

# SDBANKER



OFFICIAL PUBLICATION OF THE SOUTH DAKOTA BANKERS ASSOCIATION | APRIL 2024



**SDBA Staff and Member Bankers Attend ABA Washington Summit**



**SDBANKERS**  
ASSOCIATION

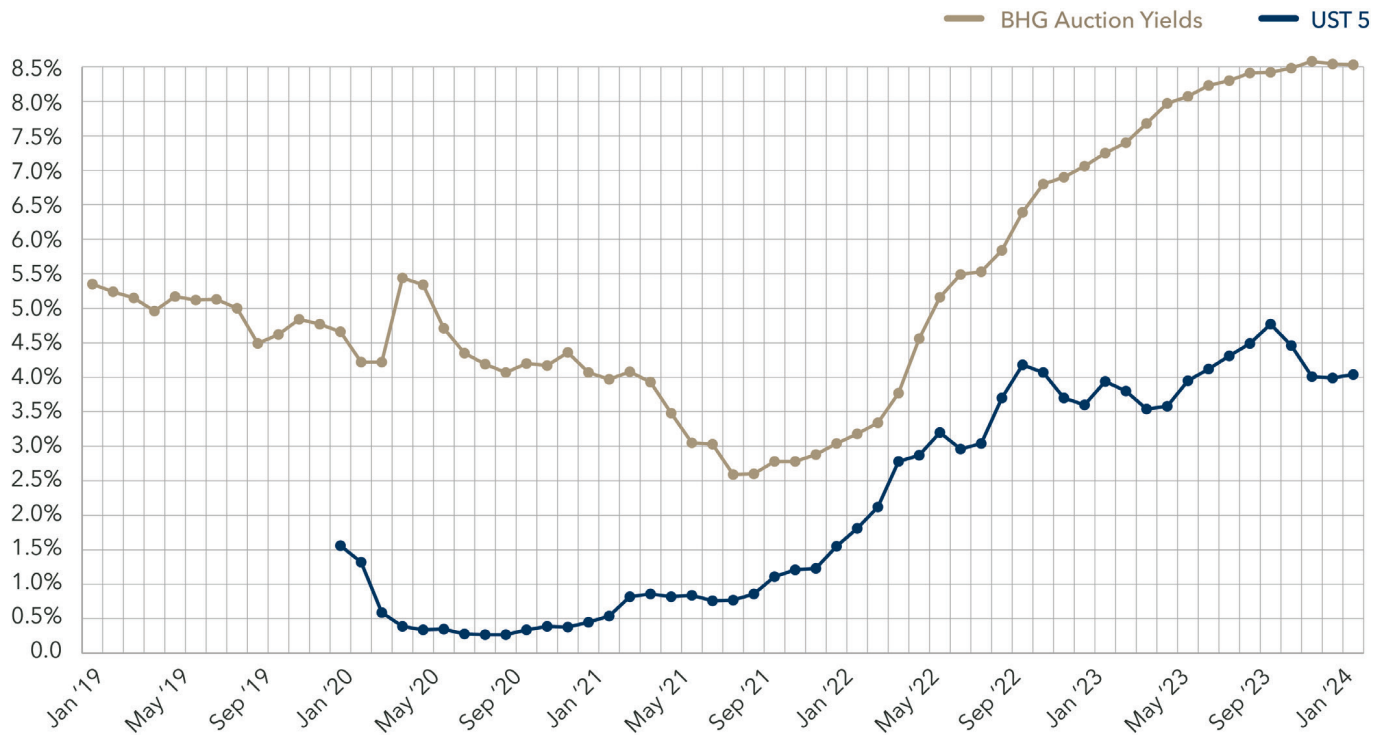
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## message from the chair

BY DAVE NELSON | President/CEO | First Fidelity Bank, Burke  
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# The Fight Against Regulatory Overreach

**A**s I write this month's article, a group of bankers have just returned from the American Bankers Association Washington Summit in Washington DC. There was a good contingent of South Dakota bankers that made the trip and I want to thank you for taking the time out of your busy schedules to attend the event. The only way the banking industry is going to be effective is to show up and make our voices heard and advocate for our industry. The ABA does a great job with the agenda by having speakers relevant to the current banking landscape. This allows bankers to understand the position of policymakers on Capital Hill and at the regulatory agencies. If there was one overarching position during this year's conference, it was the overreaching regulatory burdens currently being pushed on banks by overzealous regulators and legislators or as ABA President Rob Nichols calls it, the "regulatory tsunami."

Also, as I write this month's article, we are currently in the midst of the NCAA "March Madness" basketball tournament. In 2024, the banking industry finds itself in its own "regulatory madness" as there is a struggle between having reasonable, sensible, and equitable regulatory oversight and unreasonable and overzealous regulators and legislators. The American Bankers Association, who represents the nation's banking industry, stands at the forefront of this fight. The ABA's mission is to advocate for the banking industry's interests and it has been aggressively pushing back on new regulatory burdens proposed by regulators and legislators causing discussion and raising questions about the balance between financial stability and economic growth.

The regulatory landscape has been evolving rapidly, accelerated by a variety of factors including technological advancements, global influences, changing consumer preferences, etc. In response to these changes, regulators have proposed new regulations with a goal of enhancing transparency, reducing systemic risk, and protecting consumers. However, many of these proposed regulations have faced opposition from the ABA and the banking industry in general, which argue that they will suppress innovation, increase compliance costs, and ultimately harm the economy, our banks, and our customers.

In a last resort move, and one the American Bankers Association reluctantly does, it has initiated legal action against regulators in what it perceives as regulatory

overreach. The ABA asserts that recently proposed regulatory measures and actions will impose excessive burdens on financial institutions, hindering our ability to operate efficiently and serve our customers effectively. Key areas of contention include stringent new compliance requirements, increased reporting obligations, and the costs associated with implementing and maintaining regulatory compliance frameworks. The banking industry believes that overly burdensome regulations stifle competition, innovation, and access to credit, ultimately undermining the very goals they are trying to achieve.

The community banks in South Dakota play a vital role in providing access to credit for small businesses and underserved communities. The proposed regulatory actions have the potential to significantly impact community banks in various ways, from compliance costs and competitive dynamics to innovation and access to credit.

Despite facing significant headwinds, the banking industry must remain vigilant in its commitment to advocating for the interests of our industry. The banking industry must continue to push back against overly burdensome regulations that hinder economic growth and threaten the viability of our banks and our communities. We must work to find the right balance between regulatory oversight and industry autonomy in order to ensure a stable and prosperous banking system for the future of our banks and our communities. Please stay involved and continue to respond to "calls to action" whether it is from Karl at the SDBA or from the ABA at the national level. Your advocacy and engagement are vital for the long-term viability of our banks as we push back against regulatory overreach. Thank you! 🌱





## from the executive office

BY KARLTON ADAM | President | South Dakota Bankers Association  
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# This is How We Roll

**A**pril is upon us and, despite Mother Nature's recent winter blast, the trees are budding, the grass is greening up, the birds are chirping and longer, warmer days are ahead. It is hard to believe we are already a quarter of the way through 2024. This year is shaping up to be another memorable one, both personally and professionally. Joan and I will soon be returning to Vermillion, South Dakota, for our final USD undergrad graduation ceremony for our twin boys, Phil and Paul. In other family news, the Adam family is growing by two feet—our oldest son and daughter-in-law, Conrad and Kaitlyn, are expecting their first child, a daughter, later this summer! The blessings are abundant!

