

# CONNECTING

Businesses in the Banking Industry



## 2023 South Dakota Bankers Association **Associate Member Directory**



Educate. Advocate. Grow.

# 2023 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 2023 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.

PO Box 1081 | Pierre, SD 57501  
605.224.1653 | 800.726.7322  
[www.sdba.com](http://www.sdba.com)

# TABLE OF CONTENTS

Company	Category	Page
Acorn Trust Company	Trust Services	16
Adler Trust Company	Trust Services	16
Advantage Network, The	Other Services	13
Ag Resource Management	Lending Services	12
AmTrust North America	Insurance Products	9
Arctic Wolf Networks, Inc.	Security Services	15
Ascensus	Benefits & Retirement	5
Ballard Spahr LLP	Law Firms	11
Bank Holding Company Association	Education & Training	8
Bankers Alliance	Compliance	6
Bankers' Bank of the West	Correspondent Banking	7
Bell Bank	Correspondent Banking	8
BHG Bank Network	Lending Services	12
Cain Ellsworth & Company, LLP	Accounting & Auditing	4
CAPITAL Services	Other Services	13
Capitol Lien	Due Diligence Services	8
Central States Health & Life Company	Insurance Products	9
Colliers Securities LLC	Investment Services	10
Computer Service Professionals, Inc.	Digital Banking	8
Convergint Technologies	Security Services	14
CRA Partners	Compliance	6
Dakota BUSINESS Finance	SBA Lending	14
Dakota Homestead Title Insurance Co.	Insurance Products	9
Data Business Equipment	Bank Equipment	5
Davenport, Evans, Hurwitz & Smith LLP	Law Firms	11
Delta Dental of South Dakota	Insurance Products	9
Dorsey & Whitney Trust Company LLC	Trust Services	16
Eide Bailly LLP	Accounting & Auditing	4
Federal Home Loan Bank Des Moines	Lending Services	12
FHN Financial	Investment Services	10
First District Development Company	SBA Lending	15
Fiserv	Core Processing	7
forbinfi.	Marketing	12
FORVIS	Accounting & Auditing	4
FranklinCovey	Education & Training	8
Haberfeld	Consulting	6
HTG Architects	Architecture Firms	4
Intact Financial Services	Insurance Products	9
IntraFi Network	Other Services	13
Jack Henry	Core Processing	7
Journey Technology Solutions	IT Services	10
Keenan & Partners	Consulting	6

Company	Category	Page
Kirk Gross Company	Architecture Firms	4
Kontrolle LLC	Consulting	6
Lake Area Technical College	Education & Training	8
Level Up Facilitation Group	Education & Training	9
Marco	IT Services	10
May Adam LLP	Law Firms	12
MBFC	SBA Lending	15
Midco Business	Other Services	13
Modern Banking Systems	Core Processing	7
Money Handling Machines, Inc.	Bank Equipment	5
Network Center, Inc.	IT Services	11
Newcleus, LLC	Insurance Products	10
NewVision Security	Security Services	15
NFP Executive Benefits	Benefits & Retirement	5
Northern Plains Appraisal, LLC	Real Estate & Appraisal Serv	14
NuSource Financial LLC	Bank Equipment	5
ODP Business Solutions	Office Supplies	13
Pifer's Auction & Real Estate	Auction Services	4
Prairie Family Business Association	Other Services	13
Purple Wave Auction	Auction Services	5
Rochester Armored Car	Transportation	16
RSM US LLP	Accounting & Auditing	4
SBS CyberSecurity	Consulting	7
SD Chamber of Commerce & Industry	Other Services	14
SD Governor's Office of Economic Dev	Other Services	14
SD Housing Development Authority	Lending Services	12
SDN Communications	IT Services	11
Secure Enterprise Asset Management	IT Services	11
SHAZAM	Other Services	14
Small Business Administration	SBA Lending	15
Steffes Group, Inc.	Auction Services	5
Sycorr	Compliance	6
Trident Trust Company (South Dakota)	Trust Services	16
UMACHA	Education & Training	9
United Bankers' Bank	Correspondent Banking	8
USDA/Rural Development	Lending Services	12
Vantage Point Solutions	Consulting	7
Wellmark Blue Cross/Blue Shield of SD	Insurance Products	10
wild   crg	Architecture Firms	4
Works24	Marketing	13
Xigent Solutions	IT Services	11

## ★2023 SDBA Endorsed Vendors

The companies highlighted in orange 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

Shane Jager, CPA, Partner  
5130 E. 57th St.  
Sioux Falls, SD 57108  
☎ 605-610-4611  
✉ [sjager@cainellsworth.com](mailto:sjager@cainellsworth.com)  
🌐 <http://www.cainellsworth.com>

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 accounting, auditing, consulting, estate and succession planning, leadership development, payroll, 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

Tom Fogarty, Partner  
200 E 10th St Ste 500  
Sioux Falls, SD 57117  
☎ 605-367-6719  
✉ [tfogarty@eidebailly.com](mailto:tfogarty@eidebailly.com)  
🌐 <http://www.eidebailly.com/fi>

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](http://www.eidebailly.com)

### FORVIS

Chris Van Long, CPA, Partner  
1120 South 101st Street, Suite 410  
Omaha, NE 68124  
☎ 402-392-1040  
✉ [chris.vanlong@forvis.com](mailto:chris.vanlong@forvis.com)  
🌐 [www.forvis.com](http://www.forvis.com)

FORVIS ranks among the nation's top 10 public accounting firms, helping unlock the potential of our clients, people, and communities. We deliver an Unmatched Client Experience™ with assurance, tax, and advisory services that reflect our exceptional capabilities and uncommon commitment to excellence. Discover how our forward vision can help you prepare for what's next.

