000 AD&D. The rates remain the same at \$0.128 per \$1,000 for basic life and \$0.02 for AD&D. Group term life rates are now guaranteed until Jan. 1, 2022.

New this year is the added basic dependent life

(employer paid) Plan C which offers \$10,000 of coverage for spouse and children at a monthly cost of \$4 per family. Employers can choose to increase this benefit at renewal if they wish.

A guaranteed issued \$30,000 of voluntary life coverage (employee paid) and \$10,000 for spouse and children is still available for new employees. Please refer to the benefit booklet for additional details.

■ **Reliance Standard:** Group long-term and short-term disability policies will be transferred to Reliance Standard Life beginning Jan. 1, 2020, as EMC's former partner for these products has exited the group disability reinsurance business. Rates will remain the same as previously with EMC.

■ **Vision Care:** This is our 13th year of offering VSP Eye Care, and rates increased 3.5%, which is a two-year rate lock. The employee can upgrade coverage to Plan B or C with a four-tier rating to match up with our health insurance plan such as employee only, employee plus spouse, etc.

■ **Delta Dental:** The SDBIS offers dental coverage through Delta Dental, which has the largest dentist network in South Dakota and even spans nationwide. They offer no-balance billing, it is easy to use, and they provide great coverage for a great value with rate stability. Delta Dental has also been interfaced with BluesEnroll. For the 2020 plan year, rates have increased 1.3%. The new monthly rates are \$46.30 for single and \$127.18 for family.

## Providing Rate Stability

Being part of the South Dakota Bankers Benefit Plan Trust supports the SDBA, which continues to work with and for the banking industry of South Dakota. This plan is available now for entry with a Jan. 1, 2020, effective date. If you are not part of our plan, we encourage you to compare your current benefits and rates with what we offer. The combination of these plans is exclusive to the SDBA and not available from any other source.

The South Dakota Bankers Benefit Plan Trust is designed to provide rate stability. Especially in today's volatile market, it is risky to stand alone when it comes to your health coverage. You can be confident with your selection because you will be working directly with people you know and who are focused on serving the needs of all SDBA members first.

We all know that in the health care business, size matters. It is now up to all members of the SDBA to join together and support these outstanding benefit plans and provide your employees with quality, affordable health insurance.

Questions, contact Mike Feimer at 605.660.2341 or mfeimer@sdba.com or Michelle Guthmiller at 800.221.7551 or mguthmiller@sdba.com. 

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# SDBA To Hold New Event for Emerging Bank Leaders

**T**he SDBA has developed a new event for emerging bank leaders. NEXT STEP: SDBA Emerging Leaders Summit will be held on Nov. 5-6 at the Hilton Garden Inn Sioux Falls Downtown.



NEXT STEP: Emerging Leaders is designed to help cultivate, connect, engage and empower South Dakota's future bank leaders. This event will encourage emerging bank leaders to find and express their voices within their organizations, communities and the banking industry and provide opportunities to network and exchange ideas

with other industry professionals. It will also increase emerging bank leaders' knowledge of topics of interest to the banking industry and promote involvement and advocacy.

## Networking Reception

The summit will begin on Tuesday, Nov. 5, with a networking reception at R-Wine Bar at 322 E. 8th St. in Sioux Falls. Connect with other attendees and be captivated by Nicholas Tweedy, mentalist, magician and entertainer. With his incredible and rare talents, Tweedy has stunned audiences all around the world, from the dark European forests of Transylvania to the bright lights of Las Vegas Boulevard. As credit cards fly through the air, business cards burst into flames, solid objects twist and warp, Tweedy reads people's thoughts and makes impossible yet correct predictions.

## Summit Sessions

Holly Hoffman, who was the last remaining member of the Espada Tribe and the last woman standing on Season 21 of CBS' hit reality show "Survivor Nicaragua," will kick off the summit on Wednesday, Nov. 6, with her session "Lead Simply." Leadership is not complex. Leadership at its core is simple, but not always easy. A simple leadership framework consists of three words: model, connect and involve. True leadership is not just words, it's action. We must model the behavior we want to see, connect with the people you lead and involve them as much as possible.


Next, SDBA President Curt Everson will present "Civics 101." Policymakers make decisions every



day that affect the banking industry. That's why it's important that they hear your voice. Everson will talk about the impact that emerging bank leaders can have on advocacy and how and where they can get involved. He will explain the process of legislation, how to develop relationships with local lawmakers, and state versus national advocacy.

Other topics include stop talking and start connecting, DISC: the universal language of observable behavior, and growing the workplace culture that you want. The afternoon will also include a speed networking session.

Closing out the day will be Bob Sutton, president and CEO of Avera Health in Sioux Falls, with his session "What Makes a Leader." Leadership is not easy. It is far more complex than directing people and hoping for results. An important part of leading is knowing what it means to follow. And, of course, being an effective leader requires building trust through genuine relationships.

All sessions on Wednesday, Nov. 6, will be held at Hilton Garden Inn Sioux Falls Downtown. See the full agenda and register to attend at [www.sdba.com](http://www.sdba.com). Questions, contact the SDBA at 605.224.1653. 



**NEXT STEP: EMERGING LEADERS** is designed to help cultivate, connect, engage and empower South Dakota's future bank leaders.



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# Bank IT Network at Tech Conference

**T**hose who work with their banks' technology heard from industry experts at the SDBA's Bank Technology Conference on Sept. 11 in Sioux Falls.