Professionally speaking, or industry-wise perhaps more so, the SDBA and banking industry at-large have welcomed achievements, as well. The final day of the 99th Session of the South Dakota Legislature wrapped on Tuesday, March 26. We were fortunate and pleased to wrap up a successful and favorable year. And although we have some "down time" right now, it is important that we put in the "off-season" work, as well.

In March, the SDBA and a delegation of 12 member bankers traveled to Washington, D.C. for the ABA Washington Summit, held March 18-20. It was another successful and engaging event; the ABA always does a great job with its programs. Thank you to our bankers, partners, spouses, and guests who helped make the experience a pleasant and memorable one for everyone. I won't go into a full recap, but in brief, a few sessions I particularly enjoyed were the following: First Bank & Trust's Kristina Schaefer spoke during a panel discussion during the Emerging Leaders Forum on Monday, March 18, alongside State Sen. Dave Craven (R-N.C.), Vice President Business Development, The Fidelity Bank. During their session, moderated by my counterpart for the North Carolina Bankers Association, Peter Gwaltney, Kristina and Dave shared conversation about the political landscape, the importance of engaging in advocacy, and how emerging leaders can advocate for their industry. Kristina, as always, did a remarkable job, and I want to commend her on her involvement and engagement, both at the SDBA and ABA levels.

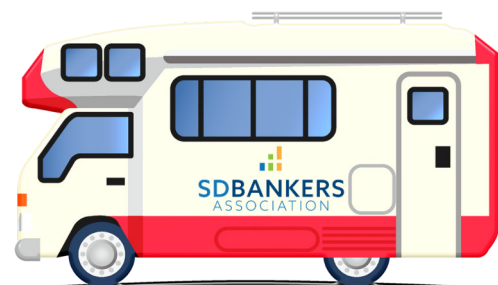
One other speaker I particularly enjoyed was Brian Kelly, founder of The Points Guy. Brian and ABA President and CEO, Rob Nichols, talked at great length about the Durbin 2.0 Act, formally known as the Credit Card

Competition Act. Brian is incredibly well educated and informed, and tapped into all the points and rewards when it comes to your credit cards. You can check him out to learn more at [www.thepointsguy.com](http://www.thepointsguy.com).

Tuesday, March 19 concluded with afternoon visits to Capitol Hill to meet with staffers from Senators John Thune's and Mike Rounds' offices. An unexpected and welcome surprise was a brief visit from Congressman Dusty Johnson, too. Thune and Rounds popped into our dinner reception that evening to meet with our bankers, and I want to extend my sincerest gratitude to our congressional delegates who made time in their busy schedules to meet with our bankers. It truly was the capstone of our D.C. visit.

Friends, I share all of this as a lead up to my final plug for our April 'This is How We Roll' events, coming to a city near you soon! In 2022, after putting a pause on our group meetings for a few years, we took our show back on the road, making stops in Pierre, Sioux Falls, Aberdeen and Rapid City, to share the good word of SDBA. Well, after hosting more than 200 member bankers across South Dakota that year, we deemed it was a successful event series, and it's making a comeback by popular demand. So, we're cruising the circuit again, making stops in the same communities. By the time this month's edition of SDBANKER hits inboxes, we'll already have wrapped in Pierre, Aberdeen, and Sioux Falls, but if your schedule allows, consider joining in Rapid City on April 24 for this FREE event, which is open to ALL BANKERS! This is a great opportunity for you to meet the SDBA, hear what we're about, why engagement makes a difference and how involvement and participation in advocacy can make the difference for favorable conditions as it relates to our industry. Go to [www.sdba.com/events](http://www.sdba.com/events) to learn more and register!

As always, we are grateful for your membership and friendship to the SDBA. From all of us at the SDBA, have a wonderful April, and I look forward to catching up with you again in May. 🚐





## south dakota bankers insurance & services update

BY Michelle Guthmiller | Insurance Specialist | South Dakota Bankers Insurance & Services Inc.  
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# Your Health Plan - There Are So Many Moving Parts to Make It All Happen!

Twenty years ago, Mike Feimer set out to build a unique health plan for South Dakota banks that today is still relevant and up to date and

that is a rare accomplishment. It has been a pleasure to be a part of the SD Bankers Insurance & Services team for the last 16 years. This work experience continues to be challenging, and the knowledge I've acquired is vast. It is like going to a post-graduate class to learn how insurance really works!

You can find me at my desk daily handling the day-to-day administration of the SD Bankers Benefit Plan. Benefit Communications is an integral part of my duties, working closely with Wellmark and Mike to make sure what we are providing to you is compliant, accurate, and concise. Each year, we have Open Enrollment; year-end is especially hectic because we must meet a deadline for all the banks to have their changes in, or we cannot get in the queue to be processed with the Blues.

Throughout the year, there always seem to be new compliance issues that we work through with Wellmark and our ERISA attorney. Compliance has many facets: overseeing employer processes to ensure compliance with rules and regulations, resolving eligibility and coverage issues, and working very closely with Wellmark, our billing people, and bank employers. There are always benefit coverage questions and many times, it is a quick answer. Other times, the questions are moved up to Wellmark, and sometimes, they will go to Mike, and if it gets that far, usually the ERISA attorney gets involved, but the goal and result is that we will get you your answer.

Mike decided a few years ago to bring COBRA administration in-house. The main reason was the Plan would be liable for any mistakes that could happen by our third-party administrator, Wellmark, so we decided to control the process. This is a process that is performed daily and coordinated with our billing department, the bank employer, and the recipient.

When this plan was set up, one of the mandates was that all premiums would be automatic funds transferred to our MET account - wow, I can't even imagine chasing paper checks around. There are a few issues from time to time, but they are easily resolved.

The SDBIS provides support to Deloitte & Touche annually to prepare for our audits and ongoing evaluations. There are always reports to be reviewed, numbers to be verified and ongoing questions that come up through the year. I work closely alongside Callie, our

CPA in Pierre, and Mike to perform changes and corrections.

You can also find me supporting Mike as he reports to the MET Board of Trustees throughout the year regarding the financial overview and experience of the Plan. Wellmark's core reporting is vital, and Carlotta, our Wellmark Account Manager, is always available to run special reports to document some of Mike's positions and this helps to uncover what is really going on with our experience. After each board meeting, I summarize all the discussions, and that is a real exercise in evaluating what it all really means! I also tag along with Mike when visiting prospective banks, as my goal is to provide a seamless transition onboarding new banks to our benefit plans.

I look forward to my interactions with Plan employers, and it's a great day when I've been able to walk you through an issue to get to a resolution. I can say I truly enjoy being a part of this organization each day.

Outside of working hours, I enjoy spending time with our 8 grandchildren, and we are excitedly looking forward to adding 2 more to the group this year! I love to cook and try new recipes. You can always find me with a book, as I enjoy reading in my spare moments. Gardening and planting flowers are my all-time favorite things to do. 🌱



GSBC is hosting their annual Community Bank Investments School (CBIS) **May 20-23, 2024**, at the University of Colorado Denver Business School.

CBIS offers hands-on instruction on creating effective investment strategies, managing portfolio risks and learning to analyze and make informed decisions using live Bloomberg terminals. CBIS is ideal for portfolio managers and executive officers who play a role in making investment decisions, such as CEOs, presidents, CFOs, investment officers, controllers & cashiers and bank regulators.