### RSM US LLP

Corey Fishel, Partner  
110 S Phillips Ave Ste 300  
Sioux Falls, SD 57104-6721  
☎ 605-575-0525  
✉ [corey.fishel@rsmus.com](mailto:corey.fishel@rsmus.com)  
🌐 <http://www.rsmus.com>

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

Dan Schaff, Partner  
505 E Main Ave, Suite 250-B  
Bismarck, ND 58501  
☎ 952-204-3233  
✉ [dschaff@htg-architects.com](mailto:dschaff@htg-architects.com)  
🌐 [www.htg-architects.com](http://www.htg-architects.com)

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 2,800 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

Mr. Ben Buckley, President  
4015 Alexandra Drive  
Waterloo, IA 50702  
☎ 319-234-6641  
✉ [info@kirkgross.com](mailto:info@kirkgross.com)  
🌐 <http://www.kirkgross.com>

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

### wild | crg

Mr. Andrew Koedam, Vice President  
500 2nd Ave N Ste 514  
 Fargo, ND 58102-4850  
☎ 701-293-8106  
✉ [akoedam@wildcrg.com](mailto:akoedam@wildcrg.com)  
🌐 <http://www.wildcrg.com>

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

### Pifer's Auction & Real Estate and Land Management

Christopher Bair, Regional Equipment Manager, SD & NE Licensed Realtor  
28020 Boondock Ave  
Worthing, SD 57077  
☎ 605-836-2277  
✉ [cbair@pifers.com](mailto:cbair@pifers.com)  
🌐 [www.pifers.com](http://www.pifers.com)

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](http://www.pifers.com).

## Purple Wave Auction

Kevin Bergstrom, Lender Liaison  
825 Levee Drive  
Manhattan, KS 66502  
☎ 866-608-9283  
✉ [auction@purplewave.com](mailto:auction@purplewave.com)  
🌐 [www.purplewave.com](http://www.purplewave.com)

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.

## Steffes Group, Inc.

Ben Hochgraber, Sales Representative  
1688 Hwy 9  
Larchwood, IA 51241  
☎ 605-789-5677  
✉ [ben.hochgraber@steffesgroup.com](mailto:ben.hochgraber@steffesgroup.com)  
🌐 [SteffesGroup.com](http://SteffesGroup.com)

As a thriving auction company since 1960, we have been busy selling everything from combines & tractors to tillable farm acreage, hay, and livestock. We also sell an array of assets including construction equipment, large estates, business holdings, and more! From that time forward, the company has experienced a continued growth pattern & an expansion of offered services.

## ■ Bank Equipment

### Data Business Equipment

Dave Fehrs, Regional Sales Manager  
10513 Buena Vista Ct  
Des Moines, IA 50322  
☎ 605-310-3035  
✉ [dfehrrs@dbeinc.com](mailto:dfehrrs@dbeinc.com)  
🌐 [www.dbeinc.com](http://www.dbeinc.com)

Together with NCR, DBE is bringing transforming solutions to the community banking market. DBE offers our customers products that improve their position in the marketplace by increasing efficiency and providing a competitive edge. Backing these products and services are technicians who know what it takes to meet a customer's technological needs.

## Money Handling Machines, Inc.

Louis Ferrin, EVP Sales & Marketing  
8727 Irvington Rd  
Omaha, NE 68122-2406  
☎ 402-571-5577  
✉ [louisf@mhm.inc](mailto:louisf@mhm.inc)  
🌐 <http://www.mhm.inc>

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

Carl Anderson, Senior Account Executive  
9749 Hamilton Road  
Eden Prairie, MN 55344  
☎ 605-377-8427  
✉ [CarlA@nsourcefinancial.com](mailto:CarlA@nsourcefinancial.com)  
🌐 <http://www.nsourcefinancial.com>

NuSource Financial is one of the fastest growing bank technology companies in the United States supplying innovative Hyosung ATM/ITM and Hyosung cash recycling solutions along with 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% of NuSource Financial's clients renew their business each year. For more information visit [www.nsourcefinancial.com](http://www.nsourcefinancial.com).

## ■ Benefits & Retirement

### Ascensus

Myko Hillesheim, Regional Sales Director  
7651 Universal Road  
Baxter, MN 56425  
☎ 218-825-5879  
✉ [myko.hillesheim@ascensus.com](mailto:myko.hillesheim@ascensus.com)  
🌐 <http://www.ascensus.com>

Ascensus is the industry leader in supporting IRAs, HSAs and other tax preferred savings plans. For more than 40 years Ascensus has delivered comprehensive IRA and HSA solutions and education to the banking industry. With one of the largest ERISA consulting teams in the country and training solutions to keep your organization informed, Ascensus' capabilities ensure workflow compliance and efficiencies. Ascensus is the clear choice when looking to bring your IRA and HSA programs to the next level.

### ★ NFP Executive Benefits

David Hagen, VP Business Development  
696 Hahn Drive  
Shakopee, MN 55379  
☎ 952-403-9827  
✉ [dhagen@nfp.com](mailto:dhagen@nfp.com)  
🌐 <http://www.nfp.com>

NFP Executive Benefits is a full-service provider of executive benefit and bank-owned life insurance (BOLI) programs. Our experience as the largest BOLI provider allows us to adapt to today's mature marketplace. We believe that our clients are best served by a team of qualified advisors that can educate on best practices and available options, not by individual brokers representing products. Our proprietary online administration system offers banks an unmatched platform for BOLI, benefits, and compliance reporting. Our objective is simple but sincere, to provide the long-term commitment necessary to service each of our client's BOLI programs.

## ■ Compliance

### ★ Bankers Alliance

Membership Team  
PO Box 162407  
Austin, TX 78716-2407  
☎ 833-683-0701  
✉ [info@bankersalliance.org](mailto:info@bankersalliance.org)  
🌐 [www.bankersalliance.org](http://www.bankersalliance.org)

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](mailto:info@bankersalliance.org) and ask for our Membership Team.

### ★ CRA Partners

David Lenoir, President & CEO  
8700 Trail Lake Drive W  
Memphis, TN 38125  
☎ 877-232-0859  
✉ [David.Lenoir@SHCPFoundation.org](mailto:David.Lenoir@SHCPFoundation.org)  
🌐 <http://www.SHCPFoundation.org>

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.