The conference is designed to provide support as banks keep on top of technology trends and scams, navigate the business of banking, and build and sustain their technology strategy. The conference also provides an opportunity to network with other IT colleagues and visit with technology vendors.

The event began with a networking reception the evening prior to the conference. Topics presented at this year's event included how hackers hack humans, how to get great results on IT audits, why cybersecurity matters and how FS-ISAC can help, weathering the storm of cloud security, cybercrime and the dark web, building a right-sized cyber governance program, skimming/card cloning and a roundtable discussion.

Thank you to the following companies who exhibited at this year's conference: Arctic Wolf/NetWork Center, CoNetrix, Golden West Technologies, Marco Technologies, Money Handling Machines,



*Josiah Fawcett, Farmers & Merchants State Bank, Plankinton, visits with exhibitors.*

SBS CyberSecurity, SDN Communications, SEAM (Secure Enterprise Asset Management), Vantage Point Solutions and Xigent Solutions.

Thank you to the following companies which helped sponsor the event: Graduate School of Banking at the University of Wisconsin, RSM US LLP, SBS CyberSecurity and Xigent Solutions. 🌈

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Exhibitors Dan Burwitz and Natalie Reed with Vantage Point Solutions, Mitchell.



Exhibitors Matt Grimes and Royce Grimes with Money Handling Machines, Omaha.



Casey Dahl, Pioneer Bank & Trust, Spearfish, and Stacy Rasmusson, Bank Forward, Fargo.



Bank Technology Conference attendees take part in roundtable discussions.





# Creating an Open and Collaborative Citi Site

By Alisa Bousa, Editor

**O**pen and collaborative describe Citi's new 150,000 square-foot, four-story building in Sioux Falls.

Sept. 5 officially marked the opening of Citi's state-of-the-art operations site at 5800 S. Corporate Place in southwest Sioux Falls. The new facility is located at the intersection of Interstates 29 and 229 in the Interstate Crossing Business Park.

In August, employees began moving into Citi's new modern workspace, where there are no individual offices or assigned seats.

"Employee response to the new location has been fantastic," said Citi Sioux Falls Site President Craig Hansen. "The abundance of natural light and panoramic views throughout the building, coupled with collaborative work spaces, new amenities and cutting-edge technology makes it a great place to come to work."

"Citi's \$72-million investment in our new, state-of-the-art facility affirms our commitment to Sioux Falls and South Dakota," said Citi CEO Michael Corbat. "We are very proud of the role that Citi has played as a catalyst of growth in this city, and we look forward to our continued partnership with the city and state."

## An Open Work Concept

Citi was presented with the opportunity to build a new green, state-of-the-art facility in Sioux Falls because its previous lease at 701 E. 60th St. N. is set to expire at the end of this year.

While in Sioux Falls for the ribbon cutting, Corbat said the layout of the new Citi site is similar to other Citi offices worldwide, including its New York corporate headquarters. The site's open and flexible environment reflects and fosters the creative and collaborative way that Citi now

works.

Employees can work at more traditional work spaces throughout the building, collaborative tables, comfy couches and chairs, or in various sizes of meeting room space. Hansen said teams working on a project can sit in a location for a day or two or a week and still have access to their computers but be right next to each other to collaborate.

Another benefit of the open space concept is innovation. People may talk to others whom they might not have known before, which could result in new ideas.

Each floor contains touchdown rooms, huddle rooms, and more traditional meeting and training rooms. Touchdown rooms are smaller rooms where a couple of people can collaborate or hold a confidential meeting, while huddle rooms are larger meetings rooms where four to five people can work.

Staff can reserve meeting room

space using an online reservation system or pop into any unused room and reserve it using an electronic device located on the outside of each room.

The new site is equipped with full video capability at every workstation and in every meeting room. Hansen said workstations are equipped with the latest hardware and dual monitors, and the majority of desks are outfitted with sit/stand capabilities for ergonomic comfort.

Employees can also work from an outdoor pavilion located behind the building. The pavilion is equipped with walls that can be pulled out to separate the space for meetings.

While employees don't have individual offices, they do have color-coded neighborhoods within the building which house each of the bank's functions such as credit, technology and finance.

Employees have been assigned lockers for personal items that they bring to work and can also

be assigned a drawer for work files, if needed. Hansen said many employees have gone completely paperless with all work files stored online.

Employee amenities include a fitness center along with fitness classes and access to a personal trainer, a cafe with a wide variety of food options on the main floor, work cafes on each floor in the building, mother's rooms, quiet rooms for meditation or prayer, and a Citibank branch.

The new building has been certified with a LEED gold designation from the U.S. Green Building Council, which Hansen said is a testament to Citi's commitment to sustainability. Green building is the practice of designing, constructing and operating buildings to maximize occupant health and productivity, use fewer resources, reduce waste and negative environmental impacts, and decrease life cycle costs.

The new site is designed to

bring in as much natural light as possible throughout the entire building. Hansen said every space in the building has open views and receives natural light, including the conference rooms that are located along the sky-lighted stairways.

The new site also features leading-edge security systems, such as biometric entrance scanners that identify employees' fingerprints with the wave of a hand upon entering the site's main entrance.

## A Microcosm of Citi

Citi's Sioux Falls operation has diversified since Citigroup first moved its credit card operations to South Dakota in 1981.