[Register for CBIS at www.gsbcolorado.org](http://www.gsbcolorado.org)

## scholarship opportunities



Graduate School of Banking  
at the University of Wisconsin – Madison

# GSB Scholarships: Deadline Approaching

Since 1945, the Graduate School of Banking at the University of Wisconsin-Madison (GSB) has developed banking leaders through a rigorous academic program designed especially for experienced bankers. GSB is sponsored and governed by the Central States Conference of Bankers Associations in partnership with the University of Wisconsin-Madison.

Led by GSB's talented and knowledgeable faculty, the 25-month GSB program is held in two-week sessions over three summers and features a comprehensive core of relevant bank leadership courses across all areas of banking – finance, technology, marketing, management and more. A wide range of electives allows participants to tailor their educational program. The curriculum is enhanced by FiSim, GSB's robust bank management simulation, and in-depth intersession assignments that allow students to use learned concepts to improve their own institutions, adding relevance and value.

GSB in collaboration with SDBA is a scholarship to applicants for the upcoming school session. The scholarship pays \$1,500 per session toward GSB tuition for each of three GSB resident sessions, totaling \$4,500. Applicants must be entering their first year at GSB.

To apply for this year's scholarship, visit:  
[sdba.com/scholarships](http://sdba.com/scholarships).

### **Deadline to apply: May 10, 2024**

To learn more about the Graduate School of Banking, please visit the GSB website: [gsb.org](http://gsb.org) or call 608-243-1945. You may also reach out to the SDBA at 605.224.1653 or [info@sdba.com](mailto:info@sdba.com).

# Scholarships Offered Through Our Member Banks

In support of the South Dakota Bankers Foundation's re-defined mission statement "Developing South Dakota Banking Industry Professionals," the scholarship programming offered through the Foundation has been redesigned. The Foundation has created a scholarship opportunity that will more directly help to build and sustain South Dakota's banking workforce.

### **The parameters of this new opportunity are:**

#### **1. Scholarships:**

- Banks must select a South Dakota college sophomore, junior, senior or grad student or second year South Dakota technical college student seeking employment in a banking/financial services organization. If you need help in finding a student to award a scholarship to, please contact the SDBA at [info@sdba.com](mailto:info@sdba.com).
- Once student(s) is/are selected, the bank will notify the Foundation of the recipient's name and school. The Foundation will cut the check to the appropriate educational institution on behalf of the selected student(s). The scholarship request form can be found [here](#).
- Students can be pursuing areas such as finance, business, IT, HR, marketing, etc. as long as their intent is to pursue a career in the banking industry.
- If a bank chooses to award a scholarship to a bank employee or child of an employee, this must first be approved by the Foundation Board.
- Students who have previously been awarded a scholarship funded by the SD Bankers Foundation, i.e. a member bank scholarship OR a Named Scholarship, are ineligible to receive this scholarship again.

**2. Scholarship recipients will be required to sign a release form allowing the Foundation to use their name/likeness.**

**3. The \$4,000 may be split and awarded to multiple students.**

**4. No match is required.**

**5. If total applications exceed available funds, awards will be prorated to service as many member banks as possible.**

**Deadline to apply: June 14, 2024.**

For more information on South Dakota Bankers Foundation scholarships, contact Foundation Executive Director Halley Lee 605-224.1653 | [hlee@sdba.com](mailto:hlee@sdba.com).

The SDBA Women of Impact Award has been established to celebrate South Dakota Bankers Association members who have made significant contributions and positive impacts in their organizations, communities and industry. These awards will be presented at the 2024 Lead Strong: Women in Banking event on September 26 in Sioux Falls, SD.

*Nominations must be received by August 2*

[@sdba.com](mailto:@sdba.com)

# Emerging Leader of the Month

## Aubriauna Diaz



**A**s 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 Aubriauna Diaz from Campbell County Bank in Herreid.

### First-Ever Job

I was a little entrepreneur growing up and started odd jobs when I was 10 years old so that I could buy a go kart. I never did buy the go kart, but I learned so many life lessons and grew a hard work ethic that has pushed me to be successful in my 20's now! My first W-2 job was at a small cafe/coffee shop when I was 14. I remember going to every business in the small town that I lived in at the time and asked for an application because I had turned 14 and wanted a job.



### Emerging Leader Story

I push myself to be the best I can be. I have always had goals, accomplished them, and moved on to my next goal. From being a deputy auditor at 16 years old, taking EMT school my senior year of high school, moving to Oregon at 20 years old, moving back home to marry the farmer/rancher of my dreams, being a city girl and learning how to help on the ranch, and getting a business admin degree while working full time, I am proud of the accomplishments I have made. My most recent accomplishment is buying heifers! Building capital at 25 years old is so rewarding! It has also been great living in a small town, coming from Houston, Texas. I have been able to develop and help the community more than I would have in a big city. I am currently on sixteen boards and committees for both the county and state. My biggest testimony of my emerging leader story though, is my current career. I had very little insurance experience when I got hired

at Campbell County Bank. Within a month, I obtained my insurance licenses. After working at the company for two years, I recently had the opportunity to take the Principal position at the agency. It has been a great challenge and I continue to learn every day! The best part of my position is that I was able to hire my dad as my other agent! We are a great team and its very rewarding being able to build an empire with the person I look up to the most! Plus, who doesn't want to be their father's boss??

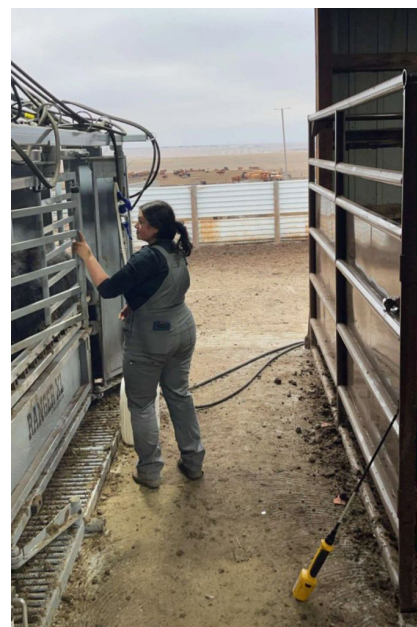
### What She Likes Most About Her Job

As I said above, I am the manager of the bank-owned insurance agency. We sell almost all lines of insurance, including crop insurance. It gets so wild, especially with how crazy the industry has been. I love insurance though, because I can talk to people every day, but most importantly, I can change lives every day! Being a young, female manager is a whole different ball game. I also appreciate working through a bank, as I learn a lot on the banking side that makes my knowledge more robust. I learned and started selling Livestock Risk Protection. To be good at selling it, I needed to learn how the cattle markets work, how it works on the ranchers side and how it works on the banking side. Being able to always have a loan officer readily available to me is a huge asset.



### If She Could Have Any Job

Growing up, I wanted to do everything under the sun! I love learning and I love meeting goals. I have four certificates and a degree because of that! Being realistic, I am very organized and I am finding out I really love working with cattle. I would like to be a crop/cattle consultant. Helping farmers with systems that improve their overall





operations is something I would love!

### Her Life's Passions

Helping people and learning new things are my passions. I always make sure to be upbeat, cheerful, and help as much as I can! I also really love helping my fiancé on the farm. Overall, my life passion is to be a successful, happy, independent, farm wife, boss lady!