### Sycorr

Jeremy Neuharth, Co-founder  
PO Box 5197  
Fargo, ND 58105-5197  
☎ 855-212-1155  
✉ [jneuharth@sycorr.com](mailto:jneuharth@sycorr.com)  
🌐 <http://www.sycorr.com>

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>.

## ■ Consulting

### Haberfeld

Preston A Frank, Executive Vice President  
206 S 13th St, Suite 1500  
Lincoln, NE 68508  
☎ 402-405-0806  
✉ [pafrank@haberfeld.com](mailto:pafrank@haberfeld.com)  
🌐 [www.haberfeld.com](http://www.haberfeld.com)

Haberfeld works with banks in South Dakota and nationwide to significantly grow primary banking relationships, resulting in additional low-cost deposits, recurring non-interest income, and loan volume. Partners add 2x more checking openings through a complete strategy that aligns frontline execution with data-driven marketing. Clients gain more ROA/ROE compared to peers, have lower cost of funds, and better manage margin compression.

### Keenan & Partners

Tom Keenan, President  
1935 SE Washington Street, Suite 3  
Milwaukie, OR 97222  
☎ 503-705-6393  
✉ [tkeenand@keenandpartners.com](mailto:tkeenand@keenandpartners.com)

Keenan & Partners is a business partner specializing in the repositioning of branch and admin facility real estate for Community Banks.

Specialized services offered include:  
branch footprint cost benefit analyses,  
valuation and sale of facilities real estate,  
existing lease analysis and exit negotiations,  
branch de novo: new site analysis, selection, and acquisition negotiation,  
administrative facility and back office square footage analysis and needs review, excess land and facility sales,  
sale/leaseback exit strategies,  
deposit sales strategies, and  
shrink in place strategies for the downsizing of existing branch spaces. Founded in 2010, Keenan & Partners has completed more than 240 branch valuation and repositioning assignments for its community banking clients since 2014.

### Kontrolle LLC

Deborah Griesse, Principal  
4800 S. Louise Ave, #160  
Sioux Falls, SD 57106  
☎ 605-824-6800  
✉ [debgrisse@kontrolle.us](mailto:debgrisse@kontrolle.us)  
🌐 [www.kontrolle.us](http://www.kontrolle.us)

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.

## ★SBS CyberSecurity

Robb Nielsen, Senior Account Executive  
700 S Washington Ave Ste 200  
Madison, SD 57042  
☎ 605-251-7375  
✉ robb.nielsen@sbscyber.com  
🌐 <http://www.sbscyber.com>

SBS CyberSecurity, LLC (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 thousands of organizations across the United States and abroad, including financial institutions ranging in asset size from \$12 million to more than \$130 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. SBS CyberSecurity empowers customers to make more informed security decisions and trust the safety of their data.

## Vantage Point Solutions

Natalie Reed, Banking Division Manager  
2211 N Minnesota St  
Mitchell, SD 57301-5521  
☎ 605-359-2374  
✉ Natalie.Reed@vantagepnt.com  
🌐 <http://www.vantagepnt.com/financial-institutions>

Vantage Point Solutions has industry experts and comprehensive services to help financial institutions face compliance, audit, technology, and security challenges. Our team stays up to date on recent regulatory changes, significant and emerging IT and security risks, and state-of-the-art technology solutions, to offer a wholistic approach to protecting your organization.

## ■ Core Processing

### Fiserv

John McChesney, Sales Executive  
255 Fiserv Dr  
Brookfield, WI 53045-5815  
☎ 877-540-4598  
✉ john.mcchesney@fiserv.com  
🌐 <http://www.fiserv.com>

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](http://fiserv.com) and follow on social media for more information.

### Jack Henry

Rob Thompson, Senior Marketing Manager  
5024 Parkway Plaza Blvd.  
Charlotte, NC 28217  
☎ 704-357-0298  
✉ rthompson@jackhenry.com  
🌐 [jackhenry.com](http://jackhenry.com)

Jack Henry™ is a well-rounded financial technology company that strengthens the connections between people and their financial institutions through technology and services that reduce the barriers to financial health - with the purpose of empowering people and communities to gain the financial freedom to move forward. Visit [jackhenry.com](http://jackhenry.com) to learn more.

## Modern Banking Systems

Patty Barone, Marketing Director  
7655 Burlington Street  
Ralston, NE 68127  
☎ 800-592-7500  
✉ patty@modernbanking.com  
🌐 <http://www.modernbanking.com>

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 such as mobile banking, doc imaging, and a host of security services. We've been in the banking industry for 60 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

Eric Hallman, VP - Bank Card Sales & Support  
1099 18th Street, Suite 2700  
Denver, CO 80202  
☎ 402-440-7210  
✉ ehallman@bbwest.com  
🌐 <http://www.bbwest.com>

We champion community banking. A noncompeting provider of correspondent solutions since 1980, Bankers' Bank of the West (Member FDIC) supports community banks with high-quality, affordable solutions needed to compete in today's marketplace-backed by deep expertise, superior customer service and problem-solving assistance. BBWest's lending services include loan participations for overline, share-the-risk and concentration management; bank stock and direct loans to banks, bankers, bank directors and bank holding companies; and municipal leasing. Our bank card department offers ATM and debit card processing; merchant services and mobile payment solutions; and credit, debit and prepaid card programs. For your operations area, BBWest provides cash letter processing and settlement services; agent fed funds and fed funds lines; wire transfers; international services; and FDIC-insured certificates of deposit for financial institutions. Our safekeeping professionals provide clearance and custody services with great attention to detail; additionally, safekeeping clients enjoy access to an array of investment portfolio accounting services. Founded to address community banks' growing needs for IT and IS support, CivITas Bank Solutions (a Bankers' Bank of the West Bancorp Inc. company) provides affordable technology, security and regulatory services. Combined experience from the technology, security and compliance side of banking make the CivITas team uniquely qualified to provide support for community banks. Another Bankers' Bank of the West sister company, Bank Strategies LLC, provides specialized expertise for community banks and their boards.



