

SDBANKER



OFFICIAL PUBLICATION OF THE SOUTH DAKOTA BANKERS ASSOCIATION | **SEPTEMBER 2022**

**SDBA Launches Bank
Squawk Podcast**



SDBANKERS
ASSOCIATION

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COVER PHOTO: Lake Oahe Sunset, Photo by Travel South Dakota



9



10



12



13

features

9 Emerging Leaders

Emerging Leader of the Month: Jerry Tveidt

10 SDBA News

- NOT Your Daddy's Tech Conference
- Unclaimed Property Roundtable Discussion Held with State Treasurer
- Introduction to HSAs Webinar Held
- SDBA Bank Squawk Podcast Hosts Guest U.S. Senator Mike Rounds
- Banks Receive Update Forms for Directory

13 Bankers in Action

BankNorth's Knuppe Helps Raise Over \$900k to Put Towards Warner's All-Weather Turf Field

14 SDBA Events

- LEAD STRONG: Women in Banking Conference
- IRA School
- NEXT STEP: Emerging Leaders Summit
- Annual Security Seminar

17 Behind the Scenes

Road to Convention 2023...

19 Healthy Living

Regularly Check on Your Well-Being by Asking Yourself, How am I Doing and What Do I Need?

in every issue

4 Message from the Chair

SDBA Banks - Winning with Culture

5 From the Executive Office

#BanksNeverAskThat

6 SDBIS Update

The Biden Administration's Covert Moves on Health Insurance

18 Washington Update

Breaking Down the Debate over Digital Assets

20 Bank Notes

21 Classifieds

23 Education Calendar



message from the chair.....

BY DAVE BANGASSER | Senior Vice President Chief Banking Officer | Dacotah Bank, Sioux Falls
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SDBA Banks - Winning with Culture

While on the calendar it is still summer, just watching the activity of the high school students in our neighborhood tells me summer ended weeks ago! Since early August, they are off to early morning band rehearsals, football workouts, cross-country trainings - the list is endless. Karen and I have two grandsons, one of which is a high school freshman. Since late July, he has been at band camps and football practices from sunrise to sunset. The energy and enthusiasm these young people show for their activities of choice is a wonderful thing to see.

Last month, I wrote about growing and nurturing talent, and if you'll allow me, I'll continue that theme this month, as well. Over the past few months, I have participated in interviews with prospective talent as we expand the footprint of our company. In some instances, we have tried to recruit talent, and in others, the prospective employees were coming to us. One overarching theme came through during these discussions: CULTURE. One definition offers that culture can be defined as all the ways of life including arts, beliefs and institutions of a population that are passed down from generation to generation. During these interviews, it was clear those who worked for organizations with a culture they believed in, and was communicated across the company, were going to be hard to move. For those who were looking to make a move, the opposite was true; the culture of their organization was not widely known, or it had changed over time into something they no longer believed. These prospects in particular were looking for a better option, a better environment in which to work and grow. One thing we make a point of doing during every interview is to articulate our corporate culture, and what it is we do every day to forward that mission.

Back to my high school grandson... While waiting for him at a marching band rehearsal (one that finished at 9:15 pm), I struck up a conversation with the parent of a member of the band, whose child is a senior. She told me all the "in the know" things a freshman band parent (or grandparent!) needed to know. What struck me was that she quickly began to discuss the expectations each member of the program needed to understand - in other words, the CULTURE of this group. The high school my grandson attends has a long-established, successful history with their marching band program. Since then, and after seeing

the band in action, it is clear to me their success is not by accident. It is the result of a culture of excellence that has been passed down from one graduating class to the next. The parent I met believes in it, her daughter believes in it. Finally, my grandson has already enthusiastically embraced this winning culture and all that comes with it.

All this reminds me of the tremendous strength of our community banks in South Dakota. From small communities to large, our banks are demonstrating a culture that believes in their employees, and the communities they serve. Each year, the SDBA publishes a collective summary of the efforts of our member banks entitled "South Dakota Banks - Make a Difference in Our Communities." We need look no further than the most recent publication to see evidence of a culture of community and service. 64,000 small business customers helped with Paycheck Protection Loans, 100,000 hours of volunteer hours by bank employees, and \$451 million in charitable contributions and grants tell only a part of the story of the meaningful impact our banks are making in our communities. These are examples of corporate cultures that are winning and are the ones some of the people I recently interviewed were trying to find. The banking public and the communities in which we work are well served by our community banks, and I, for one, am proud to be a part of it!

A friend of mine is a successful college football coach and his programs have excelled at every level of coaching - from high school to now a Division I program. In the locker room before each game, he reminds his players, "winners win, because that's what winners do!" It doesn't happen by accident. It is a belief, a mission, a CULTURE! 🏈



Our grandson, Cohen with "Janice," his bass drum.



from the executive office.....

BY KARLTON ADAM | President | South Dakota Bankers Association

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#BanksNeverAskThat

It's official: two-thirds of 2022 is behind us with the final leg of this busy year ahead...and a lot of ground to cover! Does that even seem possible? This time of year always seems to go by so fast. As summer begins to wind down, I hope you and your family enjoyed some special time together. I know for Joan and me, we enjoyed having our two youngest sons, Paul and Phil, home in Pierre for the summer. We attended weddings, a family reunion, celebrated our grandson's 2nd birthday, and even snuck a couple work trips in. If you ask us, it was a great summer, but we are ready for cooler temperatures and Friday Night Lights.

A few quick questions for you: What's your favorite color? Do you prefer waffles or pancakes on Saturday mornings? Who's your favorite football team? When was the last time you remember your bank asking random, data-mining questions like that? The answer is NEVER.

I wrote briefly about the ABA's refreshed **#BanksNeverAskThat** campaign in last month's column, and I wanted to dedicate September's message to the recharged campaign launching in October. Every day, thousands of people fall victim to fraudulent calls, emails and texts from scammers pretending to be from their bank—and probably more frequently than we even realize—even in South Dakota. The ABA's campaign aims to change that.

The **#BanksNeverAskThat** national campaign is returning this year. Since its initial launch in 2020, more than 2,000 banks from across the country joined forces to make this campaign a huge success.

On October 3, 2022, the ABA will launch a FREE toolkit, available to ABA members and non-members alike, full of resources to protect and educate your customers. Register with the ABA by going to

www.aba.com/banksneveraskthat

to stay up-to-date about the release of the **#BanksNeverAskThat** campaign. Again, members and non-members are invited to participate, so please join the cause! Help us take **#BanksNeverAskThat** to the next level in 2022 and put scammers in their place and protect your customers in the process.