### How She Unwinds

I don't get a lot of spare time. When I am not working my insurance job (which is NOT a 9-5 Mon thru Fri job), I am helping my fiancé on the farm, caking heifers, currently calving out calves, traveling, and working on my multiple boards. It is a lot of work, but it is very rewarding. I wouldn't trade it for the world!



### Little Known Facts about Her

I am OBSESSED with my planner and take it everywhere. If I don't have anything written down, I will forget. My farmer man and I are to be married in June! My two year old nephew is my favorite kid. My favorite food is SOUP. Being an EMT is the closest I will ever be to the medical field. I am called the "Almost Official Farmwife" and have funny Facebook posts that will some day become a book! If I could spend my life going to conferences, I would! My favorite thing to do is work! 📊

## KNOW AN EMERGING LEADER?

Nominate them! We would love to share their story!

Send to: [LNorton@sdba.com](mailto:LNorton@sdba.com)



# How Can YOU Be Involved in the SDBA?

The SDBA is seeking bankers to serve on four standing committees and four work groups for 2024-2025.

**Agricultural Credit Committee:** Provides timely information to SDBA agricultural lenders and keeps them informed of developments, regulations and legislation in agricultural lending. Also helps plan the annual Agricultural Credit Conference. *[1 meeting/yr]*

**Credit Card Committee:** Represents the credit card industry in South Dakota. *[meets as needed]*

**Legislative Committee:** Represents the interests of the banking industry in South Dakota. The committee sponsors legislation and also reviews existing law and proposed legislation that may be detrimental to the industry. *[2 meetings/yr]*

**Trust Committee:** Keeps members aware of any legislative changes in South Dakota as well as proposes legislation necessary to assure an efficient and effective fiduciary responsibility to its clients and member banks. *[meets as needed]*

**Education Work Group:** Helps to determine the SDBA's educational platform, offerings, and methodologies. *[meets virtually as needed]*

**Emerging Leaders Work Group:** Helps to grow South Dakota's future bank leaders. *[meets virtually as needed]*

**Technology Work Group:** Assists in planning and implementing the annual Bank Technology Conference. *[meets virtually as needed]*

**Women in Banking Work Group:** Encourages, supports and inspires women to succeed in the workplace. *[meets virtually as needed]*

Committee and work group terms are for one year, beginning May 1, 2024.

If you are interested in serving on a committee or work group, please complete the Committee/Work Group Appointment Form at:

[www.sdba.com/committees](http://www.sdba.com/committees) by April 30.

Contact the SDBA with any questions: 605.224.1653 or email [events@sdba.com](mailto:events@sdba.com).

# SDBA Staff and Member Bankers Attend ABA Washington Summit



**T**he ABA recently hosted its annual Washington Summit in Washington, D.C. This event presented an opportunity for attendees to advocate for the changes America's banks need to better serve their customers, form and build relationships with lawmakers and unite our industry's voice on Capitol Hill. A collective voice is critical to educate policymakers on the key role banks play in economic growth and job creation.

The SDBA hosted a cadre of twenty-four bankers, staff, sponsors, and special guests this year to make sure that our voices are being heard. We were fortunate to include five emerging leaders in our group.

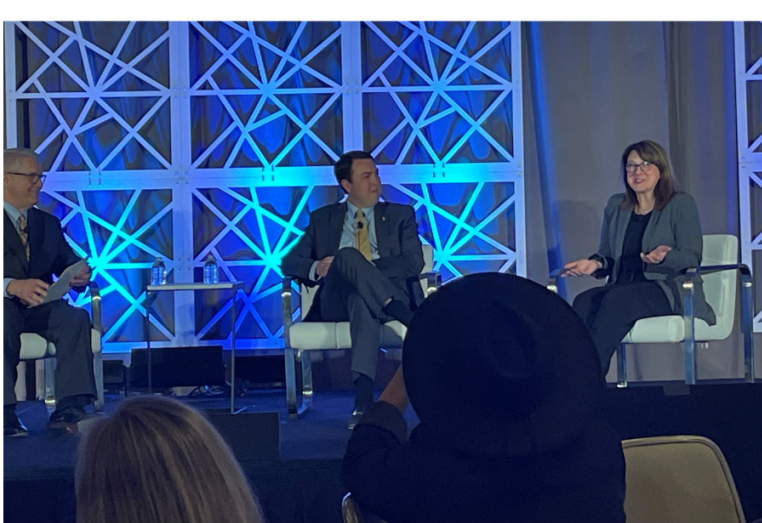
The summit treated us to a variety of speakers and sessions ranging from congressional leadership to banking executives to neuroscientists and the 'Warrior Storyteller'. And we would be remiss if we didn't also mention that our very own Karl Adam, SDBA President, took the stage to update attendees on ACRE (Access to Credit for our Rural Economy) Act. In addition, the

Summit provided a Women and Allies forum as well as an Emerging Leaders forum.

As part of the Summit, attendees were encouraged to visit with their respective congressional delegations. Senator Rounds' and Thune's staff, and Representative Dusty Johnson took time from their busy schedules to discuss timely banking issues such as bank regulations, ACRE, and much more. Following our visit to the hill, we joined our colleagues from North Dakota for a reception and dinner sponsored by IntraFi Network. Both Senators Rounds and Thune were able to stop by our evening event for a brief visit.

As you work on filling in your calendars for 2025, we encourage you to save the date for next year's Washington Summit: March 16-19, 2025. The SDBA provides a stipend of \$500 per bank to attend. Once again, there will be programming for Emerging Leaders as well as Women and Allies in Banking. This is a great opportunity to learn, grow, connect, and influence. And, you may even have a little fun along the way. 🌈





# The SDBA Welcomes Darla Mendel



In 1981, I moved to South Dakota with my family. I graduated from Yankton High School, and then from Mount Marty College with a B.A. in Accounting, including many classes in computer science. I have utilized and expanded my experience in my accounting degree in different positions in the Yankton area over the past 30 years.

My husband and I have 3 daughters, 9 grandchildren, and a German Shephard, Maximus. My spouse and I love to travel, whether it be a cruise or a trip to a new city in the US. I also love history and absorbing any new knowledge I can. When not traveling, I fill my off time doing my two part-time busi-

nesses. I am a Realtor® and I do bookkeeping and taxes for clients.

My husband and I also love going trail riding in the Black Hills, gardening, cooking, and playing with Maximus in the backyard.

I am looking forward to this new career adventure and expanding my knowledge and skillset with SDBA as an Insurance Specialist. 🌈

Share your stories with us

## BANKERS IN ACTION



- VOLUNTEER OPPORTUNITIES
- GIVING BACK
- COMMUNITY IMPACT

CONTACT LNORTON@SDBA.COM

## Years of Service Awards and Memorials

Years of Service Awards and Memorials will be recognized at the 2024 NDBA/SDBA Annual Convention in Fargo, ND, June 3-5, 2024. During the Annual Business Meeting held during the Convention, the SDBA will honor and recognize bankers with 40 or 50 years of service in the banking industry. If you would like to order an award you'd like to see presented during the Convention, please visit [www.sdba.com](http://www.sdba.com) and **complete the form by 5:00 p.m. CDT on Friday, May 17, 2024.**

Years of service awards can also be ordered at any time and be awarded at the bank using the same form.

Please note that the award will be presented at the bank and not the Convention. Recipients who receive their awards at the bank will still be recognized at the Annual Business Meeting in Fargo.

Additionally, bankers who have passed away since the last Annual Convention (June 2023) will be remembered during the SDBA's Annual Business Meeting at the Annual Convention in Fargo, ND, as well.