## Bell Bank

Todd Holzwarth, SVP/Correspondent Banking Business Development Officer  
507 Mulligan Drive  
Parker, SD 57053  
☎ 605-321-9197  
✉ [tholzwarth@bell.bank](mailto:tholzwarth@bell.bank)  
🌐 <http://www.bell.bank>

Bell Bank with more than \$13 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 \$1 billion in loan assets and would appreciate your business.

## United Bankers' Bank

Michael Hahn, Vice President, Correspondent Banking Officer  
1650 W 82nd Street, Ste 1500  
Bloomington, MN 55347  
☎ 605-291-2560  
✉ [michael.hahn@ubb.com](mailto:michael.hahn@ubb.com)  
🌐 <http://www.ubb.com>

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!

## Digital Banking

### Computer Service Professionals, Inc. (CSPI)

Emily Twillman, Director of Branding & Sales Engineer  
805 W Stadium Blvd.  
Jefferson City, MO 65109-4755  
☎ 573-556-3251  
✉ [etwillman@cspiinc.com](mailto:etwillman@cspiinc.com)  
🌐 [auroradigitalbanking.com](http://auroradigitalbanking.com)

As a valued software & service provider, CSPI focuses on the needs of today's progressive financial institutions. Our comprehensive Aurora Advantage product line offers Online Account Opening and Lending, Online & Mobile Banking, Document Imaging, Item Processing, WebDeposit and Managed Services.

CSPI is core-agnostic and utilizes API technologies to deliver a seamless interface with core processors. Let us help you automate processes to gain efficiencies while delivering industry-leading digital banking solutions that are focused on the user experience.

## Due Diligence Services

### Capitol Lien Records and Research, Inc.

Brad Abrahamson, CEO  
1010 Dale Street North  
St. Paul, MN 55117  
☎ 651-488-0100  
✉ [brada@capitollien.com](mailto:brada@capitollien.com)  
🌐 [www.capitollien.com](http://www.capitollien.com)

Capitol Lien provides public records due diligence and corporation services nationwide.  
UCCS | Tax Liens | Real Estate | Courts | Corporate | Registered Agent | Nationwide  
Capitol Lien also offers a comprehensive Online UCC Management Tool called Database Direct. Our clients depend on Database Direct to search and file UCC's in South Dakota (and other states).

## Education & Training

### Bank Holding Company Association

Tom Bengtson, Managing Director  
945 Winnetka Ave N, Suite 145  
Minneapolis, MN 55427  
☎ 800-813-4754  
✉ [info@theBHCA.org](mailto:info@theBHCA.org)  
🌐 <http://www.thebhca.org>

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

### FranklinCovey

Jackie Payne, Enterprise Client Partner  
1600 S Monticello Ave  
Sioux Falls, SD 57106  
☎ 605-951-1577  
✉ [jackie.payne@franklincovey.com](mailto:jackie.payne@franklincovey.com)  
🌐 [www.franklincovey.com](http://www.franklincovey.com)

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 College

Kerry Stager, Financial Services Co-Department Supervisor  
PO Box 730, 1201 Arrow Ave  
Watertown, SD 57201-2959  
☎ 605-882-5284  
✉ [Kerry.Stager@lakeareatech.edu](mailto:Kerry.Stager@lakeareatech.edu)  
🌐 <http://www.lakeareatech.edu>

The Financial Services program at Lake Area Tech trains students for the banking/finance industry with both on campus and online programs. The students graduate with an Associate of Applied Science degree in Agri Financial Services, Consumer Financial Services or Business Accounting.



## Level Up Facilitation Group

Bobbi McVey-Blath, CEO/Founder  
255 N 7th  
Staplehurst, NE 68439  
☎ 402-480-2700  
✉ [bobbi@levelupfacilitation.com](mailto:bobbi@levelupfacilitation.com)  
🌐 <https://www.levelupfacilitation.com/>

Level Up Facilitation Group (LUFG) presents a remarkable opportunity for CEOs and COOs of Community Banks to revolutionize their training programs and gain a competitive edge in their respective communities. With our expertise and dedication, LUFG ensures that your community bank stands out by establishing consistency across branches and delivering exceptional training experiences. Our services are designed to cater specifically to your bank's needs, allowing you to create a training program that is tailored to your requirements. We offer a range of solutions to empower your bank, including Curriculum Development for key areas like Onboarding, Teller New Hire, Sales, Leadership & more. As well as Professional Development for Women in Leadership Roles or plan to be. Whether you have an existing training department or are starting from scratch, LUFG is your strategic partner in developing a training program that sets your bank apart. We offer expert guidance, direction, and support to elevate your training initiatives and maximize their impact. Partnering with LUFG not only grants you access to our exceptional services but also provides an opportunity to showcase your bank's identity. We offer personalized branding options, including the integration of your bank's logo and imagery into the training materials, ensuring that the curriculum truly reflects your organization. Choose LUFG to elevate your community bank's training programs, establish consistency, and gain a competitive advantage in the communities you serve. We are committed to helping you unlock the full potential of your bank's employees and drive lasting success. Contact us today to embark on a transformative training journey.

## UMACHA

Danyell Pozorski, Senior Director of Finance & Operations  
7100 Northland Circle, Suite 402  
Brooklyn Park, MN 55428  
☎ 800-348-3692  
✉ [info@umacha.org](mailto:info@umacha.org)  
🌐 <http://www.umacha.org>

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.

## Insurance Products

### AmTrust North America

Robert Splawn, Regional Sales Director  
800 Superior Ave.  
Cleveland, OH 44114  
☎ 440-655-2150  
✉ [Robert.Splawn@amtrustgroup.com](mailto:Robert.Splawn@amtrustgroup.com)  
🌐 [www.amtrustgroup.com](http://www.amtrustgroup.com)

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, property and casualty, workers compensation and excess deposit bond. For more information, visit [www.AmTrustFI.com](http://www.AmTrustFI.com) or call 866-327-6904.