Scammers and their fraudulent activity are growing at a rapid pace. We see, hear and read about it all the time, it's constantly in the news, and the SDBA has seen an uptick in reported incidences. Part of what your SDBA member profile does is make you aware of fraudulent activity happening across the state by way of Protective Alerts. If you feel your bank has been the subject of an attempted scam, please contact Natalie Likness (nlikness@sdba.com) or Haley Juhnke (hjuhnke@sdba.com) and we will send a Protective Alert to SDBA members to minimize their losses. Please include all pertinent information, including the details of the attempted scam, actions taken, photos and a contact person with a phone number or email address. Learn more by going to sdba.com/protective-alerts.

Finally, participating in SDBA events can help educate and maybe even mitigate the spread of fraudulent activity in your bank. For example, Kaitlyn Telkamp, Dr. Ashley Podhradsky, and Katie Shuck, are featured fraud and cybersecurity speakers at the Women in Banking Conference in Sioux Falls, September 13-14. Space is filling up quickly, so if there are women (or men!) in your bank who would benefit from the dynamic agenda Halley's put together, go online to sdba.com to register ASAP!

That's a wrap for September, friends. Again, I hope you had a great summer. Thank you always for your friendship and support of the SDBA. Talk to you in a month. 🍷





The Biden Administration's Covert Moves on Health Insurance

Back in July of 2020, the SDBA magazine ran an article on President Biden's health insurance proposal that made the following comments: "part of the plan would increase subsidies" and "for many low-paid employees, they would potentially get generous premium and cost-sharing subsidies either for private plans or a public option on the exchanges. The Biden camp wants to deliberately financially entice employees to leave their employers plans therefore, replacing all private insurance coverage with only a government-run Public Option".

Let's fast forward to 2022 and look at what has happened over the past two years. According to the HHS, the national uninsured rate has reached an all-time low. This looks great on the surface, however, when you look deeper you see a significant shift from private insurance to government-subsidized coverage as Medicaid enrollment increased by 34 percent or, 24 million during the pandemic and another 2 million enrolled onto ObamaCare exchange plans.

We need to ask ourselves, why are so many people on Medicaid when we have near record low unemployment? The Families First Coronavirus Relief Act passed in March 2020 plays a big part in this shift. This legislation barred states from removing people from Medicaid for the duration of the public health emergency in return for increased federal funding. This public health emergency declaration has been continually renewed since 2020 and therefore, Medicaid spending has increased between \$198 and \$230 billion (about \$44,000 per newly insured person) during the pandemic. About as much as the Medicaid expansion cost under ObamaCare from 2012 to 2019.

The American Rescue Plan of 2021 then expanded the generosity of these subsidies by increasing the share to be paid by taxpayers by moving away from a maximum annual income of \$54,360, to a percentage of income calculation to obtain subsidies. Now no one will ever have to pay more than 8.5 percent of their income for health insurance coverage and can qualify for subsidies regardless of their income. Because families are now only expected to pay up to a predetermined percentage of their income for insurance these

subsidies make them insensitive to price. Therefore, we are seeing even higher premiums in the open market because we, the taxpayer, are paying a larger part of the tab. The Inflation Reduction Act of 2022 then included a provision extending these health insurance subsidies for the next three years to 2025.

Without this recurring emergency declaration, the Medicaid rolls would be reduced by about 20 million enrollees. This reduction would have generally been a result of these individuals no longer being eligible for the program due to their incomes exceeding the eligibility limits. Many of these individuals could get coverage from their employers currently, but why pay premiums when Medicaid is "free"? As a result of the increases in the subsidies, millions of Americans now pay no premium for their coverage. The CBO estimated this initial two-year subsidy expansion would cost \$22 billion. It actually cost \$50 billion.

One of the key realities we must face is when the government subsidizes something, it becomes more expensive. Subsidies increase demand, raise prices and therefore increases the total spending in that market segment. By expanding these government subsidies, it will continue to make health care inflation worse, not better.

According to the Heritage Foundation, they estimate in the first seven years of the ObamaCare subsidy scheme, the average health insurance premiums increased by 129 percent. These subsidies are so poorly designed that they are actually inflationary. Why? Because the government pays a fixed percentage of the enrollee's health insurance premiums without a maximum premium limit. Insurers now know they can effectively increase premiums on the taxpayer dime. They have little incentive to negotiate lower prices or reduce wasteful spending. Think of it like the student loan crisis, the government made significant loans to students without any associated price control incentives/regulation on the colleges. The colleges soon realized they could raise prices without much concern about the quality of education or the total cost because they could count on the government providing more and bigger loans, no worries.

In contrast from 2016 to 2019, unsubsidized enrollment in ObamaCare declined by 45 percent nationally down to 3.4 million people. At the same time, premiums increased by 52 percent and deductibles increased from \$2,528 to \$3,375 a 34 percent increase. These numbers demonstrate how unaffordable ObamaCare became for the unsubsidized.

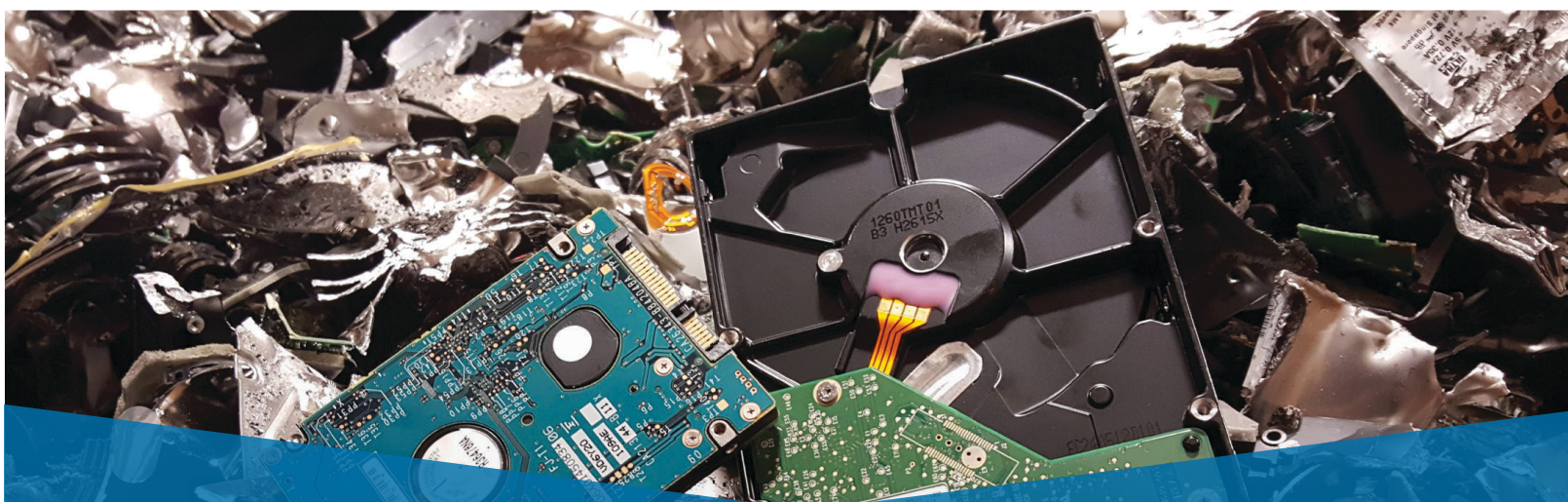
Before the implementation of Obamacare in 2013, there were 395 insurers selling individual health insurance plans in the U.S. By 2018, that number had been reduced to 181. Since then, we have seen some rebound in the number of companies providing coverage, but it has only grown to 253 by 2021. Additionally, about 52 percent of all counties in the U.S. had only one or two companies offering coverage in their area before ObamaCare started, that number has only increased to 53 percent by 2021.