**The deadline to submit a name for the memorial service is also Friday, May 17, 2024.**

For questions, contact [info@sdba.com](mailto:info@sdba.com).

## BHG: Community Banking Month

BHG Financial wishes to celebrate all community banks during Community Banking Month, for serving their communities and helping them thrive. Community banks play such a significant role in supporting local economies and creating new opportunities for businesses to flourish. In honor of their service, BHG invites all community banks to enter their drawing for a chance to donate \$5,000 to a local charity of their choice. No purchase necessary.

**The deadline to register is April 30, 2024.** A winning bank will be randomly selected from all entries received and announced on May 2, 2024.

**BHG FINANCIAL**

SCAN HERE!

COMMUNITY BANKING MONTH

**\$5,000**  
charitable giveaway

One community bank will win \$5,000 to donate to a charity of their choice. Hurry, the deadline to enter is 4/30.

ENTER TO WIN

# First National Bank in Sioux Falls Hosts Recharge Fair, Encourages Well-being

Teammates at The First National Bank in Sioux Falls were recently invited to attend a recharge fair hosted by the bank's internal Wellbeing Committee.

Currently made up of 14 dedicated teammates, this committee leads the bank's strategic commitment to creating initiatives and activities that build and support well-being.

Members of each of the committee's four sub-groups — the Community Pillar, Financial & Career Pillar, Physical Pillar, and Social Pillar — set up stations to immerse teammates in the five facets of well-being outlined in the book *Well-being: The Five Essential Elements*.

For example, an array of rubber ducks covered the Social Pillar's table, and teammates were asked to pick one at random. Written on the bottom of each duck was the name of one of the bank's 275+ teammates, and they were then encouraged to reach out to that coworker to learn more about each other. This activity fulfilled the Social Pillar's goal of fostering connections throughout the organization.

Meanwhile, at the Community Pillar's table, teammates used fleece scraps to make dog and cat toys for the Sioux Falls Area Humane Society.

"We added a commitment to well-being to the bank's strategic plan in 2019," said Angie Woolridge, employee development manager and Wellbeing Committee lead, "and our goal has always been to enhance opportunities for teammates to build successful relationships within the bank and our community."

While the Wellbeing Recharge Fair was an opportunity for teammates to interact with all of the committee's sub-groups, each pillar hosts additional events throughout the year, such as basketball tournaments, career roundtables, and a variety of volunteer activities.

"It's difficult to imagine a great employee experience without frequent 'good days,'" Woolridge said. "When we work towards strengthening our overall well-being, we can have more of those good days and achieve a greater sense of fulfillment." 🌈



At the Financial & Career Pillar's table, Chief Employee Experience Officer Jenn Reecy plays Frog Balance with teammates, Tara Ravellette and Amy Smith.

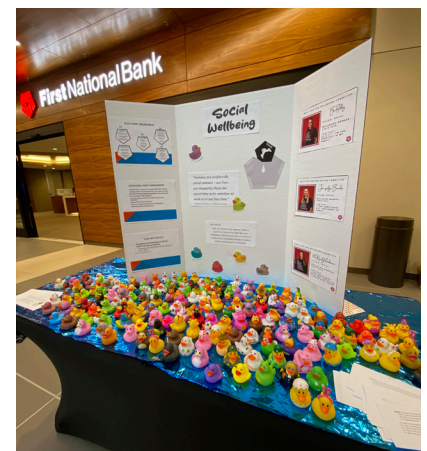


At the Physical Pillar's table, members Kade Larson and Lindee Rikkens encourage teammate Jeff Weber to compete in leapfrog racing.

*About The First National Bank in Sioux Falls: For nearly 140 years, The First National Bank in Sioux Falls has helped build the city of Sioux Falls and the surrounding communities through innovative community banking. With an infectious culture, a commitment to its communities, and a foundation built on its FIRST Values, First National Bank prides itself on being more than just a bank.*



Mitch Janssen, a member of the Community Pillar, guides teammates Brittany Tielke and Jeremy Keckler in making fleece toys for the Sioux Falls Area Humane Society.



Each of the bank's 275+ teammates are represented by a rubber duck at the Social Pillar's table.

**IMPACTING YOUR COMMUNITY?**  
Share how your banks are making a difference!  
Submit stories and photos to [LNorton@sdba.com](mailto:LNorton@sdba.com)



**First National Bank**  
www.fnbsf.com The First National Bank in Sioux Falls® Member FDIC

2024 NDBA/SDBA  
ANNUAL CONVENTION

# Limitless

JUNE 3-5, 2024  
Delta Hotel by Marriott | Fargo ND

## Welcome to FARGO party

Monday, June 3 | 6:00 - 9:00 pm



### BREWHALLA - FARGO

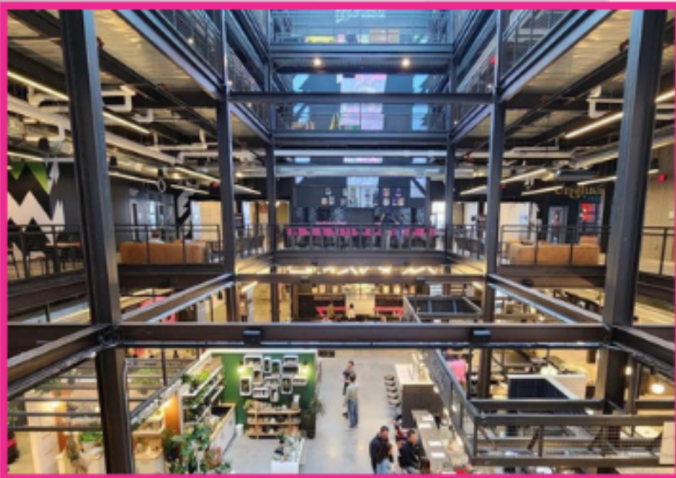
1702 1st Ave N • Fargo ND

The Brewhalla Market has the coolest lineup of vendors from oysters to ice cream, plants to pizza, early morning coffee to late night eats and everything in between. Limitless possibilities! Made up entirely of locally owned small businesses, the Brewhalla Market is as Fargo as it gets!

Join us for a welcome reception in the Magic Factory on the second floor of the Brewhalla Market. Food. Fun. Friends ... Good times!

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See Convention updates at [ndba.com](http://ndba.com)

REGISTER TODAY!

# Limitless



Featured  
Speaker:

ROB FeRRe

## BE THE FIRST ONE ON THE DANCE FLOOR

### How to Create a Movement



Brought to you by:



Dive deep into the three core principles of creating a movement through **initiative, guidance, and ownership** in your organization. By the end, you will

- Know how to empower your people to be team leaders
- Have new tools to guide your teams
- Learn techniques of scaling your business
- Know various methods of bringing more attention to your bank's brand
- And.. some might be on the dance floor!

**Rob Ferre** is an entertainer, speaker, game show host and Master of Ceremonies from Salt Lake City, Utah. He founded his company Life of the Party Entertainment in 2007 after spending 3 years in the family entertainment capital of the world, Orlando Florida. Where he worked for Disney, Universal and Nickelodeon. His entertainment company has been awarded Best of State three years running for Event DJ services. He has presented and entertained for business professionals throughout the country.