## ★Central States Health & Life Co of Omaha

Mr. Tyge Rowen, Regional Vice President  
1212 North 96th Street  
Omaha, NE 68114-2279  
☎ 800-826-6587 ext 6617  
✉ [trowen@csco.com](mailto:trowen@csco.com)  
🌐 <http://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 Co.

Eric Hanson, President  
315 S Phillips Ave  
Sioux Falls, SD 57104-6318  
☎ 800-425-0388  
✉ [eric@dakotahomestead.com](mailto:eric@dakotahomestead.com)  
🌐 <http://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 abstractors, 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

Jodie Longman, Sales and Account Management  
720 N Euclid Ave  
Pierre, SD 57501  
☎ 800-627-3961  
✉ [jodie.longman@deltadentalsd.com](mailto:jodie.longman@deltadentalsd.com)  
🌐 <http://www.deltadentalsd.com>

Delta Dental of South Dakota is a non-profit company that manages dental benefits for groups, families and individuals and invests in programs to improve oral health in South Dakota communities.

## Intact Financial Services

Tammy Placzek, VP  
605 Highway 169 North, Suite 800  
Plymouth, MN 55441  
☎ 952-852-2439  
✉ [tplaczek@intactinsurance.com](mailto:tplaczek@intactinsurance.com)  
🌐 <https://www.intactspecialty.com/financial-services>

Intact 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

Sarah Grutka, Manager of Marketing Operations, Events & Hospitality  
411 S State St, Third Floor  
Newtown, PA 18940  
☎ 267-352-9227  
✉ [sgrutka@newcleus.com](mailto:sgrutka@newcleus.com)  
🌐 [www.newcleus.com](http://www.newcleus.com)

We are Newcleus-powering organizations as the leading designer and administrator of compensation, benefit, investment and finance strategies. Our personalized product selections, carrier solutions and talent retention programs are curated to optimize benefits and improve ROI. This means we closely monitor changes in product, tax and interest rates to ensure that client investments remain valuable. We pride ourselves on providing a superior level of service, guaranteeing quick access to expert support. Our technology platform, MINTS, is a convenient and secure way to manage your investments and insurance portfolio at no cost. Today, Newcleus is the provider of choice for 750-plus institutions. We service more than 45,000 policies having a cash surrender value in excess of \$12 billion.

### ★ Wellmark Blue Cross and Blue Shield of South Dakota

Sherri Matthews, Senior Account Manager  
PO Box 5023  
Sioux Falls, SD 57117-5023  
☎ 605-373-7250  
✉ [matthewss@wellmark.com](mailto:matthewss@wellmark.com)  
🌐 <http://www.wellmark.com>

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 SD Bankers Benefit Plan, contact Mike Feimer or Michelle Guthmiller, SDBIS, at 800-221-7551 or 605-660-2341 (cell).

## ■ Investment Services

### Colliers Securities LLC

Mr. Jeff Jacobson, Senior Vice President & National Sales Manager  
90 S 7th St Ste 4300  
Minneapolis, MN 55402-4108  
☎ 612-376-4000  
✉ [jeff.jacobson@colliers.com](mailto:jeff.jacobson@colliers.com)  
🌐 [www.colliers.com](http://www.colliers.com)

Colliers Securities is a full-service investment bank and registered securities broker-dealer committed to providing a full spectrum of products and services tailored to meet the needs of our individual and institutional investors nationwide to capitalize on the latest strategies and market trends to help meet financing and investment goals for. We offer over 40 years of experience specializing in investment and capital-raising strategies. 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

Trae Winston, Accounts Management  
845 Crossover Lane, Suite 150  
Memphis, TN 38117  
☎ 901-435-8757  
✉ [trae.winston@fhnfinancial.com](mailto:trae.winston@fhnfinancial.com)  
🌐 [www.fhnfinancial.com](http://www.fhnfinancial.com)

FHN Financial is an industry leader in fixed income sales, trading, and strategies for institutional customers in the US and abroad. We also provide investment services and balance sheet management solutions. With an average daily trading volume of \$6.4 billion, FHN Financial transacts business with approximately 45% of all US banks with portfolios over \$100 million.\*  
Learn more at [www.fhnfinancial.com](http://www.fhnfinancial.com).  
\*For 24-month period ending 4Q22.

## ■ IT Services

### Journey Technology Solutions

Mark Blankespoor, Partner  
5100 E 57th St  
Sioux Falls, SD 57108-8748  
☎ 605-274-2145  
✉ [mark.blankespoor@journey-ts.com](mailto:mark.blankespoor@journey-ts.com)  
🌐 <http://www.journey-ts.com>

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 containing the collective wisdom of community banks.

### Marco

Dustin Bonn, Regional IT Sales Manager  
4001 N Lewis Ave  
Sioux Falls, SD 57104  
☎ 605-444-2016  
✉ [dustin.bonn@marconet.com](mailto:dustin.bonn@marconet.com)  
🌐 <https://www.marconet.com>

Marco is one of the largest technology providers in the country with more than 28,000 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.

Jerad Newgard, Account Manager  
3487 University Dr S  
Fargo, ND 58104-6225  
☎ 701-866-8855  
✉ [jerad.newgard@netcenter.net](mailto:jerad.newgard@netcenter.net)  
🌐 <http://www.netcenter.net>

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. NCI 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, application and website development. Our service team and 24x7 help desk provide support to more than 200 customers in the banking industry. NCI'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

Jon Clayborne, Commercial Sales Manager  
2900 W 10th St  
Sioux Falls, SD 57104-2543  
☎ 605-978-2222  
✉ [jon.clayborne@sdncommunications.com](mailto:jon.clayborne@sdncommunications.com)  
🌐 <http://www.sdncommunications.com>

SDN Communications provides the connectivity and networking essential to operate a financial institution in today's dynamic digital world. When you need lightning fast, reliable, dedicated internet or managed services, trust SDN to be your connectivity partner. Banks rely on SDN's custom solutions including ethernet & MPLS wide area networking, dedicated internet, managed routers, managed firewalls and managed DDoS protection. SDN and its 50,000-mile fiber optic network connecting eight states are owned by South Dakota's 17 independent telephone companies.