What have we as taxpayers received from all this spending? Well not much. Life expectancy was lower in 2019 than in 2013 before ObamaCare's spending provisions took hold. High prices are not often reflective of high value as there are estimates that up

to 25 percent of all health care provides little or no benefit to the patient. The flip side of this can be seen in voluntary services like Lasik-eye surgery, where insurance coverage is limited, prices have declined and quality has improved because of competition.

Health insurance will be an ongoing challenge, fortunately as members of the SDBA's health plan we are insulated from much of this turmoil as our plan is governed by ERISA and not ObamaCare (ACA). This allows us to better negotiate services, avoid some of the premium inflation, provide better and more valuable benefits and even maybe enjoy a premium holiday. That certainly is something you can't get elsewhere. Also, by being part of the larger group we all benefit from our greater numbers.

I'm looking forward to seeing you all in October for our annual health insurance meeting. 🍷



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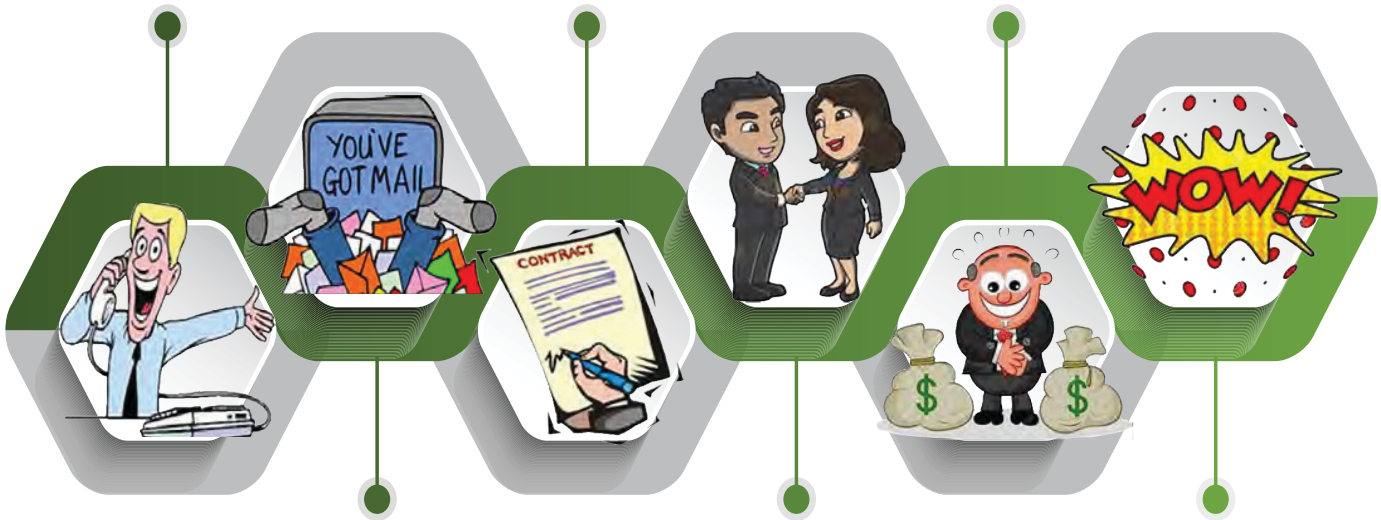
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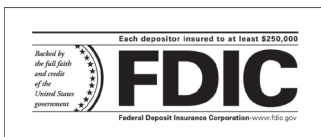
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Emerging Leader of the Month: Jerry Tveidt



As part of the SDBA's mission to grow South Dakota's future bank leaders, we feature a monthly emerging leader. This month's feature is on Jerry Tveidt from Dacotah Bank in Aberdeen.

First-Ever Job

I started my first paying job in fourth grade as a custodian for my parents' business. I worked at this job with my brother and sister until high school. Paying us a modest wage allowed my parents to teach us how to balance a checkbook and manage our personal finances. The summer before high school, I punched into my first "real world" job at Burger King. I can still feel the pressure and anxiety during the lunchtime rush and having to work on the weekends rather than going to the beach!

Emerging Leader Story

Steve Bumann, Roger Novotny, Tim Ahartz, Dave Bangasser - all names familiar to us in the South Dakota banking world, but these four offered my greatest opportunities and mentorship. During college, I began my banking experience in an internship with Steve at BankWest. Following college graduation from NDSU in 2006, I was living back in my hometown of Pierre, and Roger Novotny presented me with an invaluable opportunity to be a bank examiner with the state's Division of Banking. What an education! My six years at the "D-O-B" with Tim Ahartz and the rest of the examiner crew pushed the comfort zone and accelerated learning experiences. I followed Tim Ahartz back to BankWest in 2012, but one short year later, Dave Bangasser at Dacotah Bank called. He knew that my girlfriend at the time (now wife, Darcie) was working in Aberdeen, and Dacotah Bank needed help developing their Credit Risk Management Department. I found myself working with a company that invests in their employees and offers plentiful opportunities, which led me to a new role in 2022.

What He Most Likes About His Job

After nine years with Dacotah Bank, a dream opportunity became available. Starting in 2022, I succeeded Dave Bangasser as our Southern Region President as he also transitioned within the company. I'm lucky to have him as a mentor as I work with 12 of Dacotah Bank's 34 locations. My favorite part of the job is working with my teams and helping them achieve their goals. I consider myself very fortunate to work with a company that is growing, embraces change, and invests so heavily in their employees and communities. Around every corner is an exciting new challenge!

If He Could Have Any Job

I hesitate to turn any hobby into a job, but if I could live on a boat in a quiet tropical town and take happy people fishing...yes, please!

His Life's Passions

Family, Friends, Fun! Getting outdoors with family and friends is where you'll find me. Fishing and hunting take the cake. Eventually I'd like to get back into triathlon mode, but for now, life's pace switched gears with two kids at home (Kru, 1 and Ivy, 3). Once the diapers are off, we'll straighten things out with a camper and hit the road. I can't wait for the kids to share my passions! 🏡



KNOW AN EMERGING LEADER?