Citi's work in Sioux Falls today cuts across 22 different functions supporting the bank's consumer and institutional businesses. Hansen said the Sioux Falls site employs talented teams in technology, finance, treasury,



*Citi's new Sioux Falls site is located at 5800 S. Corporate Place in the Interstate Crossing Business Park.*



transactions and customer service supporting global businesses in areas ranging from data analysis to information security.

"From Sioux Falls, we support business across the world," said Hansen. "Local employees are designing and supporting the bank globally in areas ranging from information technology to operations and information security."

Hansen said much of the technology that goes into how Citi's customers are serviced comes out of the Sioux Falls site.

Citi Sioux Falls has also expanded the scope of its credit card operations to include Citi Sioux Falls charge card servicing U.S. federal government purchasing, travel and fleet cards, where billions of dollars are spent annually across more than 100 unique federal agencies. Hansen said these programs are critical in the support of the operational and logistical mission of the government.

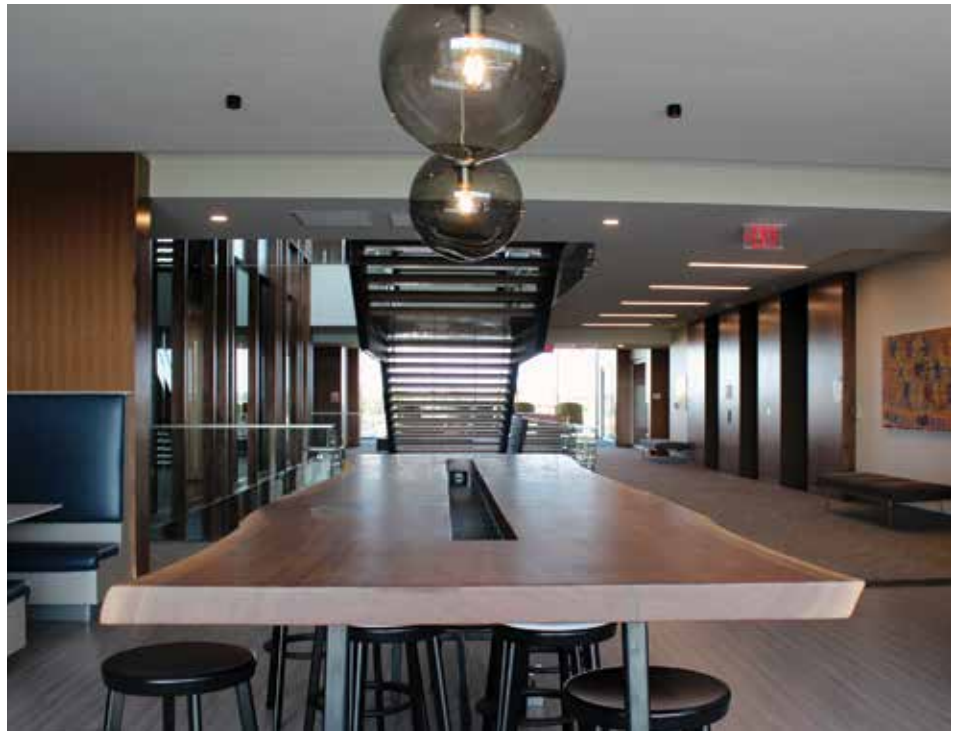
"With the diversity of operations here, Citi Sioux Falls is in many ways a microcosm of Citi," Hansen said. "And if you look at the whole bank, Citi is a simpler, smaller, safer, stronger institution since the financial crisis. Before the crisis, we had 365,000 employees across the bank, while today we have 200,000 with approximately 63,000 in the U.S."

The new Sioux Falls Citi site will house approximately 1,300 employees, with around 300 more working from home.

"Although some workforce roles have changed as we align to current business needs, we expect our footprint in Sioux Falls will remain consistent," Hansen said.

The new Citi site is a highly-visible location in an emerging technology and financial district in Sioux Falls, Hansen said.

"Today both South Dakota and Sioux Falls are recognized as leaders in the banking industry. Citi's success here motivated other banks to locate their operations to Sioux Falls," commented South Dakota Lieutenant Governor



*Work cafes are located on each of the four floors in Citi's new Sioux Falls site, in addition to a larger cafeteria on the main floor.*

Larry Rhoden in a press release. "These additional institutions that have followed have only helped to stimulate our state's financial sector—providing quality, high-paying jobs to our fellow South Dakotans, not only in Sioux Falls but around the state."

## A Life-Long Citi Career

Hansen first began working at Citi Sioux Falls while attending Dakota State University in Madison.

"Early in my sophomore year, I learned that Citi and Dakota State University had a very strong internship partnership," Hansen

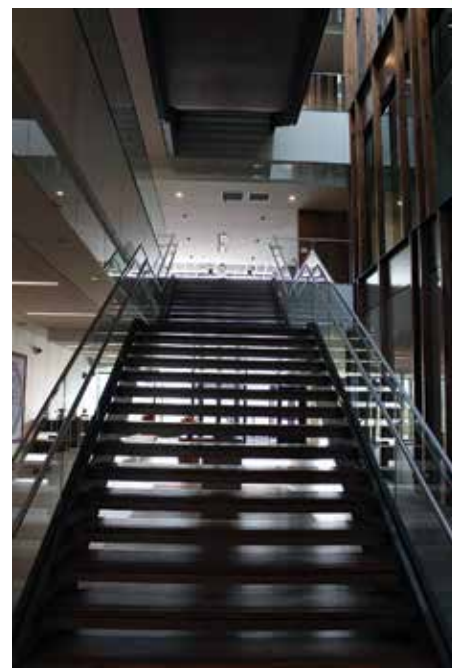


*Employees can work from an outdoor pavilion located behind Citi.*





*One amenity at Citi's new Sioux Falls site is a fitness center, as well as fitness classes such as yoga and spin and access to a personal trainer.*



*The main staircase in the four-story Citi building is made of black walnut and designed to bring natural light into the building.*

said. "I was selected for two consecutive summer internships at Citi where I had a real taste of what the banking industry was like. I really liked the interaction with customers and the challenge to solve their problems."