## Secure Enterprise Asset Management, Inc. (SEAM)

Levi Hentges, Vice President/Director of Business Development  
3101 N 1st Ave  
Sioux Falls, SD 57104  
☎ 605-274-7326  
✉ [levi@seamservices.com](mailto:levi@seamservices.com)  
🌐 <http://www.seamservices.com>

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.

## Xigent - Results Driven IT

Doug Schneider, Senior Consultant  
2200 W 46th St  
Sioux Falls, SD 57105-6560  
☎ 605-215-1111  
✉ [doug.schneider@xigentsolutions.com](mailto:doug.schneider@xigentsolutions.com)  
🌐 <http://www.xigentsolutions.com/>

Xigent - Results Driven IT 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

### Ballard Spahr LLP

Amy Arndt, Partner  
101 South Reid Street, Suite 302  
Sioux Falls, SD 57103  
☎ 605-978-5200  
✉ [arndta@ballardspahr.com](mailto:arndta@ballardspahr.com)  
🌐 <http://www.ballardspahr.com>

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 prepaid cards; payment systems and consumer financial services; commercial and real estate financing; 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, blockchain and cryptocurrencies.

### Davenport, Evans, Hurwitz & Smith, LLP

Charles D. Gullickson, Partner  
206 W 14th St, PO Box 1030  
Sioux Falls, SD 57104-6858  
☎ 605-336-2880  
✉ [cgullickson@dehs.com](mailto:cgullickson@dehs.com)  
🌐 [www.dehs.com](http://www.dehs.com)

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

Brett Koenecke, Partner and SDBA Counsel  
PO Box 160  
Pierre, SD 57501-0160  
☎ 605-224-8803  
✉ [brett@mayadam.net](mailto:brett@mayadam.net)  
🌐 <http://www.mayadam.net>

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

Taylor Gibson, Area Manager  
2926 E Jackson Street  
Sioux Falls, SD 57108  
☎ 605-370-6854  
✉ [siouxfalls@armlend.com](mailto:siouxfalls@armlend.com)  
🌐 <https://www.armlend.com>

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

Keith Gruebele, EVP Institutional Relationships  
10234 W State Road 84  
Davie, FL 33324  
☎ 954-263-6399  
✉ [kGruebele@bhg-inc.com](mailto:kGruebele@bhg-inc.com)  
🌐 [BHGBank.Network/SD](http://BHGBank.Network/SD)

Since 2001, BHG has been the #1 source for high quality loans across the country, originating and funding over \$350 Million in high quality loans every month. Today, over 1500 bank partners purchase on average \$1.5MM in loans EVERY HOUR from BHG and our partners have earned over \$1 Billion in interest income with BHG loans purchased through our state of the art Loan HUB. BHG's high-earning, top credit profile borrowers and our unique credit enhancements have resulted in ZERO Losses to our partners in our core loan program since our inception 21 years ago! As members of the BHG Bank Network, banks get access to fee income opportunities, joint venture programs, compliance and regulatory support, industry leading technology offerings and access to our family of companies offering products and services designed to support your bank.

## Federal Home Loan Bank of Des Moines

James Lee, Relationship Manager  
909 Locust St  
Des Moines, IA 50309  
☎ 605-759-4320  
✉ [jlee@fhlbdm.com](mailto:jlee@fhlbdm.com)  
🌐 <http://www.fhlbdm.com>

The Federal Home Loan Bank of Des Moines is a valuable partner to nearly 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

Lorraine Polak, Executive Director  
PO Box 1237  
Pierre, SD 57501-1237  
☎ 605-773-3181  
✉ [lorraine@sdhda.org](mailto:lorraine@sdhda.org)  
🌐 <http://www.sdhda.org>

First-time home buyer loans (Home Ownership Program). Down-payment and closing cost assistance. Financing for multi-family and single family development through federal and state programs. Governor's House Program. COVID relief funding for renter and homeowner households.

### USDA/Rural Development

Grant Konechne, Director  
200 4th St SW, Room 210  
Huron, SD 57350  
☎ 605-352-1100  
✉ [grant.konechne@usda.gov](mailto:grant.konechne@usda.gov)  
🌐 [www.rd.usda.gov/sd](http://www.rd.usda.gov/sd)

Federal loans and grants.

## ■ Marketing

### forbinfi

Bailey Ronnebaum, Business Development Manager  
1111 W San Marnan Drive  
Waterloo, IA 50701  
☎ 319-274-8492  
✉ [baileyr@forbinfi.com](mailto:baileyr@forbinfi.com)  
🌐 [www.forbinfi.com](http://www.forbinfi.com)

forbinfi is the go-to agency for full-service financial marketing solutions! With decades of industry experience, we can help you plan, create, measure and report on ROI-focused strategies that will differentiate you in the market. From strategic marketing planning to website development, digital marketing, creative, content, training, PR, or merger and acquisition communication our team is here to help you innovate, implement and EXCEED your goals!



### ★Works24

Mr. Brian Robinson, VP Sales & Marketing  
3508 French Park Dr Ste 1  
Edmond, OK 73034-7263  
☎ 800-460-4653 ext 105  
✉ brobinson@Works24.com  
🌐 <http://www.works24.com>

Works24 takes your customers attention and focuses it on all the other ways you can help them with your products and services through: digital lobby video, digital posters, on-hold marketing/messages, 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](http://www.Works24.com) or call 800-460-4653 x105.