June 3-5, 2024

Delta Hotel by Marriott | Fargo, ND

# Boost Your Wellbeing: 10 Tips to Prevent Burnout

1

## Prioritize Self-Care

Make time for activities that bring you joy and relaxation. At work, take 5 minutes a day for a quick meditation or breathing exercise. At home, listen to music, watch a movie, or spend time with your loved ones.

## Set Boundaries

Establish clear boundaries between work and personal life. This will create a work-life balance that is heavily needed to maintain a strong state of mental and physical health.

2

3

## Stay Active with Enjoyable Activities

Regular exercise can increase energy levels, improve sleep quality, enhance memory, reduce stress, and calm the mind.

## Make Time for Leisure

Leisure activities like hiking, cooking, dancing, painting or anything else you enjoy can reduce stress & spark inspiration or motivation, which all contribute to a healthy mental & physical state.

4

5

## Practice Wellness Tourism

Wellness tourism = travel that prioritizes the wellbeing of individuals. A trip can be used to feed and strengthen your mental stability by focusing on activities like spa retreats, meditation retreats, yoga retreats, fitness & adventure vacations, and holistic healing practices.

## Stand and Move Your Body

Moving your body instead of sitting for hours can significantly improve your physical health. Incorporating walking time throughout your workday will also boost your step count!

6

7

## Regular Check-ins

Have a regular self-check-in to assess your mental and physical wellbeing. This will allow you to identify signs of burnout and make the necessary adjustments to maintain balance.

## Take PTO

Whether for a family vacation or a mental health day, taking time away from work is necessary to prevent burnout and to recharge.

8

9

## Incorporate Healthy Choices

Eating a balanced diet can boost your energy and physical health. Eating fruits, vegetables, and proteins can positively impact energy and mood.

## Appreciate Social Connections

Fostering relationships with family, friends, and colleagues can provide support in many ways. It can prevent feelings of isolation and improve mental health.

10





# Dakota School of Lending Principles

Nearly 50 bankers from North and South Dakota attended the Dakota School of Lending Principles April 2-5 at the Radisson Hotel in downtown Bismarck. The school allowed students to learn the theory and process of lending and then put the knowledge to work through practical hands-on learning experiences.

Bankers could attend the entire school or choose from individual modules which included consumer lending, real estate lending, analyzing small business loans, and agricultural lending.

School faculty members included Richard Beck, STAR Financial Bank, Fort Wayne, Indiana (retired); Perry Haralson, Cornhusker Bank, Lincoln NE; Tom Capouch, First State Bank, Portland, ND; and Sam Miller, BMO Bank, Appleton, WI (retired).

Thanks to all who participated! It was wonderful to see bankers learning and networking.



*"I find it so interesting the broad range of skill levels in class. Some people had been in banking for 40 years and others for 2 months! I enjoyed networking with all the people!"*

*"The speakers were all engaging. The group work was so helpful. This was a great week of learning the basics of lending."*



FUNDAMENTALS OF AG BANKING

## National School for Beginning Ag Bankers

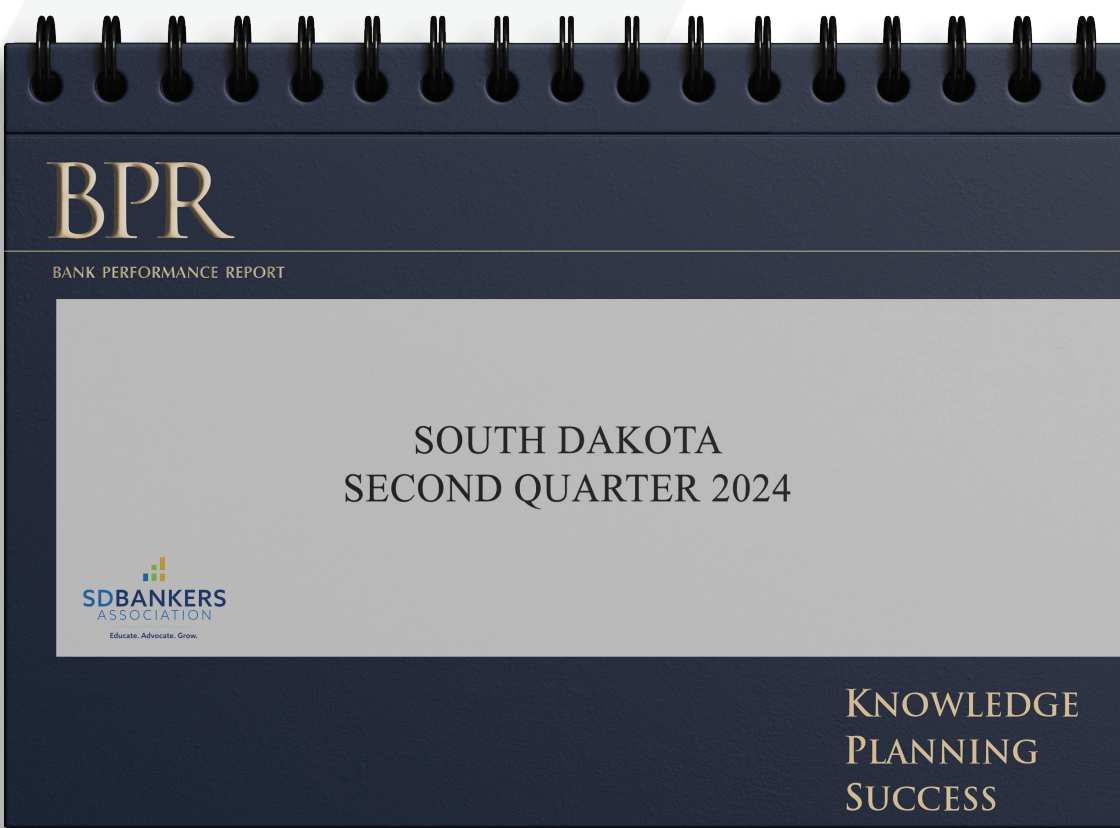
**JUNE 24-27, 2024**

BLACK HILLS STATE UNIVERSITY... "Where Anything Is Possible" SPEARFISH, SD

- WAITLIST AVAILABILITY -

*"As a new banker, the School was a great way to be introduced to some of the important skills and strategies I will need for my career."*





*“The reports provide critical information on a quarterly basis regarding how we are trending compared to other financial institutions in our state.”*

Mr. H. Alexander Downing  
 President & CEO  
 Franklin Bank & Trust Co.  
 Franklin, KY

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 Comprehensive Peer Analysis

# UPCOMING EVENTS

## 2024 SDBA FDIC Directors' College

May 8, 2024 | Sioux Falls

The FDIC, in partnership with the South Dakota Bankers Association, will hold the 2024 Bank Directors' College May 8 at the Ramkota Hotel in Sioux Falls. This one-day educational seminar was designed with outside directors in mind, but the presentations will include up-to-date information on various emerging issues relevant to all bank directors. The presentations will be delivered by a group of experienced FDIC speakers and subject matter experts. Please consider this unique opportunity to interact with your bank's regulators and enhance your board's experience and knowledge.

Registration is open. Find more information at [www.sdba.com/events](http://www.sdba.com/events).

## SDBA Ag Credit Conference

July 17-18, 2024 | Pierre

The 2024 SDBA Agricultural Credit Conference brings together key stakeholders in the financial and agricultural sectors to address pertinent issues surrounding agricultural financing and credit access. This conference serves as a platform to explore emerging trends, address common challenges, and identify opportunities for collaboration and partnership to support the long-term success and resilience of the agricultural sector. Through expert presentations, insightful discussions, panel sessions and a robust exhibit hall, attendees will gain valuable insights into navigating the challenges of agricultural lending, mitigating risks, and maximizing opportunities for growth in this vital sector of the economy.