Nominate them! Send an email to hjuhnke@sdba.com.

NOT Your Daddy's Tech Conference

Technology and innovation have been transforming the financial services industry since long before ITMs, iPhones and the IOT. The rate of digital transformation continues to increase steadily and explosively, with new technologies surfacing at an alarming rate. Today's IT professional must remain nimble, aware and adaptive, and must dive deeper than ever before.

A recent SDBA member-CEO survey indicated that one of the top issues keeping management awake at nights was technology/innovation. The SDBA's Digital Innovations in Today's Banking Environment Conference (formerly the Technology Conference) was designed to provide support to our member banks as they keep on top of technology trends, navigate the business of banking and build and sustain their bank's technology strategy – all to improve access and better serve their customers.

The 2022 Digital Innovations Conference was held August 31 in Sioux Falls. Topics covered this year included viewing your bank as a tech company, data management strategies, cybersecurity, digital transformation of security, regulatory environment and fintech. A special thank you to our speakers: Jon Waldman, SBS CyberSecurity; Dr. Matthew Sabo, Wipfli; Jim Edman, Department of Homeland Security; Jeremy McConnell, Converging; Gale Simons-Poole, BHG Financial; Mark Scholl, Wipfli; and Deve DeFazio, StrategyCorps.

We would also like to extend our thanks to our exhibitors and sponsors:

Exhibitors

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- Money Handling Machines
- SBS CyberSecurity
- SDN Communications
- Secure Enterprise Asset Management, Inc. (SEAM)
- The Advantage Network
- Vantage Point Solutions

Sponsors

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- Dakota Business Equipment
- Graduate School of Banking, Madison, WI
- Marco
- RSM
- SBS CyberSecurity
- SDN Communications

Be watching your inbox, eNews and the SDBanker Magazine for dates for the 2023 Digital Innovations event.



Unclaimed Property Roundtable Discussion Held with State Treasurer



Josh Haeder

During the 2022 legislative session, Senate Bill 208 was introduced by Senator Johns, R- Lead, entitled "Revision of the Uniform Unclaimed Property Act". After discussions with Senator Johns, he agreed to table the bill in favor of having the banking industry and other stakeholders work together with State Treasurer Josh Haeder and his team to review the current unclaimed property statute.

The SDBA worked with Treasurer Haeder to arrange a roundtable meeting where a discussion was held to explore updates and revisions to our current law. The initial zoom meeting was held on August 8, 2022 at 1:00 p.m.

All member banks are welcome to participate in future discussions regarding the Uniform Unclaimed Property Act. Email events@sdba.com to express interest in receiving communications regarding future discussions. 📊

Introduction to HSA Webinar Held

The SDBA facilitated an Introduction to HSA webinar hosted by Michael O'Brien with JM Consultants via zoom on August 25, 2022.

Twenty-three participants gained a broader understanding of HSAs as they took in the information Michael shared about the background of the HSA, contributions to an HSA, and the distribution of an HSA.

We appreciate our partnership with JM Consultants and we are looking forward to our next event with them - IRA School held on the 27-29 of September at the ClubHouse Hotel and Suites in Sioux Falls, S.D. 📊

Michael Jay O'Brien

Key player in the retirement services industry for over 38 years

- Senior Vice President of Integrated Retirement
- Vice President of Retirement Products and Solutions at Ascensus
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- American Bankers Association Trust and Investments Magazine
- Certified IRA Professional (CIP) Designation
- Certified IRA Services Professional (CISP) Designation
- ABA Trust School

AGENDA

- 101 Background
- Understanding the HSA Product
- Qualifying Requirements
- Establishing an HSA
- Contributing to an HSA
- Holding HSA Distributions
- Other Issues

No Notes.

Michael O'Brien



Todd Holzwarth

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SDBA Bank Squawk Podcast Hosts Guest U.S. Senator Mike Rounds

The SDBA launched its new podcast, "Bank Squawk" and released the first episode: Today's Banking Industry with Senator Mike Rounds.

On Tuesday, August 16, U.S. Senator Mike Rounds joined Karl at the SDBA office to talk about current issues and the impact each one is having on the banking industry. Karl and Senator Mike Rounds talked about the Inflation Reduction Act (IRA), ECORA, the SAFE Banking Act and ESG. They also discussed the ongoing turbulence overseas between Russia and Ukraine, and China and Taiwan. The episode wraps by briefly discussing Mike Round's decades of service to South Dakotans by way of a decade in state legislature, two consecutive 4-year terms as Governor and now, his second term as United States Senator.

Thank you to Senator Mike Rounds for sharing his time and knowledge with the SDBA and its members.

The SDBA Bank Squawk podcast can be streamed via any major platform. Be watching for more information about our upcoming podcast episodes! 📺



Banks Receive Update Forms for Directory

The SDBA has again retained BLR – Business & Legal Resources to publish the 2023 South Dakota Bank Directory. BLR of Brentwood, Tenn., has an excellent reputation in directory publishing throughout the United States.

BLR has sent out update forms for the 2023 South Dakota Bank Directory to all SDBA member banks. The purpose of this questionnaire is to obtain data about your bank—including correct address, telephone numbers, officers and directors. It is important that you respond promptly with the information requested by Sept. 23. If you assign this responsibility to someone else on your staff, please share the letter with them and forward the questionnaire to the appropriate person.

In January, SDBA member banks, branches and associate members will receive a complimentary copy of the new bank directory and have the opportunity to purchase additional directories. If your bank did not receive its update form or you have any questions, contact Haley Juhnke at hjuhnke@sdba.com. 📧

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bankers in action.....

BankNorth's Knuppe Helps Raise Over \$900k to Put Towards Warner's All-Weather Turf Field

This fall, the Warner Monarchs took the field on a brand-new all-weather turf thanks to the fundraising efforts of Assistant Coach Keith Knuppe. The field was completed the weekend before their first practice began.

Back in 2021, Warner school made the decision to upgrade their track to an all-weather track and had to expand the current footprint to meet legal requirements for sanctioned competitions. The new track is a wonderful asset to have, but the expansion of the track covered half of their practice field and left their current playing field off-center. The school board had already voted on recrowning the field and adding a well and irrigation system that would end up costing over \$300k. They were in the process of taking bids on that project when Knuppe approached them with the lofty idea



of an all-weather turf field. He said he would go out into the community and see if there would be any energy to put behind the project. The school board granted Knuppe one month to raise the funds necessary for them to consider the project.

Right away, Keith secured two anchor donors: BankNorth, their local bank, and Dial-A-Move Relocation Services, a local business. After that, he started making phone calls and talked to anyone that would listen to him and sent out fliers to the local residents. Knuppe helped to raise over \$900k; the funds were secured, and the school board moved

the allocated \$300k from the re-crowning and irrigation project to be used in the construction of a new all-weather turf field.