## ■ Office Supplies

### ★ODP Business Solutions

Kimberly Gilbert, Lead Sales Manager | GPO Enterprise  
9501 Amberglen Blvd, Suite 200  
Austin, TX 78729  
☎ 512-661-7615  
✉ [kimberly.gilbert@odpbusiness.com](mailto:kimberly.gilbert@odpbusiness.com)  
🌐 [www.odpbusiness.com](http://www.odpbusiness.com)

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

### Advantage Network, The

Teresa Thill, Advantage Network Manager  
100 S Phillips Ave  
Sioux Falls, SD 57104  
☎ 605-335-5112  
✉ [tmthill@fnbsf.com](mailto:tmthill@fnbsf.com)  
🌐 <https://www.advantage-network.com/>

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.

### CAPITAL Services

Diane Szymanski, Client and Administrative Services Manager  
1500 South Highline Avenue  
Sioux Falls, SD 57110  
☎ 605-782-3375  
✉ [business@capitalsvcs.com](mailto:business@capitalsvcs.com)  
🌐 <http://www.capitalsvcs.com/>

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.

### IntraFi Network

Brad Cole, Managing Director - Northern Midwest  
1300 North 17th St, Suite 1800  
Arlington, VA 22209-3810  
☎ 866-776-6426  
✉ [bcole@intrafi.com](mailto:bcole@intrafi.com)  
🌐 [www.IntraFi.com](http://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](http://IntraFi.com).

### Midco Business

Justin Hebda, Director of Enterprise Sales  
3901 N Louise Ave  
Sioux Falls, SD 57107-0112  
☎ 605-274-0168  
✉ [justin.hebda@midco.com](mailto:justin.hebda@midco.com)  
🌐 [Midco.com/Business](http://Midco.com/Business)

Midco Business is a leading provider of internet, networking, voice, data center, TV and advertising services in the Midwest. Businesses of all sizes rely on the 11,500-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 Fiber Network provides connectivity to thousands across a five-state footprint - plus it powers four carrier-neutral data centers. Visit [Midco.com/Business](http://Midco.com/Business) to learn more about Midco and our business services.

### Prairie Family Business Association

Stephanie Larscheid, Executive Director  
4801 N Career Ave  
Sioux Falls, SD 57107  
☎ 605-274-9530  
✉ [stephanie.larscheid@usd.edu](mailto:stephanie.larscheid@usd.edu)  
🌐 [www.fambus.org](http://www.fambus.org)

Prairie Family Business Association helps family business thrive through generations by providing a resource network for family business success. The Association is a key outreach center of the University of South Dakota's Beacom School of Business. For the past 31 years, the Association has served family businesses across South Dakota and beyond. Currently, more than 260 businesses are members of Prairie Family Business Association.

## SD Governor's Office of Economic Development

Travis Dovre, Finance Director  
711 East Wells Ave  
Pierre, SD 57501  
☎ 605-773-4633  
✉ [goedinfo@state.sd.us](mailto:goedinfo@state.sd.us)  
🌐 [sdgoed.com](http://sdgoed.com)

The South Dakota Governor's Office Of Economic Development (GOED) works to expand primary job opportunities for all South Dakotans. We strive to retain and expand existing businesses, foster new businesses, facilitate business succession and recruit out-of-state businesses.

The GOED works closely with community economic development corporations to expand and diversify the state's industry and economy. Additionally, the GOED administers a variety of financing opportunities available to new and existing businesses.

## SHAZAM

John Peck, Regional Director of Sales - EFT  
6700 Pioneer Parkway  
Johnston, IA 50131  
☎ 763-250-3741  
✉ [jpeck@shazam.net](mailto:jpeck@shazam.net)  
🌐 <http://www.shazam.net>

SHAZAM is a leading financial services and payments provider serving the needs of financial institutions across the U.S. We're the only independent, member-owned debit network supporting community banks and credit unions. Because we don't answer to shareholders, we reinvest profits into the products and services our clients use every day. We pride ourselves on staying at the forefront of technology to ensure our clients have the products they need to best serve the next generation of consumers. Through our full-service offering, we build true partnerships, develop strong relationships and help clients evolve their businesses in the ever-changing financial world. Founded in 1976 and headquartered in Iowa, we're a leader in payments and financial technology, with a simple mission: Strengthening financial institutions. Visit us today at [shazam.net](http://shazam.net)

## South Dakota Chamber of Commerce & Industry

David Owen, President  
PO Box 190, 222 E Capitol, Suite 17  
Pierre, SD 57501-0190  
☎ 605-224-6161  
✉ [contactus@sdchamber.biz](mailto:contactus@sdchamber.biz)  
🌐 <http://www.sdchamber.biz>

As a leading voice and representative of the business community, the Chamber lobbies and monitors policy and regulatory issues. Annually, promotes an understanding of the legislative process with Business Day at the Legislature; fosters principles of free enterprise/entrepreneurialism with its Giant Vision competitions; and educates the business community on issues impacting the state's economy with the Economic Outlook Seminar.

## Real Estate & Appraisal Services

### Northern Plains Appraisal, LLC

Brian J Gatzke, ARA, MBA  
P.O. Box 63, 311 3rd Street, Suite 101  
Brookings, SD 57006  
☎ 605-691-2119  
✉ [brian.gatzke@northernplainsappraisal.com](mailto:brian.gatzke@northernplainsappraisal.com)  
🌐 [www.northernplainsappraisal.com](http://www.northernplainsappraisal.com)

We specialize in professional services for opinion of value for real property including:  
Agriculture Production Property  
Rural-Commercial  
Rural-Industrial  
Special Use property  
Lands in Transition from typical production agriculture to development  
Recreation lands  
Conservation Easements  
Estate Valuation  
Trust Valuation  
Legal case work valuation  
IRS based valuations for non-cash charitable contributions of real property  
Valuation service for Eminent Domain projects  
Yellow Book - Uniform Appraisal Standards for Federal Land Acquisitions (UASFLA)  
Special income-based properties  
Consulting services for property research and market analysis  
Sales research

## SBA Lending

### Dakota BUSINESS Finance

Lynne Keller Forbes, President & CEO  
500 N. Western Ave., Suite 100  
Sioux Falls, SD 57104  
☎ 605-367-5353  
✉ [lynne@dakotabusinessfinance.com](mailto:lynne@dakotabusinessfinance.com)  
🌐 <http://www.dakotabusinessfinance.com>

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

Ms. Amy Waite, Executive Vice President  
PO Box 1207  
Watertown, SD 57201-6207  
☎ 605-882-5115  
✉ amy@1stdistrict.org  
🌐 <http://fdcc.1stdistrict.org>

First District Development Company offers affordable financing for small businesses located throughout South Dakota. 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.

