

CONNECTING

Businesses in the Banking Industry



2022 South Dakota Bankers Association
Associate Member Directory



Educate. Advocate. Grow.

2022 SDBA Associate Member Directory

A Great Resource—SDBA Associate Members

The South Dakota Bankers Association is pleased to provide our member banks with this directory of 2022 associate members. SDBA associate members are an invaluable resource for the SDBA and its member banks.

Associate members are board-approved companies that provide significant and ongoing services to the South Dakota banking industry. These companies are at the leading edge of their business, whether it is technology, service or product-based. Through their annual membership, these companies are able to build strong relationships with banks and stay informed of changes and trends of the financial services industry in South Dakota.

The SDBA appreciates the assistance and support it receives from its associate members. Not only do these companies bring top-of-the-line products and services to South Dakota's financial industry, but they also take part in the Association by sponsoring and attending the SDBA's convention, conferences and other events.

Please take the time to look through this guide and take note of the wide array of products and services that these companies provide. When you are looking for bank solutions, please reference this guide and those members that truly care about banking in South Dakota and are proud to be associate members of the South Dakota Bankers Association.

Sincerely,



Karlton Adam, President
South Dakota Bankers Association



Educate. Advocate. Grow.

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★2022 SDBA Endorsed Vendors

The companies highlighted in blue are endorsed by the SDBA. The SDBA endorses and promotes products and services that have been thoroughly reviewed and were selected based on their ability to meet the SDBA's highest expectations for quality and service. The SDBA provides its members access to quality products and services that will improve their competitive standing and/or increase their profitability, while providing a source of non-dues income to the SDBA and enhancing the value of SDBA membership.

■ Accounting & Auditing

Cain Ellsworth & Company, LLP

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At Cain Ellsworth, we know that local banks lead strong communities. That's why for more than 50 years, we have partnered with community banks to provide expert business accounting, consulting, estate and succession planning, leadership development, assurance, regulatory, and income tax planning and preparation services to community banks across the Midwest. Our goal is to help our clients achieve their fullest potential and thrive throughout the generations. More than accountants, we provide smart business advice, proactive planning and unsurpassed personal attention. We invite you to experience the Cain Ellsworth difference and service that goes "Beyond the Numbers."

Eide Bailly LLP

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As CPAs and business advisors, Eide Bailly serves banks by providing tax and assurance services, internal audits, IT contract management consulting, compliance consulting and loan review services, data analytics, technology examination services, strategic planning, bank stock valuations and bank merger & acquisition analysis and assistance and fraud investigation. Eide Bailly is ranked as one of the 25 largest CPA firms in the nation. The regional CPA and business advisory firm offers a team of professionals who work specifically with clients in the financial institutions industry. What inspires you, inspires us.
www.eidebailly.com

FORVIS

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FORVIS, LLP ranks among the nation's top 10 professional services firms. Created by the merger of equals of BKD, LLP and Dixon Hughes Goodman, LLP (DHG), FORVIS is driven by the commitment to use our forward vision to deliver unmatched client experiences. FORVIS is built upon the strong legacies of BKD and DHG, which are reflected in a name that represents our unique focus on preparing our clients for what is next. With more than 5,400 dedicated professionals who serve clients in all 50 states, as well as across the globe, FORVIS will offer comprehensive assurance, tax, advisory, and wealth management services.

RSM US LLP

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RSM, through our local banking team and national consulting resources, is committed to providing high quality services to banks. In addition to our 90-year history of providing tax, audit and accounting services, we provide a wide variety of consulting services, including risk management services, information security, network support, regulatory compliance and reporting, strategic planning, business valuation services, and merger and acquisition assistance. Call us to experience the power of being understood.

■ Architecture Firms

HTG Architects

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HTG Architects specializes in the planning and design of financial institutions. For more than 60 years, HTG has provided sound architectural advice and real solutions to help banks maximize their profits through efficient designs. Our expertise includes more than 2,600 financial institution projects, ranging from site selection studies, remodeling, additions and new building. We provide interior design, architecture and engineering. We will work with your local general contractor. We are more than architects. We provide solutions that make a difference.

Kirk Gross Company

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Kirk Gross Company is a one-source, design-build organization specializing in the designing, building, remodeling, furnishing and providing signage for financial institutions throughout the Midwest.

wild | crg

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Wildly smart buildings. wild | crg uses a proprietary design-build process giving you a single source for architecture, interior design and construction services. We specialize in bank construction and renovations.

■ Auction Services

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Pifer's Auction & Realty and Land Management is a full-service auction, real estate and land management company. Pifer's specializes in the selling of land, farm and ranch, real estate, equipment and land management. Pifer's has offices in North Dakota, South Dakota, Minnesota, Montana, Wisconsin and Arizona. Pifer's sells more than 50,000 acres annually and currently manages more than 230,000 acres. Land Report Magazine ranked Pifer's as "One of the largest land auction companies in America." The hallmark of Pifer's is to consistently do the best for its clients and to achieve the highest results possible. Call Pifer's today at 877-700-4099 for a free consultation or view more info at www.pifers.com.