After graduating with degrees in information systems and business administration, Hansen began working at Citi full time programming and then moved into managing a large team of middleware developers. In the early 2000s, he joined Citi's software architecture team and became the chief technology officer (CTO) for Citi's North America's Credit Cards.

Hansen continued as CTO and oversaw payments systems until 2014, when he became the managing director globally responsible for the digital software architecture of Citi's consumer bank. Hansen was named Citi's Sioux Falls site president in December of 2018.

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

which include the online and mobile experiences.

Hansen, who serves as a director on the SDBA Board of Directors, said he enjoys meeting a variety of people locally and around the world.

"The more you discuss professional and personal topics with people, the more you realize that we all face many of the same challenges," Hansen said. "I have also learned that unless you put yourself in some uncomfortable places, you won't grow at the pace you are capable. I advise people to take risks both personally and professionally."

Hansen and his wife, Marnie, live near his hometown of Dell Rapids. The couple has six children and three grandchildren.

When asked about his hobbies outside of the bank, Hansen commented, "I am a coach, a bee keeper, Mr. Fix It, a brewer, a traveler and a volunteer, and on that last note, I am not alone. Citi Sioux Falls has a culture of giving back to the community; employees provided 17,921 volunteer hours in 2018."

Citi made more than \$1.5 million in charitable contributions in 2018 to a number of nonprofit partners in Sioux Falls and South Dakota, including the Sioux Empire Housing Partnership, which helps families in South Dakota fulfill the dream of home ownership. In addition, as part of Citi's Pathways to Progress initiative, the Citi Foundation has invested in local organizations expanding the skills of more than 4,000 young people in Sioux Falls and the state, helping them build networks and connect to the working world.

"Citi has been in Sioux Falls for nearly four decades as a major employer and community partner," Hansen said. "We're very proud of our history and look forward to our future here."

"Whether it is influencing the right legislative decisions as part of the SDBA or investing in innovation across our business, Citi will continue to be a leader in how we make better experiences for our customers, our colleagues and our community." 🌈



# Redefining 'BANKER'

**W**hat does it mean to be a banker today? Those of you reading this column have a good idea of the variety of jobs held by the 2 million women and men who work for America's banks. But many would-be bankers don't. That lack of awareness can be an obstacle to recruiting talent in an increasingly tight job market, particularly among younger generations whose "bank" is their smart phone and who therefore may have less personal exposure to actual bank employees.

To address that, ABA's Emerging Leaders Council recommended a series of profiles of real-life bankers in a range of roles and at various stages in their careers. They believed that no one can be a better ambassador for careers in banking than those who are currently finding success and fulfillment in banking roles.

They were so right. Visit [aba.com/CareersInBanking](http://aba.com/CareersInBanking) and you'll see what I mean.

There you will find video profiles of several talented individuals who are proud to be bankers and who will make you proud, too.

They work in functions ranging from digital strategist to agribusiness lender and from head of retail banking to communications director. They also work at banks of all sizes, some in big cities, others in small towns. And no matter what role they serve in, these bankers believe the opportunity, impact and rewards associated with their jobs are hard to beat.

"It's a satisfying feeling at the end of the day to be driving down the road and see a new building or a new business or someone out with a new farm machine and know they came to you to help with that," says Tyler Stevenson, commercial and agribusiness lender with First National Bank of Omaha.

"There's so much opportunity here. This is where I want to be. I want to be part of this change in making things better for customers in giving broader access and developing tools that can help people save, small businesses grow and communities develop," says Ashley Nagle Eknaian, chief digital strategist and head of Eastern Labs at Eastern Bank.

"Banking is wonderful because you get to see the impact that you have on the community around you.... That gratification is enough to just say, wow—I'm doing something important," says Julio Figueroa, who within five years advanced from teller to security officer at



The ABA has launched a new series of videos highlighting the diverse and rewarding career opportunities available in banking today. To watch the videos, visit [aba.com/CareersInBanking](http://aba.com/CareersInBanking).

Windsor Federal Savings.

These individuals and the others profiled came to banking by different paths. Two transitioned into banking after serving in the military. One started as an intern and quickly found he had tremendous professional growth potential. Yet another spent time in the fashion business.

Their backgrounds, roles and testimonials shatter banker stereotypes and show what it really means to be a banker in today's modern world. And they are a wonderful complement to ABA's America's Banks website ([aba.com/AmericasBanks](http://aba.com/AmericasBanks)) that tells the story of banking today and the industry's economic impact.

We couldn't have asked for more compelling spokespeople for our industry. When we asked these banking leaders to describe their careers in one word, they answered with adjectives like, "life-changing," "impactful," "fulfilling," "incredible" and "entrepreneurial."