## MBFC

Julie Dahlhoff, Vice President of Business Development  
1 Prairie Drive  
Slayton, MN 56172  
☎ 800-593-0123  
✉ jdahlhoff@mbfc.org  
🌐 [www.mbfc.org](http://www.mbfc.org)

MBFC is a private not-for-profit 501 (c)(3) organization licensed by the U.S. Small Business Administration (SBA) as a certified development company (CDC) since 1983. MBFC has a staff of 17 employees across 5 regional offices, and services an SBA 504 loan portfolio of more than 1,000 loans for over \$430 million. MBFC merged with Prairieland EDC, located in Slayton, MN in 2022. MBFC is proud to lend in South Dakota through our southwest office featuring Julie Dahlhoff, Vice President of Business Development, and includes MBFC Board Director Matthew Dorothy, of Innovative Proteins USA, of North Sioux City, SD.

## Small Business Administration

Bryson Patterson, SD Deputy District Director  
200 N Phillips Ave, Suite L101  
Sioux Falls, SD 57104  
☎ 605-330-4243  
✉ SouthDakota\_DO@sba.gov  
🌐 <http://www.sba.gov/for-lenders>

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

Jack Siegel, Account Representative  
8939 Columbine Road, Suite 150  
Eden Prairie, MN 55347  
☎ 612-999-7728  
✉ jack.siegel@arcticwolf.com  
🌐 [www.arcticwolf.com](http://www.arcticwolf.com)

Arctic Wolf® is a global leader in security operations, delivering a premier cloud-native security operations platform designed 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 two trillion security events a week across the globe, enabling critical outcomes for security use cases and optimizing customers' disparate security solutions. The Arctic Wolf® Security Operations Cloud delivers automated threat detection and response at scale, and empowers organizations of virtually any size to establish world-class security operations with the push of a button.

### Convergent Technologies

Bob Peplinski, General Manager  
2201 E 54Th St N  
Sioux Falls, SD 57104-5543  
☎ 605-271-7000  
✉ bob.peplinski@convergent.com  
🌐 <https://www.convergent.com>

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

### NewVision Security

Cameron Fleck, President  
3320 Hamilton St  
Bismarck, ND 58503  
☎ 701-222-8888  
✉ office@newvisionnd.com  
🌐 [www.newvisionnd.com](http://www.newvisionnd.com)

We're proud to be the most trusted name in financial institutions with hundreds of security system installations throughout the Dakotas. We share a common goal: keep your bank locations secure around the clock. We accomplish this by designing and installing sophisticated security and keycard access systems. Each system is tailored to the specific demands of your individual branch locations including audit trail, compliance, employees, and customers. Our local team provides professional installation, training, and maintenance to minimize downtime and ensure best practices.

## ■ Transportation

### Rochester Armored Car

Joseph W. Shea, Vice President of Sales  
3937 Leavenworth St.  
Omaha, NE 68105  
☎ 800-558-9323 ext. 268  
✉ [jwshea@rocarmco.com](mailto:jwshea@rocarmco.com)  
🌐 [www.rochesterarmoredcar.com](http://www.rochesterarmoredcar.com)

Since 1964 Rochester has specialized in providing high quality armored car services to the middle U.S. Over the years, the company's services - as well as its service area - expanded as the needs of its customers changed. Rochester has more than 30 offices in Iowa, Nebraska, Minnesota, Wisconsin, North Dakota, South Dakota, and Texas. Each office offers high quality armored car services and cash management solutions. With one of the most experienced management teams in the industry, Rochester excels at listening to the needs of our customers, creating solutions that work for them, and providing exceptional service they can count on. Simply put, we are always delivering more than you expect.

## ■ Trust Services

### Acorn Trust Company

Kristy Hight, President  
2930 Airport Rd  
Pierre, SD 57501-5660  
☎ 605-945-1871

### Adler Trust Company

Annie Hartmann, President  
101 S Phillips Ave, Ste 508  
Sioux Falls, SD 57104  
☎ 605-799-4967  
✉ [annie.hartmann@adlerllc.com](mailto:annie.hartmann@adlerllc.com)

Private trust company.

### Dorsey & Whitney Trust Co LLC

Carl Schmidtman, President  
401 E 8th St Ste 319  
Sioux Falls, SD 57103-7031  
☎ 605-336-6832  
✉ [schmidtman.carl@dorseytrust.com](mailto:schmidtman.carl@dorseytrust.com)  
🌐 <http://www.dorseytrust.com>

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

### Trident Trust Company (South Dakota) Inc.

Gary Williams, Chief Operating Officer  
200 N Phillips Ave  
Sioux Falls, SD 57104  
☎ 605-679-4355  
✉ [gwilliams@tridenttrust.com](mailto:gwilliams@tridenttrust.com)  
🌐 <https://tridenttrust.com/>

Established over 40 years ago, Trident Trust is still privately owned and independent. Today, Trident Trust is a leading global corporate, fiduciary and fund administrator, employing over 900 staff across a footprint that spans Africa, the Americas, Asia, the Caribbean, Europe and the Middle East. We offer clients access to a range of services that extends from traditional corporate domicile representation to the administration of complex trust and fund structures. 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.



Educate. Advocate. Grow.

For information about joining the SDBA as an associate member, visit [www.sdba.com/associate-membership](http://www.sdba.com/associate-membership). Questions, contact Haley Juhnke at [hjuhnke@sdba.com](mailto:hjuhnke@sdba.com) or call 605.224.1653.