Purple Wave Auction

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Purple Wave is an auction service that creates liquidity for borrowers and lenders working through a variety of financial situations. Purple Wave specializes in liquidating equipment and vehicles through no-reserve public Internet auctions—providing the easiest and most straightforward way to buy and sell used equipment quickly and efficiently. The Purple Wave approach to auction maintains the traditional auction experience for buyers and sellers, but affords the convenience that comes with the Internet. From marketing and listing your assets to selling and collecting payment, sellers benefit from a full-service experience.

■ Bank Equipment

Data Business Equipment

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Data Business Equipment has been helping integrate technology into financial institutions throughout the Midwest since 1968. By helping them control costs, accelerate processing and increase customer service, we have become an essential part of their profitability and success. Part of our strength is the long-term relationships we've built and maintain with the top manufacturers of banking technology, enabling us to provide practical solutions for any sized bank, credit union or other financial institution.

Money Handling Machines, Inc.

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State-wide sales and service on: Glory coin and currency counters, Glory cash dispensers and recyclers, Nautilus/Hyosung ATMs, Maverick encoders and Martin Yale folders and shredders.

NuSource Financial LLC

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NuSource Financial is one of the fastest growing bank technology companies in the United States supplying innovative ATM solutions, branch transformation offerings and traditional banking security equipment. Impactful strategies that enhance the customer experience, while lowering costs, has fueled our growth into 20 states with more than 800 financial institutions. Through a combination of quality products, outstanding customer service and a commitment to excellence is why more than 99 percent of NuSource Financial's clients renew their business each year. For more information visit www.nsourcefinancial.com.

Works24

★ Endorsed Vendor

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Works24 takes your customers attention and focuses it on all the other ways you can help them with your products and services through: on-hold marketing/ messages, digital lobby video, digital rate boards and overhead music. PREMIER Bankcard says, "From start-up to implementation through everyday use, one couldn't find an easier and more effective marketing and informational tool to reach your captive on-hold or in-queue audience. The professionalism of the Works24 team, recording quality, ease of use and the customer service are unbeatable!" Although no one intends for their customers to be placed on hold—it happens. In fact, many banks that originally did not think their short telephone hold times could possibly justify the use of the service found it to be one of the best marketing tools they use. Go to www.Works24.com or call 800-460-4653 x105.

■ Benefits & Retirement

Ascensus

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Ascensus helps people save for what matters—retirement, education and health care. With nearly 40 years of experience, the firm offers tailored solutions that meet the needs of financial institutions, state governments, financial professionals, employers and individuals. Ascensus supports more than 105,000 retirement plans, more than 4 million 529 education savings accounts, and a growing number of ABLE savings accounts. It also administers more than 1 million IRAs, 582,000 consumer-directed health (CDH) plans. As of Sept. 30, 2019, Ascensus had more than \$261 billion in total assets under administration.

NFP Executive Benefits

★Endorsed Vendor

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NFP Executive Benefits is a full-service provider of executive benefit and bank-owned life insurance (BOLI) programs. We bring community bankers a package of integrated advisory services that were developed out of the recognition that bankers deserve more than retail products and mass marketing. We believe that our clients are best served by a team of qualified advisors bringing education, not by individual brokers representing products. Our collective experience as the largest BOLI provider allows us to adapt to today's mature marketplace. Our objective is simple but sincere, to provide the long-term commitment necessary to service each of our client's BOLI programs. Our proprietary online administration system offers banks an unmatched technological platform for delivery of timely and accurate plan information. Our clients enjoy 24/7 access and automated report generation for their asset accounting, benefit reporting, compliance updates, carrier information and vendor due diligence. We encourage you to contact us to request your own personalized demonstration.

■ Compliance

Bankers Alliance

★Endorsed Vendor

Membership Team
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Bankers Alliance, owned by 32 state bankers associations, offers a family of services that includes Compliance Alliance, a subscription-based regulatory and consumer compliance advisory service with tools, hotlines and document reviews, and Review Alliance, an independent group of compliance specialists offering banks deep-dive audits of their existing transactions, recommendations about program enhancements or guidance on future safety and soundness. In 2020, we added Virtual Compliance Officer - a new shared service-model using bank-dedicated compliance officers; perfect for monitoring and guiding your bank remotely. To learn more about our family of services, call 833-683-0701 or email info@bankersalliance.org and ask for our Membership Team.

CRA Partners

★Endorsed Vendor

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CRA Partners offers turnkey CRA compliance programs established to create safe and secure living environments for the elderly with help from local banks. Through the Senior Housing Crime Prevention Foundation, we have helped hundreds of community banks across the country protect residents of low-income senior housing facilities through our trusted protection programs: Senior Crimestoppers, Senior Secure and Senior Sentry. Partner with us and you will satisfy your bank's CRA requirements, boost your community relations profile and develop new business relationships, while ensuring safe, secure environments in nursing homes, HUD communities and veterans homes. With hundreds of banks already participating in our programs, we are protecting thousands of seniors and veterans across America.

eval.com

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At eval.com, we're committed to making quality evaluations fast, affordable and widely available so that local banks and credit unions can do better business. At eval.com, we believe that no matter where their borrowers are, local lenders shouldn't have to pay more or wait longer for real estate evaluations. The way we help is by making our reports widely available, super fast and always affordable. And we just happen to write great evals. Contact us at info@eval.com to learn more or to get started.