Since the completion of the sports complex, it has become a space for the entire community to enjoy, as Knuppe shares that there are constantly people out enjoying the new all-weather space.

The first game under the Friday night lights was attended by a huge crowd and "you

could sense a feeling of pride that our football/track/sports complex brings to our little town," stated Knuppe. "It really was the generosity and progressiveness of the people of Warner and friends of the Warner Community that made this happen."



L to R: James Williams, BankNorth CEO; Keith Knuppe, BankNorth Senior Vice President Loan Officer; and Bernie Sinner, BankNorth Bank President



The ribbon cutting was held at the first home football game on August 19.

DOING GREAT THINGS?

Share how your banks are making a difference!
Submit your stories and photos to hjuhnke@sdba.com.

UPCOMING EVENTS

SDBA's LEAD STRONG: Women in Banking Conference

September 13-14, 2022 | Sioux Falls

The SDBA's 2022 LEAD STRONG: Women in Banking Conference, which promises to educate, enlighten and engage, will be held Sept. 13-14 at the Sioux Falls Convention Center.

The conference will include a great lineup of speakers and ample opportunity to network and connect with other women within the banking industry.

This year's service project is Sleep in Heavenly Peace, which provides beds to children in need. The SDBA requests attendees bring twin bedding or a cash contribution to donate to the cause.

There is an opportunity for business partners to sponsor the conference. For more information visit www.sdba.com.

SDBA's IRA School

September 27-29, 2022 | Sioux Falls

The SECURE Act impacts two main topics: RMDs and death distributions. The SDBA will offer the 2022 IRA School on Sept. 27-29 at the ClubHouse Hotel and Suites in Sioux Falls, and will address these relevant changes. In addition, IRAs are one of the most complicated areas of bank personnel responsibility, and it is very challenging to learn and understand everything. Continual education is necessary to ensure confidence. Working with IRAs is a process and must start with a strong foundation. This school can provide a firm foundation through a comprehensive curriculum.

Attendees can register to attend the full school, days one and two only, or day three only. For more information visit www.sdba.com.

SDBA's NEXT STEP: Emerging Leaders Summit

October 19-20, 2022 | Rapid City

The SDBA will host its 2022 NEXT STEP: Emerging Leaders Summit, October 19-20, at the Holiday Inn in Downtown Rapid City, S.D. This event encourages emerging bank leaders to find and express their voices within their organizations, communities and the banking industry and provides 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. The event will begin Wednesday afternoon at 1 p.m. MDT, with a reception that evening. We'll resume the program Thursday morning and adjourn by noon. Sessions include: an SDBA update; What's Wrong with You?; Engaging with our Lawmakers 101; Successful Leadership; Calling all Volunteers; Ignite Sessions; and Networking Sessions.

The full agenda will be available soon at sdba.com/event-list.



REGISTER NOW

2022 FALL FORUM

October 6-7, 2022 - Sioux Falls, SD

SOUTH DAKOTA TRUST ASSOCIATION

Scan QR Code to Register

sdtrustassociation.org

ANTICIPATING AN EVENT?

View all upcoming events and details under the Events tab at www.sdba.com

Annual Security Seminar

October 27, 2022 | Sioux Falls

The Annual Security Seminar will be held on October 27, 2022 in Sioux Falls, S.D. at Hyatt Place Sioux Falls South. This well-rounded seminar presented by Barry Thompson focuses on a range of issues of concern to security officers, facility personnel, and management. Using current trends and examples, a variety of topics will be covered:

The Security and Fraud Practitioner
Active Shooter: The Warning Signs
Cash Recyclers, Pod Banking, and ITMs
I Knew Something Was Wrong
Board Reporting: The Security Perspective

Security officers or directors, operations managers, auditors, HR directors, legal staff, loan officers, disaster recovery managers, collection staff and fraud investigators would benefit from this seminar.

For more information visit www.sdba.com.

Get Involved!

**Set up your SDBA profile
to receive communications,
register for events, and
engage with the SDBA!**



Your profile will be created within 24 business hours.

2022 ABA AGRICULTURAL BANKERS CONFERENCE

November 6 - 9
CHI Health Center Omaha
Omaha, Nebraska

70
YEARS

CELEBRATING RESILIENCY IN AG

As we celebrate 70 years of the conference we're recognizing how far ag banking has come — and how far it can go. Join us to discover opportunities and innovations to better position your bank for future success. You'll also experience the full return of in-person connections, learning, idea-sharing, strategizing and more.

Register today
aba.com/AgConfSA

 American
Bankers
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ROAD SHOW 2022

EVENT DATES & LOCATIONS

Tues., Sept. 13: Ames, IA

Wed., Sept. 14: Mankato, MN

Thurs., Sept. 15: Columbia, MO

Tues., Sept. 20: Bloomington, IL

Wed., Sept. 21: Indianapolis, IN

Thurs., Sept. 22: Columbus, OH

Tues., Sept. 27: Sacramento, CA

Wed., Sept. 28: Fresno, CA

Thurs., Sept. 29: Pismo Beach, CA

Tues., Oct. 4: Sioux Falls, SD

Wed., Oct. 5: York, NE

Thurs., Oct. 6: Wichita, KS

Road Shows Are Back!

Farmer Mac's popular Road Shows are coming to a town near you. Come meet the Farmer Mac underwriting and business development teams, have lunch, network with other local lenders, and join the conversation as we discuss the following topics:

- ✓ Capital, liquidity, and credit risk management options for ag lenders,
- ✓ U.S. agricultural outlook – 2022 and beyond,
- ✓ New Farm & Ranch loan products and pricing options,
- ✓ Meet your underwriter – tips for successful loan originations,
- ✓ Utilizing AgXpress – our scorecard underwriting option,
- ✓ Appraisal, Closing and Servicing updates, and
- ✓ Working with USDA Rural Development, Farm Service Agency, and the secondary market.

Space Is Limited – Sign Up TODAY!

TIME:

9:00 AM – 2:00 PM | Lunch Provided!

FREE REGISTRATION:

www.farmermac.com/news-events/road-show

QUESTIONS:

Jodi Massanet

402.210.0963

jmassanet@farmermac.com

**Mankato's event will be from 8:00 AM – 12:00 PM.*

behind the scenes.....

The Road to Convention 2023...

By Halley Lee, SDBA Vice President

As I sit here writing this article on Friday, September 2nd, I'm wishing you all a safe and enjoyable Labor Day weekend. I'm guessing you have plans for the long weekend...maybe a barbeque or an end-of summer escape. Maybe family time or time to catch up on chores around the house you've put off because of the craziness of summer. Ahhhh...plans! I'm also guessing you all have someone in your life who LOVES to plan. They ENJOY making menus, designing invitations, decorating and dreaming up elaborate themes. They CAN'T WAIT to use their labelers, file folders, clip boards and highlighters. They are the Monica Gellers of your world. Although they may lovingly drive you crazy, you can't help but love their left-brained, type-A, OCD-driven, over-thinking brains. Here's a scary thought...if you can't identify the Monica in your world....maybe it's YOU!