Our job now is to let the world hear their stories, and we're counting on you, the state associations and social media to help. Please consider showing the collective or individual videos to job applicants at your bank and at local job fairs. Share them with local colleges and career placement offices and encourage your employees to do the same.

These videos, combined with all that banks individually and collectively have to offer—including training, professional development and community involvement—make a compelling case for banking as a career choice. And the more we can help talented individuals find their future in banking, the more we, too, will be rewarded. 📺

Rob Nichols is president/CEO of the American Bankers Association. You can reach Nichols at [nichols@aba.com](mailto:nichols@aba.com).

# CONGRATULATIONS

## 2019 GRADUATES FROM SOUTH DAKOTA

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# New AARP Training Helps Banks Fight Financial Exploitation of Older Customers

**A**ARP had developed and launched a new training program to help banks detect and report financial exploitation of older customers.

BankSafe is a free online platform designed to empower financial institution employees with the knowledge, skills and confidence they need to better understand and interact with older customers, identify signs of financial exploitation and take the right steps to protect the assets of older Americans.

Tailored to meet the unique needs and demands of frontline staff, the platform is an interactive, 60-minute training that employees can complete in one sitting or at their own pace as they choose among more than 25 education and training modules. As part of the BankSafe program, financial institutions can apply to have AARP verify that at least 80% of their frontline staff successfully passed the BankSafe training and confirm that they have a financial exploitation escalation or reporting policy.

## Features of the BankSafe Training

AARP's BankSafe training combines industry knowledge and experience with a state-of-the-art, online learning experience. AARP worked with more than 2,000 financial industry professionals to develop the training platform's content and interactive scenarios. The platform is one of few designed specifically for frontline staff, supervisors and compliance officers.

Users learn how to identify potential financial exploitation and take the right actions to stop it.

- Self-paced activities fit into the busy schedules of frontline staff.
- Videos and activities build empathy and understanding of how to interact with older consumers.
- Interactive scenarios, games and quizzes enable staff to put their knowledge and skills to the test.
- AARP's research connects the fight against exploitation to the impact on financial institutions.
- Five modules contain short, bite-sized exercises that teach staff how to spot suspected exploitation and steps to take to stop the money before it leaves the account.
- State-specific reporting requirements and resources, as well as tip sheets, are at staff's fingertips.



- Managers and supervisors can monitor staff's progress.
- Trained staff receive a certificate showcasing their new skills.

## BankSafe Initiative

AARP's BankSafe Initiative helps financial institutions better meet consumers' financial needs and safeguard their assets. The initiative focuses on four key areas:

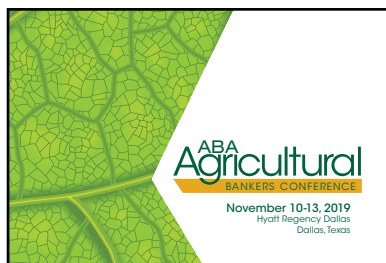
- Preventing financial exploitation.
- Empowering family caregivers.
- Helping those with dementia.
- Making banking tools and environments easier to access.

With the average victim losing \$120,000, prevention of financial exploitation is critical to AARP's mission to empower people to choose how they live as they age. BankSafe meets this need by conducting research into consumer insights, facilitating partnerships between the aging network and financial institutions, and developing the innovative BankSafe training platform to help financial professionals identify and stop suspected exploitation.

To learn more and sign up, visit [www.aarp.org/banksafe](http://www.aarp.org/banksafe) or email [banksafe@aarp.org](mailto:banksafe@aarp.org).

# Learn About the Power of Partnership at ABA Ag Bankers Conference

**A**s an ag banker, serving your customer means more than providing a lending channel. It's about being in touch with the intricacies of the farm as a business to help guide your customers to growth.



Join the American Bankers Association (ABA) in Dallas, Texas, to learn the power of partnership, network with colleagues and experts, and gain unique perspectives at the ABA Agricultural Bankers Conference on Nov. 10-13, 2019.

**General Session Speakers:** This year's lineup includes Ambassador Darci Vetter (former U.S. deputy undersecretary of agriculture), David Kohl (professor emeritus, Virginia Tech) and Kevin Brown (author of The HERO Effect).

**Pre-conference Workshop:** Your customers continue to face stiff economic headwinds. While some are still profiting, most are treading water at best. What can you do as ag lenders to help your customers navigate these challenging times and position your bank to be ready when profitability resurfaces? Dr. David Kohl will be back to share his view from the road along with a panel of other ag leaders on Nov. 10.

**Guaranteed Lender Meeting:** On Nov. 10, representatives from USDA-FSA, USDA-RD and SBA will be onstage at the same time to answer questions and provide updates on the guaranteed lender program.

**New Ag Banker Program:** These sessions offered at the conference are targeted to bankers relatively new to agricultural lending with between one and seven years of lending experience or professionals transitioning to ag banking from other careers. The new ag banker sessions are the perfect way to get an update or refresh your knowledge on key areas of operations.

**Women in Ag Banking:** Join your colleagues and increase your business network through table discussions during a networking breakfast on Nov. 13. Then prepare to learn how to refine skills needed to align the best resources, systems, tools and talents around you and your big goals from inspiring speaker Sarah Bohnenkamp.

To see the full agenda and register to attend, visit [www.aba.com/training-events/conferences/agricultural-bankers-conference](http://www.aba.com/training-events/conferences/agricultural-bankers-conference).