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Eliminate compliance overhead while enhancing security. Built specifically for banks, Permission Assist streamlines regulatory-required permission audits with deep integrations into existing bank systems. With easy-to-understand visualizations, we help your ISO keep data secure and regulators satisfied. To learn more visit <http://sycr.co/pa>.

UMACHA

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UMACHA is the regional payments association (RPA) covering primarily the 9th Federal Reserve District. We are here to support our members and other stakeholders in electronic payment system participation through education and training, operational and compliance support, information dissemination and personalized consultation.

■ Consulting

Haberfeld

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Habersfeld is a 35-year-old company based in Lincoln, Neb., that delivers outstanding growth and profitability results for banks in South Dakota and nationwide. They work with banks to increase customer acquisition, growth and overall profitability through a complete system of activities that encompasses: consulting (products, policies, sales process and procedures), training (onsite and online, plus mystery shopping), targeted marketing (direct, digital and in-branch), and a referral strategy (online and in-branch). As a result of the significant customer growth, Habersfeld clients average more ROA & ROE when compared to peer banks, and they dramatically increase core deposits, loan volume and non-interest income.

Kontrolle LLC

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Kontrolle LLC provides your financial institution with experienced resources for the independent reviews, projects or extra resource needs that periodically arise. If you need it done, call us to discuss. Examples of services include independent loan file reviews, vendor management, risk assessment, audit plan and cycle, internal audit, policies and procedures, FDICIA documentation and agreed-upon procedures. As a CPA, Deb has 37 years of experience as a public audit firm director, chief internal auditor, chief loan officer and financial controller. This provides the unique ability to view your situation from varying perspectives and deliver recommendations and results that are effective and efficient.

Level Up Facilitation Group

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Level Up Facilitation Group (LUFG) is dedicated to helping your community bank create a unique combination of training programs and curricula that will establish consistency between branches and put your bank at a competitive advantage within the communities you serve. Services include creating onboarding/orientation training plans, developing current curriculum specific to your needs, review current curriculum to ensure employee engagement, team building activities, train your trainers to facilitate and not "tell," and create internal product and services manuals as an employee resource/training tool. Whether you have someone dedicated to training or simply starting from scratch and need some direction and guidance, LUFG is here to help.

SBS CyberSecurity

★ Endorsed Vendor

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SBS CyberSecurity (SBS) is a premier cybersecurity consulting and audit firm. Since 2004, SBS has been dedicated to assisting organizations with the implementation of valuable risk management programs and to mitigating cybersecurity risks. The company has provided cybersecurity solutions to more than 1,300 organizations across the United States and abroad, including financial institutions ranging in asset size from \$12 million to more than \$20 billion. SBS delivers unique, turnkey solutions tailored to each client's needs, including cybersecurity risk management software, consulting services, network security, IT audit and education. SBS CyberSecurity empowers customers to make more informed security decisions and trust the safety of their data.

■ Core Processing

Fiserv

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Fiserv, Inc. (NASDAQ:FISV) aspires to move money and information in a way that moves the world. As a global leader in payments and financial technology, the company helps clients achieve best-in-class results through a commitment to innovation and excellence in areas including account processing and digital banking solutions; card issuer processing and network services; payments; e-commerce; merchant acquiring and processing; and the Clover® cloud-based point-of-sale solution. Fiserv is a member of the S&P 500® Index and the FORTUNE® 500 and is among the FORTUNE Magazine World's Most Admired Companies®. Visit fiserv.com and follow on social media for more information.

Jack Henry Banking

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Jack Henry Banking, a division of Jack Henry & Associates, Inc.®, is a leading provider of integrated computer systems for banks ranging from de novo to multi-billion dollar institutions. Jack Henry Banking currently serves approximately 1,100 banks as a single source for integrated, enterprise-wide automation and as a single point of contact and support. Additional information is available at www.jackhenrybanking.com.

Modern Banking Systems

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Modern Banking Systems is a leading provider of core banking processing solutions. Essentia, our real-time core banking software, delivers profitability, efficiency and security. It's continually evolving with customer-driven enhancements, innovative technology solutions and strict regulatory compliance. We offer service bureau, service center, hosted and in-house data processing alternatives along with a host of managed services. We've been in the banking industry for more than 50 years, and we've built a strong reputation as a trusted partner delivering solutions that help keep you strong and ahead of the competition.