Don't despair. Embrace your inner-Monica and join us on our Road to Convention, 2023! All you Monica's already know this, but for the rest of you, event planning is a marathon...not a sprint. Actually, it's more like a 26-mile steeplechase. A marathon rarely has obstacles...it's just long. Event planning is long AND is wriddled with obstacles...which is why we start planning our events for next year as soon as this year's event wraps up.

Given that convention was in June of 2022, planning for convention 2023 has been underway for several weeks already. To be totally transparent, planning for convention 2023 started in 2019. The first order of business is securing the venue. Because of our unique space needs, we will hold space for covention 4 years in advance. We are happy to report that the 2023 SDBA/NDBA Annual Convention is scheduled for June 5-6 at the Convention Center in Sioux Falls. We know how schedules can be so mark your calendars now! You won't want to miss this opportunity to engage with your associations, connect with colleagues, explore what's new in the industry with our exhibitors and expand your horizons through our speaker's sessions.

The next stop along the road to convention is to come up with our theme. Our friends with the NDBA had an awesome theme for 2022, "ONWARD!" as they focused on shaping the future. The theme for 2021 was "A New Direction," as we came out of the pandemic and looked at how to best move forward.



So...what will the theme be for 2023? We've had many brainstorming sessions here in the office. I have carpel tunnel syndrome from scrolling through hundreds of event planning blogs and websites searching for the perfect theme. I'm constantly scanning magazine ads, billboards and brochures for ideas. We haven't found the magic yet. Nothing has jumped out at us as of now. We haven't been

inspired or experienced divine intervention yet.

So...as we stand at this intersection on our road to convention, we invite you to channel your inner Monica and send us your ideas! Save me from incessant scrolling and shower us with the magic. Give us a call or shoot us an email at events@sdba.com with your proposals!

Our next hill to climb will be to secure our speakers. Tune in next month to learn how we're doing with this step in the process. By then, we may even have a sneak peek or two for you! 🌈



Explore SD Housing.

SDHDA.ORG





washington update.....

BY ROB NICHOLS | President and CEO | American Bankers Association

nichols@aba.com

Breaking Down the Debate over Digital Assets

As I traveled the country this summer speaking at various state bankers association conventions, I'd always ask this question of my audience: How many of you have clients and customers that are asking you about cryptocurrencies and digital assets? And nearly everywhere I went, nearly every hand would go up.

The interest in cryptocurrencies and digital assets is undeniable—even in the face of recent volatility in digital asset markets. Americans want them: from the casual dabbler to the serious investor, from Gen Z'ers to boomers, everyone it seems wants a bite at the crypto apple. Many banks want to engage, too—as digital assets become more popular, and those banks are exploring ways to meet the needs of customers who want their bank to be the custodian of these assets.

I've written previously about the merits of banks being able to take on custodial roles for digital assets—there are many—and the need for a regulatory architecture that will support them taking on these roles if they choose. That's an area where ABA continues to advocate for banks' ability to enter the digital asset space in a safe and sound manner. But it's just one of the debates that are currently brewing over crypto. There are several others that bankers should be aware of:

Who should regulate? One key quandary facing policymakers right now is: what's the right way to regulate crypto, and to which agency should that authority be delegated?

Currently, the Securities and Exchange Commission and the Commodity Futures Trading Commission are both vying for the role of crypto cop. Two separate bills have been introduced this summer—one by Sens. Cynthia Lummis (R-Wy.) and Kirsten Gillibrand (D-N.Y.) and another by Sens. Debbie Stabenow (D-Mich.) and John Boozman (R-Ark.)—that would delegate most of this authority to the CFTC. Simultaneously, there are some in the crypto community who are calling for the creation of a whole new regulatory agency dedicated to digital asset supervision, though this seems far less likely.

Regardless of which entity ultimately ends up with regulatory authority, it is imperative that it develops clear definitions of digital asset products that are based on the risk that each category of digital asset carries.

Working with the banking agencies, any prospective crypto regulator must also ensure a level playing field between bank and non-bank entities in the digital asset markets and establish clear guidelines for risk management and consumer protection.

Payments system access? Another key question is the extent to which nonbank crypto firms should have access to the payment system. The Federal Reserve took a significant step toward answering this question in mid-August when it finalized a framework for assessing which entities may be granted payments system access. This framework creates a tiered system for evaluating incoming requests, and under it, institutions that engage in novel activities would undergo a more extensive review.

Access to the payments system is a significant privilege and comes with many responsibilities. As the Fed begins evaluating new requests for access, we'll be watching carefully to ensure that these new guidelines are appropriately accounting for the inherent risks that come with some of these new financial players.

Is there a use case for a CBDC? Finally, there's the question of a central bank digital currency and whether there's a use case for it in the U.S. As ABA told policymakers in several comment letters and testimonies over the last year, our view is that no such case exists—for every problem that proponents say a CBDC could solve, the fact is that there are already solutions available that don't involve a government-created currency. Financial inclusion is just one example: Banks are already making great strides to bring more unbanked households into the financial system by offering Bank On-certified accounts.

Not only would a CBDC be duplicative of private-sector solutions that already exist, but it also has the potential to have an incredibly damaging effect on bank balance sheets and the flow of credit to households and businesses if the Federal Reserve were to become a competitor for bank deposits.

All of these ongoing debates underscore an urgent need for a fair, well-calibrated regulatory framework for digital assets—one that promotes responsible innovation while minimizing systemic risk and protecting consumers. And that's a framework we'll continue to fight for. 📊

Regularly Check on Your Well-Being by Asking Yourself, How am I Doing and What do I Need?

Feeling depleted? You are not alone, especially these days. If you don't focus on your well-being, you risk resenting your job, burning out, or even putting your mental health at risk. Instead, reflect often on what you're feeling and experiencing and what support you need — so that you can work with your manager and colleagues to address the underlying issues before they become overwhelming.

How to do it:

1. Add a calendar reminder to do regular self check-ins.

Put it on your calendar so that you will actually do it. Weekly or monthly is generally a good cadence. But if it's a stressful time or you're struggling, check in more often — even daily.

2. Start each self check-in by asking, How am I doing? in core areas of well-being.

To help you answer How am I doing?, consider these dimensions of workplace well-being:

Physical and mental health: Am I consistently stressed? Am I struggling to rest and recharge outside of work?

Work/life boundaries: Am I responding to work messages after hours? Am I often unable to finish all my tasks in a given week?

Engaging work: Am I engaged and interested in the work I'm doing right now? What feels like a slog?

Connection and inclusion: Do I feel connected to my colleagues and like I'm a valued member of the team?