## A South Dakota Success Story

*continued from page 5*

Craig Hansen. During a ribbon cutting, Citi CEO Michael Corbat touched on the rich, ever-growing connection between Citibank, Sioux Falls and South Dakota.

He stated, "This \$72-million facility is the latest example of our commitment to Sioux Falls, and we are very proud of the role we have played in catalyzing the growth of this great city."

But what struck me most was this statement by Corbat. "Today, we're here to celebrate the opening of a beautiful building that symbolizes the brightness of our future in Sioux Falls. Just like our new headquarters in New York, this facility represents a significant investment in our culture. It's open, flexible environment reflects and fosters the collaborative way we work now."

As I toured the first two floors of the new building later that day and watched Citi colleagues at work, Corbat's words struck home. Like Citi, every bank that invests in new facilities is really investing in their most valuable resource—their people. Citibank's move to South Dakota almost 40 years ago is a South Dakota success story. I wish Citi and their bankers continued success in the decades to come.

Curt Everson is president of the South Dakota Bankers Association in Pierre. Everson can be reached at 605.224.1653 or [ceverson@sdba.com](mailto:ceverson@sdba.com).

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## CorTrust Bank Named Top Bank in SD by Forbes Magazine

CorTrust Bank was named the top bank in South Dakota by Forbes Magazine. Part of the South Dakota fabric for almost 90 years, CorTrust Bank has locations in 16 South Dakota communities and four Twin Cities locations.

Forbes partnered with the market research firm Statista and surveyed more than 25,000 people in the U.S. about their banking relationships for the second annual look at Best-In-State Banks. Banks were rated based on customer recommendations and satisfaction, as well as five key areas including trust, terms and conditions, branch services, digital services and financial advice.



Jack Hopkins

"Our commitment to our customers reaches beyond the monetary aspects and into the lives and communities in which we live, do business and raise our families," said Jack Hopkins, CorTrust Bank president and CEO. "Recognition by Forbes magazine shows specifically the great customer service and skills of our employees and the impact they have in their communities. We are glad our customers see these qualities and continue to choose CorTrust Bank as their financial partner."

CorTrust Bank is proud of its community banking roots and the value this recognition places on banking local. Providing the latest technology and meeting customers' financial needs continue to be a priority for CorTrust Bank as it works to navigate, lead and grow community banking in South Dakota.

For the complete Forbes Magazine article, Best-in-State Banks, visit <https://bit.ly/2IDraBB>. 📊

## Jordan LaBrie Promoted at SD Division of Banking

The South Dakota Division of Banking announced that Jordan LaBrie was promoted to training director - banking.



LaBrie will continue to participate on examinations but will be assisting more with administrative functions, including oversight of the Division of Bankings' Career Enhancement Program. LaBrie started with the Division of Banking in 2011 and works out of Pierre.

The Division of Banking, which is part of the South Dakota Department of Labor & Regulation, 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. 📊



First Interstate Bank employees clean the tack room and oil saddles at SunCatcher Therapeutic Riding Academy in Rapid City.

## First Interstate Bank Hosts Company-Wide Volunteer Day

First Interstate Bank, with more than 150 branches across six states, hosted its second annual Volunteer Day on Sept. 11. As part of this philanthropic effort, all First Interstate locations were closed on Sept. 11 at noon, giving employees paid time from 1-5 p.m. to volunteer in their communities.

Employees selected their own service projects to ensure they were catering to the specific needs of their communities, encouraged to support nonprofit organizations working to eliminate poverty, particularly those helping to alleviate hunger and homelessness.

South Dakota First Interstate Bank employees throughout the Black Hills supported Habitat for Humanity, Feeding South Dakota, Meals on Wheels and SunCatcher Therapeutic Riding Academy.

Across the company, First Interstate supported more than 200 nonprofit organizations via approximately 250 service projects, totaling 2,000 volunteers. This effort logged more than 8,000 total volunteer hours during one afternoon of service.

"Giving back to the places we call home, whether through local sponsorships, donations, volunteer efforts or business development, is what makes us who we are—a full-service community bank offering a unique set of products and services, yes, but more importantly, a trusted community partner and neighbor," said First Interstate President and CEO Kevin Riley. "This day simply concentrates and magnifies the efforts of our wonderful employees, who give and give generously to the places where we live and work." 📊

## 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](mailto:abousa@sdba.com).



### **Accountant I, Security State Bank, Chancellor, S.D.**

Security State Bank has an opening for an accountant I located in Chancellor, S.D. This is an entry-level position. A great opportunity for a self-motivated, progressive individual to add value and improve our organization's audit and accounting for our bank locations. The successful candidate will conduct internal operational audits throughout the bank; assess the bank's overall effectiveness of controls, accuracy of financial records, support senior accountant and senior management in all audit/accounting functions, and efficiency of operations through periodic audits. Candidate will also maintain accounting controls by preparing and recommending policy and procedure. Qualifications: Bachelor's degree in business, finance or accounting; experience preferred but not required; strong verbal, written and interpersonal communication skills; strong analytical skills and detail orientation; good organizational skills; and high level of focus and accuracy. This position will give you an opportunity to join a progressive banking organization that offers a competitive salary and benefits package including 401(k) plan, health, life, dental and vision benefits. Successful applicant must pass pre-employment screening including credit history and criminal background check. EOE. Please submit credentials and compensation requirements to: John J. Baumiller, President, at [johnbaumiller@banksecuritystate.com](mailto:johnbaumiller@banksecuritystate.com). ■