Correspondent Banking

Bankers' Bank of the West

Kelly Malone, VP, Correspondent Services
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www.bbwest.com

Founded in 1980 by community bankers, Bankers' Bank of the West provides community financial institutions with superior customer service, advanced technology, and first-rate products at competitive prices. Our services include loan participations (including ag loans) and municipal leasing; bank card programs including merchant processing, debit and ATM processing, and credit cards; image cash letter processing; agent fed funds and fed funds lines; wire transfers; international services; safekeeping and bond accounting; and certificates of deposit for banks. Member FDIC.

Bell Bank

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Bell Bank with \$8 billion in assets is the largest independently-owned community bank in South Dakota, North Dakota and Minnesota, which is a direct result of our commitment to fast professional service. Our dedicated correspondent banking and credit teams provide flexible underwriting, terms and pricing on participation loans, bank stock loans to banks and bank officers. We purchase and sell commercial and agribusiness loans, making credit transactions for the purpose of resolving issues with liquidity, legal limits and concentration risks. Bell Bank's correspondent department has more than \$900 million in loan assets and would appreciate your business.

United Bankers' Bank

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First for Your Success. Community bankers just like you created UBB--the nation's first bankers' bank--to protect their best interests. That tradition of putting you first is still at the center of everything we do. Times may change, but you can always count on UBB to be a trusted partner for all your correspondent banking needs. Call us...First!

Due Diligence Services

Capitol Lien

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www.capitollien.com

Capitol Lien is an industry leader in providing comprehensive due diligence research. Lending professionals benefit from their solutions to better protect their investments and make decisions with confidence. The company's research covers all areas relating to UCC and lien searches, real estate research, background checks, court searches, corporate filing and retrieval, bankruptcy and so much more. With a nationwide presence and local headquarters in the Midwest, Capitol Lien is ready to handle any needs that come your way. Depend on Capitol Lien when diligence is due.

Education & Training

Bank Holding Company Association

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Founded in 1981, the Bank Holding Company Association exists to provide education and business connections critical to the vitality of bank holding companies.

FranklinCovey

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FranklinCovey is a world leader in driving organizational results that require lasting changes in human behavior. We provide tools, methodology, training and thought leadership all based on a foundation of timeless principles and proven practices. Our goal is to not simply deliver incremental results, but transformational results for your people. Our primary focus is in three areas—strategy execution, leader development and individual effectiveness—and our mission is to enable greatness in people and organizations everywhere.

Lake Area Technical Institute

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The Banking/Finance program at Lake Area Tech trains students for the banking industry. The students graduate with an associate degree in ag banking, consumer banking or accounting.

Second Century Habitat Fund

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The Second Century Habitat Fund is a nonprofit 501(c)(3) corporation which advocates for habitat stewardship, collaborates with community partners and strives to be conservation leaders to benefit all of South Dakota. An 11-member Board of Directors, appointed by the Governor, administers the operations of the organization with a vision to restore and retain pheasant habitat development while providing awareness to the importance of sustaining South Dakota's strong outdoor heritage of pheasant hunting for future generations. Our goal is putting seed in the ground and assisting landowners with planting marginal acres to grasslands for wildlife habitat.

■ Insurance Products

AmTrust North America

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AmTrust North America, an AmTrust Financial Services company, is rated "A-" (Stable) FSC IX by A.M. Best. The company provides a broad suite of financial institution products including financial institution bond, management liability, professional liability, cyber liability, property and casualty, workers compensation and excess deposit bond. For more information, visit www.amtrustgroup.com or call 866-327-6904.

Central States Health & Life Company of Omaha

★Endorsed Vendor

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www.csco.com



Central States Health & Life Company of Omaha (CSO) is a mutually-owned insurance company with more than 85 years of experience with product and service offerings in the debt protection market. Our debt protection product portfolio consists of traditional credit life and credit disability insurance, and servicing debt cancellation programs.

Dakota Homestead Title Insurance Company

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www.dakotahomestead.com

Dakota Homestead Title Insurance Company is your SD domiciled "A" rated title insurance underwriter. We are honored to serve those involved in the title insurance industry in our great state. This includes abstracters, bankers, realtors, builders and attorneys. Our mission is to provide the best service in the title insurance industry. Our goal is to provide our market with a stable source of underwriting including knowledgeable attorneys, prompt and accurate answers, and excellent service. For all of your title insurance needs, please request Dakota Homestead.

Delta Dental of South Dakota

★Endorsed Vendor

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Delta Dental of South Dakota is an oral health company specializing in providing dental benefits programs to more than 2,000 employer groups throughout South Dakota. Through its supporting 501(c)(3), the Delta Dental of South Dakota Foundation, the company supports a number of oral health causes as part of its nonprofit mission to advance and promote the improvement of oral health in South Dakota.

Intact Financial Services

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Intact Financial Services, formerly OneBeacon Financial Services, offers property and casualty, as well as collateral lines coverages for commercial banks, savings banks and savings and loan institutions, security broker dealers, investment advisors, insurance companies and credit unions. Specialty coverages, including management liability, professional liability, cyber liability and financial institution bond are additionally available for institutions with less than \$3 billion in assets.