3. Follow up by asking yourself, What do I need?

In some situations, you may find this question easy to answer — and that you can give yourself what you need. For example, if you're tired because you haven't been sleeping well, you can spend some time in the next week prioritizing better sleep. Or, if you've been feeling disconnected because you're working from home, you might decide to reach out to a peer you haven't talked to in a while or to a new member of another team and explore what they do and how your work connects with theirs.

In other cases, you may struggle to answer this question or need help with solutions — both are signs that it's time to seek support from others.

4. With your manager and/or a trusted colleague, share how you're doing and what you need, and ask for their help in generating possible solutions.

You might hesitate to share when you're struggling — or you may not realize that it's possible (or even encouraged) to ask for support.

But if you don't let people know what you're going through regarding your well-being, they won't have a chance to help. And most people want to help.

Your manager may be able to adjust your assignments or deadlines or help you make new connections. A peer may be facing similar challenges and be open to collaborating on solutions. If you're not sure about sharing with your manager, try approaching a trusted peer first — for their advice about the issue and whether and how to share it with your manager.

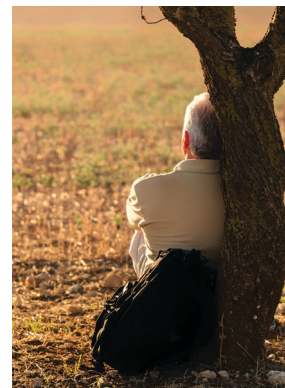
When you share about the well-being issue you're experiencing, you might start by disclosing your intention, the impact the issue is having on you, and your goal for the conversation. For example, to your manager, you might say:

"I'm nervous to raise this issue in case you think that I don't want to work hard, but I've been struggling with my workload lately. I often can't get everything done by the end of the week and end up working on weekends, which is taking a toll on me. Could we talk through some ideas for how my workload or deadlines could be adjusted — or I could reprioritize?"

Ideally by discussing the issue, you are able to identify something that you, the other person, or both of you can try in order to improve the situation.

5. As you regularly check in with yourself, look for patterns.

Do you frequently experience the same issues? Or issues in the same area of well-being (e.g., work/life boundaries)? Being aware of the areas where you need to focus your efforts and conversations is a good first step to making progress in those areas. 📊



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Benson Earns Prestigious Diploma in Banking

The Graduate School of Banking at Colorado (GSBC) is proud to announce the graduation of Bridget Benson of First Dakota National Bank in Yankton, SD, from its state-of-the-art graduate school of banking program.


Graduates receive their GSBC diplomas upon successfully completing three annual two-week sessions of classroom training on the University of Colorado Boulder campus in Boulder, Colo. Benson was among 168 students honored in a ceremony on July 28, 2022.

GSBC's curriculum is community banking-focused, delivered by expert faculty. All courses fall under one of four tracks: Financial Management & Strategy, Innovation & Engagement, Leadership & Culture or Lending.

The graduates also completed six immersive intersession research projects throughout their time in the program, including a strategic topic project which they tie directly to an issue or opportunity facing their organization.

The program's capstone course is an in-depth bank management simulation, where students assume the roles of senior management of a commercial bank, involving themselves in the group dynamics and managerial skills of managing a bank in a competitive environment with changing economic conditions.

GSBC held its 71st Annual School Session July 17-29, 2022, on the University of Colorado Boulder campus, hosting nearly 500 students from across the nation. The school's 72nd Annual School Session is scheduled for July 16-28, 2023, in Boulder, Colo. For enrollment information, visit www.GSBCColorado.org.

The Graduate School of Banking at Colorado is America's Premier Community Banking School, boasting more than 8,000 alumni since its inception in 1950, and educating approximately 600 bankers and regulatory professionals from around the nation annually. GSBC prides itself on its commitment to providing unmatched higher education to America's community bankers. To learn more about GSBC's lineup of comprehensive educational programs, visit www.GSBCColorado.org. 



Congratulations, 2022 South Dakota Graduate!



Bridget Benson

*First Dakota National Bank,
Yankton*

United Bankers' Bank Welcomes Alan McLean as Senior Vice President, Operations Director




Alan McLean

Dwight Larsen, President and CEO of United Bankers' Bank (UBB), is pleased to announce the appointment of Alan McLean as Senior Vice President, Operations Director. Alan joins UBB with over 20 years of experience in correspondent banking and operations. He studied business at the University of Alabama and received a general banking certificate from the Alabama

Banking School as well as certifications in FedLine 101 and FedLine LA.

"Alan's dedication to community banking aligns well with UBB's mission and core values," stated Mary Williams, Executive Vice President, Chief Operations Officer. "His vast knowledge of bank operations will prove to be a great asset to UBB."

Alan will be based in Birmingham, Alabama.

Headquartered in Bloomington, MN, United Bankers' Bank is the nation's first bankers' bank, and a full service provider of correspondent banking services to over 1,000 community banks throughout 22 states. For more information, please visit www.ubb.com or follow us on LinkedIn or Facebook. 

United Bankers' Bank Welcomes Kurt Cottier as Senior Vice President, Senior Lending Officer




Kurt Cottier

Dwight Larsen, President and CEO of United Bankers' Bank (UBB), is pleased to announce the appointment of Kurt Cottier as Senior Vice President, Senior Lending Officer. Kurt joins UBB with over 30 years of lending experience in the community banking industry. He is actively involved as a Class Mentor of Essentials of Business Program with Women Venture as well as

volunteering within other area organizations.

"Kurt is a seasoned lender and community banker that will bring a wealth of industry knowledge to the UBB Lending Team," commented Dawn Tollefsrud, Executive Vice President, Chief Credit Officer. "His experience and community involvement illustrates his fit with the culture and mission of our organization."

Kurt received his bachelors of business administration in Industrial Relations with minor credits in Finance and Psychology from University of Wisconsin – Milwaukee.

Headquartered in Bloomington, MN, United Bankers' Bank is the nation's first bankers' bank, and a full service provider of correspondent banking services to over 1,000 community banks throughout 22 states. For more information, please visit www.ubb.com or follow us on LinkedIn or Facebook. 

HAVE AN ANNOUNCEMENT?

Share information from your bank or business about promotions, achievements and other news! Submit your Bank Notes stories and photos to events@sdba.com.

HAVE A JOB OPENING?

Post your classified ad in SDBANKER Magazine and at sdba.com. The fee is \$50 per ad (200 word limit) for SDBA members or \$100 per ad (200 word limit) for non-members. To place an ad, visit www.sdba.com/classifieds.

Mortgage Loan Officer, BankStar Financial, Brookings, S.D.