### **Ag Banker, Dacotah Bank, Sisseton, S.D.**

Dacotah Bank is seeking an experienced, self-motivated individual to join our team as an ag banker in our Sisseton, S.D., office. The successful candidate should have 10 to 15 years of ag lending; strong relationship management and interpersonal skills; commitment and enthusiasm for community banking; experience managing a diverse portfolio, and be a team player. Responsibilities of this position include: managing relationships with community banking ag customers; prospect and develop new customer relationships; and retain and expand existing customer relationships. We offer an excellent benefits package, a competitive salary and an enjoyable work environment. Apply online at: [dacotahbank.com/careers](http://dacotahbank.com/careers). Dacotah Bank is an Equal Opportunity Employer of women, minorities, protected veterans and individuals with disabilities. ■

### **Commercial/Ag Loan Officer, Pioneer Bank & Trust, Rapid City, S.D.**

Pioneer Bank & Trust is looking to hire a full-time lending officer to join our team. The successful candidate will be exposed to the following types of lending: commercial real estate acquisition/refinance and term loans, commercial and industrial related financings that include revolving lines of credit, agriculture revolving lines of credit and term real estate loans, residential housing/construction, consumer loans and SBA loans. Responsibilities: Soliciting, negotiating, underwriting and servicing a variety of commercial loan and deposit relationships. Evaluate the financial condition and creditworthiness of individuals/businesses. Promoting the bank externally and referring customers to appropriate staff for new services. Experience: Bachelor's degree and five-

plus years of commercial/ag lending experience preferred or related experience will be considered. Please submit resume to [lyndsays@pioneerbankandtrust.com](mailto:lyndsays@pioneerbankandtrust.com). EOE AA M/F/Vet/Disability ■

### **Credit Analyst, Security State Bank, Chancellor, S.D.**

Security State Bank in Chancellor, S.D., has an opening for a credit analyst. This is a great opportunity for a motivated, progressive individual with a four-year college degree. This position will allow the successful candidate to begin a career in southeastern South Dakota that has the potential to grow and evolve with a banking organization that consistently sets the standard in community banking. The successful applicant will participate in all facets of lending and branch banking with emphasis in analyzing our commercial customer's financial condition. A strong sense of business opportunities, together with the creativity, energy and enthusiasm necessary to formulate and implement business development strategies is essential. Strong interpersonal communication and analytical skills, as well as the ability to practice sound decision making are required. A degree in agricultural business, finance or related area is required. This position will give you an opportunity to join a progressive banking organization that offers a competitive salary and benefits package. Successful applicant must pass pre-employment screening including credit history and criminal background check. EOE. Please submit credentials and compensation requirements to John J. Baumiller, Box 107, Chancellor, SD 57015; [johnbaumiller@banksecuritystate.com](mailto:johnbaumiller@banksecuritystate.com). ■

### **Internal Audit Specialist, Dacotah Bank, Aberdeen, S.D.**

Dacotah Bank seeking an experienced, self-motivated individual to join our team as an internal audit specialist in our Aberdeen, S.D., office. The internal audit specialist learns, understands, and evaluates bank processes for the purpose of ensuring operational efficiency; internal control effectiveness; financial statement accuracy; and compliance with policy, procedure, law and regulation. The specialist will be involved in all aspects of project-based auditing including research, developing the audit scope, identifying risks, testing controls, communicating with auditees and report writing. We offer an excellent benefits package, a competitive salary, and an enjoyable work environment. Apply online at: [dacotahbank.com/careers](http://dacotahbank.com/careers). Dacotah Bank is an Equal Opportunity Employer of women, minorities, protected veterans and individuals with disabilities. ■

## **CLASSIFIED LISTINGS**

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

## Seminars/Conferences/Webinars/Schools

### SDBA EVENTS

#### **SDBA 2019 LEAD STRONG: Women in Banking Conference**

Oct. 9-10, 2019 | Sioux Falls

#### **SDBA 2019 Compliance Workshop**

Oct. 15-16, 2019 | Sioux Falls

#### **IRA Update Seminar**

Oct. 17, 2019 | Sioux Falls

#### **SDBA Annual Security Training**

Oct. 29, 2019 | Sioux Falls

#### **NEXT STEP: SDBA Emerging Leaders Summit**

Nov. 5-6, 2019 | Sioux Falls

#### **Certified Banking Security Manager**

Nov. 5-6, 2019 | Sioux Falls

#### **ABA Agricultural Credit Conference**

Nov. 10-13, 2019 | Dallas, Texas

#### **IRA Basics Seminar**

Dec. 5, 2019 | Sioux Falls

#### **SDBA 2020 State Legislative Day**

Feb. 12, 2020 | Pierre

#### **IRA Update Seminar**

March 5, 2020 | Sioux Falls

#### **ABA 2020 Washington Summit**

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

#### **New Accounts Seminar**

April 8-9, 2020 | Sioux Falls

#### **SDBA Agricultural Credit Conference**

April 15-17, 2020 | Pierre

#### **2020 NDBA/SDBA Annual Convention**

June 7-9, 2020 | Bismarck, N.D.

### WEBINARS

For a complete list of webinars, visit [www.sdba.com/webinars](http://www.sdba.com/webinars).