Newcleus, LLC

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Newcleus is a leader in financial advisory services, providing executive deferred compensation for institutions nationwide. Our uniquely dedicated divisions specialize in compensation, banks and credit unions and consist of advisors who demonstrate extensive knowledge of their respective markets. Our online client portal, proprietary strategy options and succession plans empower you unlike any other firm, streamlining plan executions and ongoing management. We add income to your bottom line, allowing you to fund programs that secure the talent essential to your organization's success. The power of Newcleus: combining decades of experience to redefine what's possible in designing and administering compensation, benefits, investment and financing strategies. We generate the uncommon insights that ensure you retain the people who power your company.

Wellmark Blue Cross and Blue Shield of South Dakota

★ Endorsed Vendor

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Wellmark Blue Cross and Blue Shield is a mutual insurance company owned by its policyholders. Wellmark and its subsidiaries provide health coverage to more than 2 million members in Iowa and South Dakota. And through the Blue Cross Blue Shield Association, Wellmark is part of a trusted national network that covers more than 100 million people. That's nearly one-third of all Americans. We offer flexible benefit designs, competitive prices and a large selection of providers. Nearly all physicians and hospitals in Iowa and South Dakota participate with Wellmark, and the Blue Cross and Blue Shield Association provides extensive national and international coverage. Wellmark is honored to be endorsed by the South Dakota Bankers Association. For more information on the SDBA's Group Health Plan, contact Mike Feimer or Michelle Guthmiller, SDBIS, at 800-221-7551 or 605-660-2341 (cell).

■ Investment Services

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Colliers Securities, part of Colliers International and formerly Dougherty & Company, is a full-service investment bank and brokerage firm that offers a wide array of products and services to individuals and institutional investors nationwide. For more than 40 years, we have delivered wealth management solutions for individuals' financial needs by combining the qualities and familiarity of a local brokerage firm with the capabilities and resources of a Wall Street clearing firm. For institutional investors, we provide a multitude of innovative solutions customized to meet their business needs--whether you are looking for equity or fixed income capital markets solutions, our team can work closely with you to formulate effective strategies. In conjunction with our affiliate, Colliers Mortgage (the brand used by Colliers Mortgage LLC and Colliers Funding LLC), we are uniquely positioned to meet the debt financing needs of a wide variety of banking clients. Colliers Securities is a member SIPC/FINRA.

FHN Financial

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FHN Financial is an industry leader in fixed income sales, trading and strategies for institutional customers in the U.S. and abroad. We also provide investment services and balance sheet management solutions. With an average daily trading volume of \$5-plus billion, FHN Financial transacts business with approximately 50% of all U.S. banks with portfolios over \$100 million. Learn more at www.fhnfinancial.com.

■ IT Services

Advantage Network, The

Teresa Ulven, Advantage Network Manager

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The Advantage Network is an EFT provider located in Sioux Falls, S.D. Our primary products and services include debit, ATM driving and monitoring, and card production. With our partners, we are committed to offering innovative product solutions backed by the latest technology. Throughout the year we provide custom analytics and informational reports specifically for your financial institution to help grow your non-interest income. The Advantage Network prides itself on our customer service, and we are committed to building successful relationships.

Journey Technology Solutions

Arden Sustad, Partner

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Journey's I2A enable community banks by enriching management reporting (i.e. board reporting, daily management, CRA, CECL, scorecards and peer analysis) and by embedded profitability analytics used to understand customer's behavior. Journey's cloud based I2A is delivered in a serviced model as Journey is the bank's data scientist. Opportunities are unearthed, modeled and tracked in campaign(s). Risk assessment includes suspicious transactions, management exceptions and attrition analysis. Profitability segmentation includes markets, customers, households, products, officers, age and channels. I2A Relationship Pricing is a sales tool leveraging I2A profitability to provide a definitive customer ROE/profit starting point. The customer impact of incremental deposit and loans are then modeled using a curve and product costs. I2A customers also use database aggregation (e.g. trust, mortgage) which extends the analytics capabilities described above for total customer behavioral analysis. Journey customers leverage best practices and Journey's extensive dashboard library.

Marco

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Marco is one of the largest technology providers in the country with more than 32,000 clients throughout the Midwest and nationwide. We specialize in business IT services, copier/printer solutions, and managed and cloud services. Our technology experts break down complex solutions into simple terms to position your business for success.

Network Center, Inc.

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Network Center, Inc. (NCI) is a full-service technology solution provider in the Midwest since 1986. NCI works with financial customers to deliver technology plans to help balance new technology initiatives and meet customer needs and regulatory requirements. Network Center, Inc. partners with industry leading manufacturers providing business solutions for virtualization, VoIP-communications, backup and disaster recovery, security, penetration testing, network assessments, real-time network monitoring, hosting, mobility and website development. Our service team and 24x7 help desk provide support to more than 200 customers in the banking industry. Network Center, Inc.'s experience in the industry will help alleviate your GLBA and regulatory concerns. We welcome you to find out why so many banks have entrusted their network to our dedicated team of professionals.