Registration is open. Find more information at [www.sdba.com/events](http://www.sdba.com/events).

## 2024 Dakota School of Banking

June 9-14, 2024 | Jamestown, ND

Through the use of highly-qualified instructors and a challenging curriculum, Dakota School of Banking provides a multi-dimensional educational experience in banking. By completing two one-week summer sessions and intersession projects, students develop a range of skills to enhance current performance and qualify for advancement.

Employees at nearly every level can benefit from attending the Dakota School of Banking. Many DSB applicants have been identified as future leaders within their banks.

**Scholarship deadline is Friday, April 24.**

Find more information and register at [www.sdba.com/events](http://www.sdba.com/events).

## 2024 Fraud Academy

August 6-8, 2024 | Lexington, KY or Virtual

The KBA Fraud Academy is a "first of its kind" two-day school that will train employees at all levels of your institution on fraud risk and what they can do fight it. This program will feature speakers from the United States Secret Service, attorneys from the United States for the Eastern District of Kentucky, Lexington Police Department, and other current and former law enforcement experts that will share their experiences and insights to best educate your bankers on how to mitigate fraud risk and ultimately reduce your fraud loss.

Registration is open. Find more information at [www.sdba.com/events](http://www.sdba.com/events).

## Webinars

### BankON

April 30, 2024 | 10:00am via Zoom

### IRS Electronic Levy (eLevy) Program

May 7, 2024 | 10:00am via Zoom

### FedNow

May 14, 2024 | 10:00am via Zoom

Find more information on each of these webinars and register at [www.sdba.com/events](http://www.sdba.com/events).

## Anticipating an EVENT?

View all upcoming events and details at: [www.sdba.com/events](http://www.sdba.com/events)



# First Dakota National Bank Announces Retiring and Incoming Board Members

*Bank Bids Grateful Farewell to Two Long-Standing Directors, Welcomes New Talent*



**SOUTH DAKOTA:** First Dakota National Bank today announced the upcoming retirement of two esteemed, long-standing members of its Board of Directors—Dan Eisenbraun (2010-2024) and Walt Carlson (2011-2024)—and the welcome of two incoming board members—Click Rain CEO Natalie Eisenberg and National Pork Board CEO Bill Even.

After many years of dedicated guidance and counsel on the First Dakota Board of Directors, Eisenbraun and Carlson ended their tenures in March 2024.

"On behalf of myself and the entire First Dakota family, I want to extend our deepest thanks and appreciation to Dan and Walt for their many years of devoted service on our Board," said Larry Ness, Chair of the Board of Directors. "Their steady leadership and wisdom have been instrumental in guiding First Dakota through unique challenges and celebration-worthy success. They will be greatly missed."

As First Dakota bids farewell to these two departing Board members, it also has the privilege of welcoming the wealth of experience and fresh perspectives of two new talented Board members in Eisenberg and Even. These two impressive individuals bring unique talents and vision to help shape the future of First Dakota.

Currently the CEO of Click Rain Inc., Eisenberg has spent her career building brands across the region. Since discovering her passion for marketing at the University of South Dakota, she has held many roles in the industry, each with a strong focus on helping people and businesses discover the unique qualities that help them stand out. Natalie also serves as co-chair of the Riverline

District Committee and as a board member for Great Bear Recreation Park.

"Natalie brings so many positive qualities to the table, it's hard to distinguish which area she'll impact most," said Ness. "From her sharp insights in branding and marketing to her business-savvy mindset, we expect to benefit significantly from her leadership."

As Chief Executive Officer for the National Pork Board (based in Des Moines, IA), Even is responsible for leading Pork Checkoff-funded research, promotion, and education projects on behalf of the nation's 60,000 pork producers. He also served as the Global Industry Relations Lead and Commercial Unit Lead for DuPont Pioneer® from 2010 to 2016 and as the South Dakota Secretary of Agriculture from 2007 to 2010.

"With the ag industry being such a key component of banking here in the Midwest, Bill's extensive background in agriculture—which is a deeply embedded aspect of both his professional and personal life—will provide us with a strong voice and vision for the future, both in the ag industry and the business community in general," said Ness.

Eisenberg and Even officially joined the First Dakota Board of Directors on March 20, 2024.

"We are beyond thrilled to have Natalie and Bill joining our Board," Ness noted. "As First Dakota continues serving South Dakotans for generations to come, these two talented leaders will help take our mission and vision even further. Our entire leadership team looks forward to benefiting from the passion, expertise, and fresh thinking they will bring to First Dakota."

*About First Dakota National Bank: Since becoming the first fully chartered bank in the Dakota Territory in 1872, First Dakota National Bank has strived to anticipate, meet, and exceed customers' expectations while strengthening communities by providing time, talent, and resources. With a legacy of success spanning more than 150 years, First Dakota remains dedicated to serving South Dakotans through its 17 conveniently-located branches.*



## scenes of south dakota 2025 calendar



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[sdba.com/calendar](https://sdba.com/calendar)

# BankWest Ranks #21 in the 2024 Training APEX Awards



PIERRE- Training magazine recently unveiled the winners of its prestigious 2024 Training APEX Awards, honoring organizations that demonstrate excellence in employee training and development. Among the recipients was BankWest, who ranked 21 out of 105 companies and was also named one of five outstanding training initiatives award winners for their Value-Added Sales Training program.

BankWest's Value-Added Sales Training supports BankWest's culture of deepening customer relationships by offering services that help customers achieve financial success. Participants are immersed in a 2-day intensive workshop that includes role-play, instructor-led discussions, an interactive workbook, a networking dinner with senior leaders, and a discussion panel with the organization's top sales leaders.

Becky Burke, Vice President of Learning & Strategic Development for BankWest was recognized as an Emerging Training Leader. Training Magazine's international training program recognized 25 individuals as emerging leaders who provide exceptional leadership skills, communicate the scope of large initiatives, change behaviors, and measure outcomes.

Reflecting on the accolades, Burke remarked, "At BankWest, we are deeply committed to nurturing talent and empowering our employees with the skills and knowledge they need to succeed. Being recognized by Training magazine is a testament to our dedication to driving excellence in employee development and fostering long-term customer relationships."

The Training APEX Awards recognizes organizations that excel in harnessing human capital. Winners are evaluated based on a combination of qualitative and quantitative criteria, including investment in employee development, program scope, alignment with business goals, and demonstrable impact on behavior and business outcomes.

"We salute the 2024 Training APEX Awards winners' training brilliance, out-of-this-world innovation, and deep dedication to employee learning and development," said Lorri Freifeld, editor/publisher of Training magazine. "These organizations continue to shine a light on the vital role training plays in organizational success."

BankWest's recognition at the 2024 Training APEX Awards reaffirms its commitment to excellence in employee training and development, underscoring its position as a leader in cultivating talent and driving organizational success. ■■■



BankWest employees accept their Training APEX award at the banquet. Pictured (L-R): Ari Schofield, Learning & Development Assistant Manager; Becky Burke, Vice President of Learning & Strategic Development and Jennifer Baloun, VP Sales/Marketing-Sales Manager

## PHOTO OF THE MONTH



On March 6th, 2024 First National Bank Omaha helped feed 450 children via the Yankton "Food For Thought Sack Pack" program. These volunteers worked for an hour to help pack up nutritious snack food for children in need for the weekend; children that might normally go without.