#### **Opening Business Accounts**

October 15, 2019

#### **Loan Underwriting Mistakes**

October 17, 2019

#### **Annual BSA Training for the Frontline**

October 17, 2019

#### **Mortgage Servicing Compliance**

October 18, 2019

#### **Excel Explained: Utilizing Dashboards**

October 18, 2019

#### **Credit Analysis Basics**

October 21, 2019

#### **E-Sign for Lending and Critical E-Sign Implementation Issues**

October 22, 2019

#### **BSA/AML & OFAC Compliance—Part 1**

October 23, 2019

#### **Survival Strategies for the New Trainer**

October 23, 2019

#### **Loan Denials & Other Adverse Action Notices**

October 24, 2019

#### **Basic Bankruptcy for Bankers**

October 24, 2019

#### **Spotting Opportunities and Making Referrals**

October 25, 2019

#### **e-Oscar and Metro2 Reporting**

October 25, 2019

#### **Commercial & Business Lending Basics for Support Personnel**

October 28, 2019

#### **Poor Box Drilling Creates Lawsuits**

October 29, 2019

#### **Countdown to Nonresident Alien Changes!**

October 29, 2019

#### **10 Check Legal Issues to Save You Thousands**

October 30, 2019

#### **ACH Origination Risk Management**

October 30, 2019

#### **IRAs: Auditing and Compliance**

October 31, 2019

#### **Loan Structuring Basics**

October 31, 2019

#### **Performance Appraisals That Work**

November 1, 2019

#### **Introduction to Consumer Lending**

November 5, 2019

#### **Mortgage Lending Hot Topics**

November 5, 2019

#### **Patch the People—Education for Employees, Boards and Customers**

November 6, 2019

#### **Lending 101**

November 6, 2019

#### **Officer Calling: Prospecting, Preparing & Presentation**

November 7, 2019

#### **Treasury Management: A Powerful Tool to Increase Deposits and Fee Income**

November 7, 2019

#### **Nailing Your Job of Head Teller**

November 8, 2019

#### **Annual Compliance Training for Commercial Lenders**

November 12, 2019

#### **IRA Basic Issues Seminar OnDemand with Live Streaming**

November 13, 2019

#### **For Bank Managers: Five Keys to Coaching**

November 13, 2019

#### **CRE Lending: Cash Flow Analysis & Cap Rates**

November 13, 2019

#### **IRA Advanced Issues Seminar OnDemand with Live Streaming**

November 14, 2019

#### **Lending to Active Duty Servicemembers**

November 14, 2019

#### **20 Legal Account Ownerships, Titles, Sample Signature Cards and Legal Documentation**

November 14, 2019

### SCHOOLS

#### **GSB Bank Technology Security School**

Oct. 6-11, 2019 | Madison, Wis.

#### **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.

#### **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.

#### **Graduate School of Banking Wisconsin**

August 2-14, 2020 | Madison, Wis.

For more details and to register for a training, visit the SDBA's online event calendar at [www.sdba.com/events](http://www.sdba.com/events).

Questions, contact the SDBA's Halley Lee at [hlee@sdba.com](mailto:hlee@sdba.com) or 605.224.1653.



## THE CERTIFIED ADVANTAGE:

- **Develop an entire information security program framework** to take back to your institution.
- **Understand how to successfully implement and manage** each component of the information security program.
- **Boost your knowledge** of layered security programs.
- **Gain confidence** in your **decision making** with comprehensive cybersecurity knowledge.
- **Dive into FFIEC** cybersecurity guidelines.

This onsite certification is delivered over two days. It provides an opportunity to work closely with a security expert and network with peers.



ON SITE

**Date:** November 5-6, 2019

**Schedule:** Day 1: 9:00 - 5:00 | Day 2: 8:00 - 4:00

**Location:** Hilton Garden Inn, 5300 South Grand Circle, Sioux Falls, SD

**Requirements:** A laptop or tablet with your preferred Internet browser.

## WHAT YOU WILL LEARN:

- U.S. Information Security Laws and Regulations
- Information Security Program Components
- Security Awareness Programs
- IT Audit
- Social Engineering
- Preparing for your IT Examinations
- Running Effective IT and Audit Committees

**TESTIMONIAL:** "SBS helped me by providing the tools and information to be successful in reporting, documenting, and creating proper assessments as well as how to structure an adequate BIA and BCP plan. Those things are necessary to prepare for an Audit or Exam. Taking the course helped build my confidence in my job field. I would recommend the CBSM course to anyone wishing to enhance their knowledge of the expectations of their IT Program."

- Hilarie Haack, GA



## INSTRUCTOR:

**Chad Knutson, CISSP, CRISC, CISA**  
President, SBS Institute

## PRICE: \$1,295

A \$295 annual membership fee and 4 hours of continual educational credits are required to keep the CBSM designation.

## MANAGER

- ISO
- Auditor
- IT Manager
- Compliance
- Security Officer
- Operations Officer

## CORE CERTIFICATION



## SPECIALIZED CERTIFICATIONS

Certified Banking  
Vendor Manager

**CBVM™**

Certified Banking  
Business Continuity  
Professional

**CBBCP™**

Certified Banking  
Incident Handler

**CBIH™**

For more information or to enroll in this certification visit <https://sbsonsite.learnupon.com/store> or email [sbsinstitute@sbscyber.com](mailto:sbsinstitute@sbscyber.com).





# NEXT STEP

## SDBA EMERGING LEADERS SUMMIT



Cultivate • Connect • Engage • Empower

November 5-6, 2019 | Hilton Garden Inn Downtown, Sioux Falls, S.D.