SDN Communications

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SDN Communications specializes in broadband solutions for banks. Solutions include: Ethernet & MPLS wide area networking, dedicated Internet, SD-WAN, and managed cybersecurity services such as routers, firewalls and distributed denial of service (DDoS) protection. SDN and its 50,000-mile fiber optic network are owned by South Dakota's 17 independent telephone companies.

Xigent Solutions

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Xigent Solutions specializes in delivering enterprise-level IT infrastructure services and solutions to mid-market organizations by creating and managing business efficient IT, the optimal combination of people, processes and technology that delivers increased service levels for any level of investment. Xigent engages with customers holistically on both a strategic and tactical basis enabling them to deliver greater IT and business outcomes.

■ Law Firms

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Ballard Spahr offers legal guidance to financial institutions ranging from privately-owned and closely-held banks to super-regional financial holding companies. We've helped banks address an array of emerging issues and have consistently ranked among the top 10 firms nationwide providing legal advice on bank and thrift mergers and acquisitions. With some of South Dakota's most notable banks as clients, we provide legal counsel to relating to: mergers and acquisitions, nonbank financial services; credit, debit and stored-value cards; payment systems and consumer financial services; agribusiness lending; regulatory and supervisory challenges; raising capital and issuing trust-preferred securities; and expansionary activities. Ballard Spahr is also a national leader in applying our expertise in financial services compliance, enforcement to the rapidly developing fintech services market. This includes cross-disciplinary pertaining to privacy, data security, intellectual property, block chain and cryptocurrencies.

Davenport, Evans, Hurwitz & Smith LLP

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Bankers have trusted Davenport Evans lawyers as a leader in banking and financial services law in South Dakota for more than 80 years. Financial institutions are integral to our firm's practice, with lawyers experienced in bank formation, mergers and acquisitions, lending transactions, regulatory and compliance issues, electronic commerce, privacy laws, and workouts and bankruptcy. Our lawyers have extensive experience before the South Dakota Division of Banking and all federal bank regulatory agencies on matters ranging from applications to enforcement actions. Davenport Evans also provides expertise in federal and state tax matters, including tax planning, compliance and audit assistance. Due to the firm's extensive financial institutions practice, our lawyers have experience with areas of growing significance to financial institutions, including securitization and off-balance-sheet financing of bank assets, vendor agreements, credit and prepaid card programs, and strategic planning, as well as employment-related matters such as workers compensation and employee benefits. Davenport Evans is also nationally recognized bond counsel in connection with tax exempt bond financing and has expertise in like-kind exchange transactions that may prove beneficial to banks involved as intermediaries in such transactions. Our lawyers practice before federal and state courts and regulatory agencies, and Davenport Evans offers a proven commercial litigation team successful in handling bank-related litigation.

May Adam LLP

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May Adam has represented clients statewide since 1881. We regularly appear in state, federal, tribal and bankruptcy courts across South Dakota. Our lawyers frequently and successfully represent creditors in commercial litigation and debtor/creditor law on an ongoing basis. Ag workouts and bankruptcies are a specialty. We practice regulatory and compliance law before the South Dakota Division of Banking and the Banking Commission. Our experience includes trust law and probate and estate practice, e-commerce, privacy, employment, HR and workers compensation. We are general counsel to the South Dakota Bankers Association.

■ Lending Services

Ag Resource Management

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Founded in 2009, Ag Resource Management (ARM) is a specialty finance company bringing financial and risk management solutions to farmers and agribusinesses. Our teams are highly specialized in agricultural finance and crop insurance. We combine that with proprietary lending technology and a deep understanding of crop agriculture to build a customized strategy for every farming operation.

BHG Bank Network

★ Endorsed Vendor

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Since 2001, BHG has been the number one source for high quality loans across the country. Today, more than 1,300 banks have partnered with BHG to buy these superior loans through our online Loan HUB including many members of the SDBA. We continue to originate record loan volume from high-earning borrowers with top tier credit profiles. Our partner banks get access to phenomenal quality loans, with strong interest revenue, allowing your excess liquidity to become a revenue stream. Since inception, no bank has ever taken a loss on the BHG Core Loan portfolio! As members of the BHG Bank Network, you gain access to fee income opportunities, joint venture programs, industry insight, educational events, and our additional products and services designed to support your bank.

Federal Home Loan Bank of Des Moines

James Lee, VP, Relationship Manager
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The Federal Home Loan Bank of Des Moines is a valuable partner to more than 1,350 community and commercial banks, credit unions, thrifts, insurance companies and community development financial institutions throughout Alaska, Hawaii, Idaho, Iowa, Minnesota, Missouri, Montana, North Dakota, Oregon, South Dakota, Utah, Washington and Wyoming, the U.S. territories of American Samoa and Guam and the Commonwealth of the Northern Mariana Islands. FHLB Des Moines provides readily available, low-cost liquidity to local lenders in all economic cycles. Member financial institutions have access to a variety of products and services designed to help lower their funding costs, manage liquidity, improve asset and liability management, meet community credit needs, control risk and fund mortgages originated for sale in the secondary market. For more information, call James Lee at 605-759-4320.