Full-Time; Exempt; In-person role based in Brookings, SD. View full description and apply through our website: <https://ebankstar.bamboohr.com/jobs/view.php?id=27> Responsibilities. Responsibilities: Process new mortgage loan applications and input data into loan software; Ensure all customers and prospects receive outstanding service and timely follow-up; Lead the mortgage department: build, monitor and track sales pipeline and provide monthly reports; Make credit presentations to loan committee. Skills Required: Communication, Relationship-building, Teamwork, Managing Change, Responsibility, Problem Solving/Critical Thinking, etc. Qualifications: Ability to be NMLS registered, licensed, and qualified within 90 days of hire; Post-secondary degree in finance or business strongly preferred; Lending experience, including real estate, is strongly desired. Must pass pre-employment screening. For more information contact: BankStar Financial, Attn: Nichole Khan, PO Box 146, Brookings, SD 57006, Email: careers@ebankstar.bank Phone: 605.692.3636. Equal Opportunity Employer | Member FDIC ■

Commercial/Ag Loan Officer, Dakota Prairie Bank, Fort Pierre, S.D.

Dakota Prairie Bank has serviced Central South Dakota for over 115 years. We are looking for an individual to fill a Commercial/Ag Loan Officer position in our Fort Pierre location to continue providing quality service to our communities. This person is responsible for servicing and administering an established loan portfolio, maintaining client relationships, and developing new lines of business and relationships to maximize the profitability of the bank. We are looking for candidates who are personable, proactive, and thrive on serving their community and the success of their customers. Successful candidate should have a bachelor's degree and at least 3-5 years' experience in lending. Must have excellent interpersonal and customer service skills and thorough understanding of commercial and agriculture business. Successful candidates must pass pre-employment screening including credit history and criminal background check. EEOC. Please send resumes to Dakota Prairie Bank, PO Box 190, Presho, SD 57568 Attention: Human Resources ■

Compliance Officer II, First Bank & Trust, Sioux Falls, S.D.

First Bank & Trust is looking for an individual to fill a Compliance Officer II position. This person performs periodic reviews of each business unit's activities related to compliance with all applicable laws and regulations based on an established compliance program. This individual facilitates risk assessments and pending regulatory guidance. This person also reviews marketing materials to ensure compliance with all applicable laws and regulations, provides compliance support throughout the organization, and conducts compliance training sessions for small and large groups. This person should have a bachelor's degree and five years of experience as a compliance professional or experience in dealing with risk in other areas of banking or the equivalent. For more information about this position and to apply online, please visit our website at www.bankey.com/careers. ■



#BanksNeverAskThat Returns in October!

Phishing is fraud. Every day, thousands of people fall for fraudulent emails, texts and calls from scammers pretending to be a bank.

We want to change that. That's why we're bringing back the #BanksNeverAskThat anti-phishing campaign. You know the one—more than 2,000 banks have joined the fight since 2020!

Be part of the 2022 campaign and help even more consumers outsmart scammers.

Free for all banks. Register at aba.com/BanksNeverAskThat



Events/Webinars/Schools

SDBA EVENTS

SDBA LEAD STRONG: Women in Banking Conference

Sept. 13-14, 2022 | Sioux Falls

SDBA NEXT STEP: Emerging Leaders Summit

Oct. 19-20, 2022 | Rapid City

Breaking Into Banking 101

Oct. 26, 2022

Compliance Management Systems and Enterprise Risk Management

Oct. 26-27, 2022 | Virtual & Lansing, M.I.

Annual Security Seminar

Oct. 27, 2022

WEBINARS

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

Commercial Construction Lending

September 7, 2022

Protecting Your Salaried-Exempt Status

September 7, 2022

Wire Transfer Compliance: Establishing Strong Internal Controls

September 8, 2022

Maintaining Business Accounts

September 8, 2022

IRAs Part 2 - How to Move Money Correctly Between Retirement Plans

September 9, 2022

Advanced Cash Flow Analysis

September 12, 2022

Anatomy of a Cyber Attack: Business Email Compromise

September 13, 2022

OFAC Annual Staff Training

September 13, 2022

Communicate Like a Leader: 5 Secrets to Get Better Results

September 14, 2022

Writing Teller Training

September 14, 2022

IRAs Part 3 - Distributions to Owners and Beneficiaries

September 15, 2022

Accounting Basics/Refresher for Bankers

September 19, 2022

BSA Red Flags for Money Laundering

September 20, 2022

Fair Lending for Commercial Loans - What's New?

September 20, 2022

Vendor Management - Due Diligence and Compliance Requirements

September 21, 2022

Loan Documentation 101: 2 Part Series

September 21, 2022

Loan Documentation 101: Basic Secured Loan Documentation

September 21, 2022

Loan Documentation 101: Lien Perfection, Business Collateral

September 22, 2022

Endorsements A to Z

September 22, 2022

Troubled Debt Restructuring

September 23, 2022

Excel 101: Introduction to Spreadsheets

September 26, 2022

Deposit Regulation Update 2022 Seminar OnDemand with Live Streaming

September 27, 2022

Best-Ever Compliance Checklists for Commercial Loans

September 27, 2022

BSA Officer Annual Training and Update 2022 Seminar OnDemand with Live Streaming

September 28, 2022

Wage and Hour Basics

September 28, 2022



Being Strategic with Base Compensation for Non-Executive Positions

September 28, 2022

Escrows

September 29, 2022

SARs and Cyber Crimes

September 30, 2022

Bank Accounting: Consolidations and Statement of Cash Flows

October 3, 2022

Controlling the Risks of Power of Attorney Documents

October 4, 2022

CECL and the Call Report

October 4, 2022

Top 10 Most Frequent Flood Issues

October 5, 2022

All About Flood Insurance Compliance Requirements

October 6, 2022

Understanding Revocable and Irrevocable Trust Documents

October 6, 2022

HR Basics for Supervisors

October 6, 2022

Performing your ACH Audit and Risk Assessment Tips

October 11, 2022

Climate Action for Bankers - 2 Part Series

October 11, 2022

Marketing & Advertising Compliance - 2 Part Series

October 12, 2022

SCHOOLS

GSB Financial Managers School

Sept. 19-23, 2022 | Madison, W.I.

GSB Sales and Marketing School

Sept. 26-30, 2022 | Madison, W.I.

SDBA IRA School

Sept. 27-29, 2022 | Sioux Falls

GSB Bank Technology Security School

October 3-7, 2022 | Madison, W.I.

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



MINNEAPOLIS, MN | SEPTEMBER 28-29

BHG Bank Network Twin Cities Regional Seminar

Join us at **Loews Minneapolis Hotel** in Minneapolis, MN, for valuable insights on how BHG Financial can help Community Bankers thrive through the current financial environment by leveraging the BHG Loan Purchase Program and our reliable suite of innovative solutions.



SCAN NOW TO REGISTER

We encourage you to register early, as we anticipate this event will fill up quickly.

bhgloanhub.com/SDTwinCities

We encourage you to register early, as we anticipate this event will fill up quickly.



Keith Gruebele

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