# True Joins Dacotah Bank Rapid City Location



Dacotah Bank — (Rapid City, S.D.) — Dacotah Bank is excited to announce Gail True has joined the location in Rapid City as a Mortgage Banker. Gail started in banking in 1986 with First Federal Savings and Loan. In 1992, she worked at HMC Mortgage Company before moving to Valdosta, GA and continued working in finance.

Once she moved back to Rapid City, she worked for Security Mortgage before starting at American State Bank which was later bought by First Western Bank, now known as First Interstate Bank.

Gail, born and raised in Rapid City, graduated from Stevens High School and then went onto attend South Dakota State University. Gail was on the board for Rapid City Community Development until it was dissolved. Gail also helps with Feeding South Dakota.

In Gail's time away from the bank, she loves being grandma to her grandchildren, running around and watching them in all the events they are involved in.

She spends her time with family as her parents live just around the corner along with one of her sisters. She enjoys going to movies, walking, and hiking. She also enjoys going to the lake to enjoy riding around in the pontoon boat and swim while others were fishing, having picnics, watching sports, and vacationing with the family.

Please join us in welcoming Gail to Dacotah Bank.



*Here for you.*<sup>SM</sup>

*Based in Aberdeen, S.D., Dacotah Bank has assets that exceed \$3 billion, making it one of the largest independent banks in the upper Midwest. With dozens of hometown locations throughout North Dakota, South Dakota and Minnesota, Dacotah Bank employs nearly 600 people and serves over 60,000 customers with banking, insurance, mortgage, and trust and wealth management services. More information about Dacotah Bank is available at [dacotahbank.com](http://dacotahbank.com). Member FDIC Equal Housing Lender. ■■*

*Dacotah Bank...It's good to be in Dacotah Territory.*

## classifieds

### WMS Sr Advisor Manager, First Bank & Trust - Sioux Falls, SD

First Bank & Trust is looking to fill a WMS Sr Advisor Manager position. This person is responsible for supervising personal trust and investment officer staff in the fiduciary wealth management department. The candidate will serve as client relationship manager and administer a book of trust and investment accounts in accordance with the terms of the governing instruments and state and federal laws. This person will develop trust and investment prospects as well as focus on the retention of existing business for the bank and Wealth Management Services (WMS). Working in conjunction with the SVP/ Manager of WMS, the Senior Advisor will provide leadership and act as a mentor to other Officers as it pertains to trust and estate administration, financial and estate planning, provide changes to fiduciary law and engage in sales coaching. This person will have a bachelor's degree plus a minimum of five years of prior wealth management, trust administration, fiduciary investment management, business management, law/tax practice experience, fiduciary investment sales supervision or the equivalent. This person will have strong communication skills to enable effective communication and interaction with fellow staff, clients, and the general public. A Juris Doctorate, CPA or CFP, as well as previous fiduciary supervision experience, is preferred but not

required. It is required that this person complete advanced training as a Certified Trust and Financial Analyst or Certified Wealth Strategist. This person will possess an understanding of laws and regulations governing the administration of trust and estate accounts. For more information about this position and to apply online, please visit our website: [www.bankeasy.com/careers](http://www.bankeasy.com/careers). ■

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# Events | Schools | Webinars

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

## SDBA EVENTS

### **SDBA This is How We Roll**

April 11, 2024 | Pierre  
April 16, 2024 | Aberdeen  
April 17, 2024 | Sioux Falls  
April 24, 2024 | Rapid City

### **SDBA New Accounts Seminar**

April 23, 2024 | Sioux Falls

### **2024 Tri-State Trust Conference**

April 23, 2024 | Fargo, ND

### **BankON Webinar**

April 30, 2024

### **IRS Electronic Levy (eLevy) Program Webinar**

May 7, 2024

### **SDBA FDIC Directors' College**

May 8, 2024 | Sioux Falls

### **FedNow® Service Basics Webinar**

May 14, 2024

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

June 3-5, 2024 | Fargo, ND

### **SDBA Ag Credit Conference**

July 17-18, 2024 | Pierre

### **Fraud Academy**

August 6-8, 2024 | Lexington, KY  
(or virtual via Zoom)

### **SDBA Digital Innovations Conference**

August 27, 2024 | Sioux Falls

### **SDBA Lead Strong: Women In Banking Conference**

September 25-26, 2024 | Sioux Falls

## SCHOOLS

### **Dakota School of Banking**

June 9-14, 2024 | Jamestown, ND

### **National School for Beginning Ag Lenders (waitlist availability)**

June 24-27, 2024 | Spearfish

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

July 28-August 9, 2024 | Madison, WI

### **2024 SDBA IRA School**

September 17-19, 2024 | Sioux Falls

## ONCOURSE WEBINARS

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

### **Cash Flow Analysis**

April 22, 2024

### **Overdraft REquirements & Best Practices**

April 23, 2024

### **10 Ways Your Teller Can Prevent Check Fraud**

April 23, 2024

### **Controlling the Risks of Power of Attorney Documents**

April 24, 2024

### **Creating Exceptional Client Experiences**

April 24, 2024

### **FCRA Compliance: E-Oscar and Metro2**

April 25, 2024

### **Lending Compliance 101**

April 25, 2024

### **Navigating the FedNow® Rules and Regulatory Compliance Environment**

April 25, 2024

### **Onboarding Your New Hire - Experience or Afterthought?**

April 26, 2024

### **Navigating Climate Change: Risks Regulations, and Opportunities for Banks**

April 29, 2024

### **Understanding and Using the Medallion Signature Guarantee Accurately**

April 29, 2024

### **W-9s, W8BENs, and IRS Mismatches**

April 30, 2024

### **Bi-Monthly Compliance Briefing: 6 part series**

April 30, 2024

### **Opening New Accounts: 3 part series**

April 30, 2024

### **Demystifying Trusts: Establishing Deposit Accounts and Loans**

May 2, 2024

### **Call Report for Beginners: 5 part series**

May 3, 2024

### **Commercial Lending Program**

May 6, 2024

### **Leading Your Banking Sales Team: 5 Keys to Success**

May 6, 2024

### **Wire Transfers: Meeting Requirements, Implementing Best Practices, and Avoiding Losses**

May 7, 2024

### **Third Party Management Essentials**

May 8, 2024

### **Basic Data Analytics in Excel Workshop**

May 8, 2024

### **Consumer Real Estate Loans**

May 8, 2024

### **Fair Lending**

May 9, 2024

### **Construction Loans: Building a Solid Program**

May 9, 2024

### **CRE Lending: Property Types, Lease Structures and Other Non-Financial Risks**

May 13, 2024

### **Update on Overdraft Services and Junk Fees**

May 14, 2024

### **Onboarding to FedNow®: A Guide for Financial Institutions**

May 14, 2024

### **Frontline Excellence: CEO of the Customer Experience**

May 15, 2024

### **Safe Deposit Boxes: Don't Set 'Em and Forget 'Em**

May 16, 2024

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

May 16, 2024

### **Opening Accounts for High Risk Customers**

May 21, 2024



**SDBANKERS**  
ASSOCIATION

**2024**  
**AG CREDIT**  
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**July 17-18, 2024**

Ramkota Hotel & Conference Center | Pierre, SD

**CULTIVATING SUCCESS IN AG BANKING**

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