South Dakota Housing Development Authority

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First-time home buyer loans (Home Ownership Program). Down-payment and closing cost assistance. State housing tax credit and HUD HOME Investment Partnership Program administration.

USDA/Rural Development

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Federal loans and grants.

■ Office Supplies

ODP Business Solutions

★ Endorsed Vendor

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Previously Office Depot Business Solutions Division, ODP Business Solutions™ is now more flexible and more innovative in how we focus on businesses like yours — all while bringing nearly 30 years of knowledge and experience to the table. Helping your business stay agile, adaptive, and ahead of an ever-bending curve is more essential than ever. That's why our dedicated account team is ready to exchange ideas and provide transformative thinking, as well as products, services, and experience that can help you work better. Count on ODP Business Solutions to help you succeed — now and for the future. Our long-standing relationships with GPOs provide members with value-added services to help reduce overall supply costs, boost production efficiency, and provide access to special offers from preferred suppliers.

■ Other Services

CAPITAL Services

Michelle Solberg, Director, Client Sales and Services
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CAPITAL Services is an innovative payment portfolio management and servicing company. We create, evolve and service profitable credit card payments programs with our clients. CAPITAL Services has successfully originated and managed thousands of card assets for numerous financial institutions. Our sister company, CAPITAL Prepaid Services, provides BIN sponsorship for prepaid card programs, from reloadable, general purpose reloadable (GPR), government and insurance to corporate. We provide a full roster of services including settlement; reconciliation of funds and income accounts; and a compliant connection to Mastercard and Visa.

IntraFi Network

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www.IntraFi.com

Promontory Interfinancial Network is now IntraFi Network. Having built the largest bank network of its kind, we're a trusted ally to community banks that never competes with banks for their customers and that helps them to attract and maintain valuable customer relationships, grow reciprocal deposits, manage liquidity and generate fee income, diversify funding, and reduce collateralization. Work with the market leader to grow profitability and increase franchise value. IntraFi Network's innovative balance-sheet management solution—known as IntraFi Network Deposits (formerly CDARS, ICS and IND deposit solutions)—empowers institutions to increase profitability, grow franchise value, manage liquidity more easily and serve customers better. To learn more, visit IntraFi.com.

Midco Business

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Midco Business is a leading provider of Internet, networking, voice, data center, cable TV and advertising services in the Midwest. Businesses of all sizes rely on the 10,000-mile fiber optic network connected to more than 40 other regional and national fiber networks. Scalable to up to eight terabits per second, the Midco Network provides connectivity to thousands across a five-state footprint—plus it powers four, carrier-neutral data centers. Visit Midco.com/Business to learn more about Midco and how the company gives back to the communities it serves.

SHAZAM

Tim Luger, Managing Director New Business
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SHAZAM pioneered the PIN-debit point-of-sale transaction, still used worldwide today. We're the only nationwide independent, member-owned debit network, processor and core provider supporting community banks and credit unions. Since we don't answer to shareholders, we can reinvest profits in technologies our clients need as they serve the next generation of consumers. SHAZAM ensures our clients have the products and services they demand and expect in a cost-effective way. Founded in 1976 and headquartered in Iowa, we're a leader in payments and financial technology, with a simple mission: Strengthening community financial institutions. Visit us today at shazam.net.

South Dakota Chamber of Commerce & Industry

David Owen, President
PO Box 190
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contactus@sdchamber.biz
www.sdchamber.biz

"Voice of South Dakota Business," lobbies full-time, year-around on behalf of business community, on economic development, taxation, workers compensation, employer issues, environmental issues as they affect business and free enterprise issues. Also places emphasis on educating youth about free enterprise system through Youth Business Adventure (YBA) and encourages new entrepreneurship in SD by its Giant Vision Competition held annually.

■ Risk Management

Vantage Point Solutions

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Vantage Point Solutions, Inc. is a leading security and consulting company serving the financial industry. We are focused on customer service and driven by a passion for advanced technology. Vantage Point offers a comprehensive line of customer-focused, technology-driven solutions from regulatory compliance assistance and cybersecurity testing to technology planning and equipment implementation. Some of our services are: cybersecurity testing; IT audits; data network review, planning, configuration assistance and troubleshooting; data power backup solutions; social engineering testing and training; IT and security consulting; risk and regulatory compliance consulting; policy review and creation; regulatory audits; vendor management program review, creation and assistance; business continuity review and planning assistance; and independent credit review and consulting. Our industry experts stay updated on the most recent regulatory changes, significant and emerging IT and security risks, and state-of-the-art technology solutions. We are focused on you, the customer, and we deliver a customized approach to meet your specific needs.

■ SBA Lending

Dakota BUSINESS Finance

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As a local U.S. Small Business Administration (SBA) Certified Development Company, Dakota BUSINESS Finance (DBF) works with local banks to provide SBA 504 loans to existing and start-up businesses. Loan proceeds can be used to construct, purchase or renovate a building, to complete leasehold improvements, to purchase long-term machinery and equipment, or to refinance existing loans meeting SBA requirements. Typically, the participating local bank will provide 50 percent of the financing; SBA/Dakota BUSINESS Finance will provide 40 percent of the financing; and the small business owner will contribute the remaining 10 percent in the form of an equity or cash injection. While the down payment increases for start-up or single purpose properties, the borrower's down payment remains low. SBA 504 effective rates are fixed for the 25-year or 20-year term (for real estate) or 10-year term (for equipment). DBF serves all counties across South Dakota, all counties across Iowa, nine counties in southwestern Minnesota and three counties in northeastern Nebraska. Additionally, DBF can assist borrowers in all rural counties located in Colorado, Montana, North Dakota, Utah, and Wyoming. Since 2012, DBF has been named annually by SBA as the #1 South Dakota CDC for loan volume and as the #1 South Dakota CDC for dollar volume.

First District Development Company

Paula Hulscher
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Watertown, SD 57201-6207
☎ 605-882-5115
paula@1stdistrict.org
http://fdcc.1stdistrict.org

First District Development Company offers affordable financing for small businesses. Working in partnership with local lenders, our loans are designed to fuel small businesses across South Dakota by offering favorable terms and rates that benefit borrowers and lenders. Operating since 1983, FDDC is committed to job growth and community economic development in our state.

Small Business Administration

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The Small Business Administration (SBA) is a U.S. government agency that provides support to entrepreneurs and small businesses. The agency's activities are summarized as the "3 Cs" of capital, contracts and counseling. SBA loans up to \$5 million are made through banks who partner with the SBA. The SBA provides a guarantee on a percentage of the loan. The 7(a) Loan Guarantee Program is designed to help start or expand businesses. The 504 Fixed Asset Financing Program is administered through Certified Development Companies throughout the state. This program provides funding for the purchase or construction of real estate and/or the purchase of business equipment/machinery. SBA helps lead the federal government's efforts to assist small businesses in accessing federal contracts in addition to providing general procurement assistance. The SBA delivers technical assistance including seminars, training programs, one-on-one counseling through resource partners including the Small Business Development Center, Women's Business Center, Veterans Business Outreach Center and SCORE.

■ Security Services

Arctic Wolf Networks, Inc.

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Arctic Wolf® is the global leader in security operations, delivering the first cloud-native security operations platform to end cyber risk. Powered by threat telemetry spanning endpoint, network and cloud sources, the Arctic Wolf® Security Operations Cloud ingests and analyzes more than 1.6 trillion security events a week across the globe, enabling critical outcomes for most security use cases and optimizing customers' disparate security solutions. Now deployed to more than 2,300 customers worldwide, the Arctic Wolf® Platform delivers automated threat detection and response at scale and empowers organizations of any size to establish world-class security operations with the push of a button.

Convergint Technologies

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Convergint Technologies designs, services and installs integrated systems including electronic security, communications, vaults, vault doors, safes, drive-up alarms, video, IP video and lockers.

Secure Enterprise Asset Management, Inc. (SEAM)

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SEAM is a full service data destruction company offering hard drive and document shredding, electronics recycling, technology refurbishment and resale services. As the only certified provider in the Dakotas, we help banks and other financial institutions stay in compliance, minimize risk and maximize return on their decommissioned or surplus IT equipment.

■ Trust Services

Acorn Trust Company

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Private trust company.

Dorsey & Whitney Trust Company LLC

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Stand-alone trust company providing a range of fiduciary services.

Equity Trust Company

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Equity Trust Company is a financial services company that provides a platform for individual investors, financial professionals and institutions to invest in alternative asset classes, including real estate, tax liens, private equity and precious metals. The Equity Trust family of companies offers custodial services for alternative investments, investment in alternative assets with individual retirement accounts, back-office solutions for RIAs, brokerage services, directed trustee services and more. Equity Trust Company evolved from a predecessor brokerage firm which started in 1974, to a financial services company today serving more than 170,000 accounts, representing more than \$28.7 billion in assets under custody and administration.

Trident Trust Company (South Dakota) Inc.

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Trident Trust is a leading independent provider of corporate, trust and fund services to the financial services sector worldwide. Established more than 35 years ago, our clients include the world's largest banks and brokerage firms, leading law and accounting firms, and high net-worth individuals and their families. With 38 offices in 23 jurisdictions, we are today among the largest organizations in our industry, offering clients access to a range of services that extends from traditional corporate domicile representation to the administration of complex trust and fund structures. Our global footprint ensures that we service our client base across the world's time zones. With a record of the longest average tenure in our industry, our professional personnel are well equipped to support our clients with their practical knowledge and extensive experience.



SDBANKERS
ASSOCIATION

Educate. Advocate. Grow.