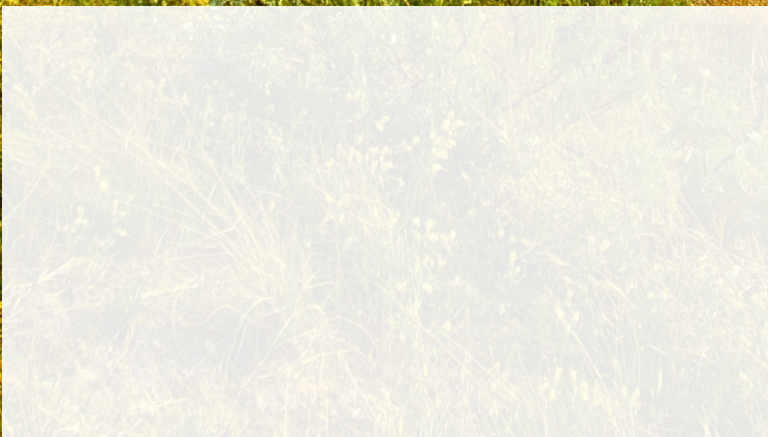


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8



10



12



15

features

- 4 **Message from the Chair**
"A Picture is Worth a Thousand Words" - Dylan Clarkson
- 5 **From the Executive Office**
"Stay Informed, Stay Engaged: Advocating for (Y)our Membership" - Karl Adam
- 6 **SDBIS Update**
"Building Trust Together: NewVision Security's Partnership with South Dakota Banks" - Mike Feimer
- 7 **Quad State Convention**
"Conventional Convention?" - Halley Lee
- 8 **SDBA Ag Credit Conference**
- 10 **Feature Story**
"A Lasting Legacy: Denny Everson"
- 12 **Emerging Leaders**
 - Emerging Leader of the Month: Ashtin Higgins
 - Registration Open for the 2024 SDBA NEXT STEP: Emerging Leaders Summit
- 15 **Bankers in Action**
First Bank & Trust Gives Back
- 16 **Industry News**
- Banner Associates: "Why Conducting a Phase I Environmental Site Assessment is a Sensible Business Decision"
- 17 **From the Archives - 1947**
- 18 **Scholarships | Schools**
- 19 **SDBA News**
SDBA Presents BankPac Contribution
- 21 **SDBA Events**
- 22 **Wellness**
- 23 **Education Calendar**



message from the chair

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A Picture is Worth a Thousand Words

I do not really like to repeat common sayings but as is the case of the picture below, they are often very accurate. The picture represents 5000 pages of enacted or pending regulations promulgated in 2023 from multiple federal agencies. While attending the Central States Banking Conference in Dallas at the end of June, Chris Furlow, the President, and Chief Executive Officer of the Texas Bankers Association, had used a printed version of the regs and rules as a clever visual aid in one of his presentations. While we all know that our organizations are dealing with and preparing for increased regulation from multiple agencies, seeing the physical manifestation of the regs was impressive, albeit impressive in the worst of ways. Specifically breaking out the picture below includes; 888 pages of the Dodd - Frank 1071 final rule, section 1033 data rule is 299 pages and of course, the picture would not be complete without the 1,480 pages of the new Community Reinvestment Act final rule. That equals 2,667 pages and the balance are other rules and regulations enacted in 2023. Despite the red ribbon and bow these are wrapped in, I do not consider these a "present." Considering it a different way and asking the questions of how this benefits consumers or banks I have yet to see that there is a benefit. In fact, I would see more barrier than benefit associated with many of the regs. Do the regulations (any of them) make it easier or harder for community banks to lend? Do the new required data fields in 1071 make it easier or harder for minority, woman-owned, and small businesses to borrow? The answers to both of the previously asked questions, at least in my estimation, make it "harder" for us to lend and carry out our basic banking functions.

I am not authoring this column to be just another banker complaining about unjust regulation. I believe we already know that these and other regs are largely created without actual need. My point is more to remind all of us of the role the South Dakota Bankers Association and the American Bankers Association execute as true industry advocates that are challenging these and many other industry related banking rules and regulations. This is not to suggest that we should simply sit back and let the SDBA and ABA challenge what needs to be challenged and pursue what needs to be pursued. It is vital to the industry that we are active and engaged with them to support their efforts. Through the SDBA and ABA, these and more regulations are actively being

challenged in the courts, other appropriate venues and by direct correspondence. The ABA is currently party to four different lawsuits opposing various regs, while lawsuits are the last resort of the ABA it has become a necessary tool in these cases. On a more local level this of course means heeding the calls to action from the SDBA when issued, generally during our legislative session. Some of the recent primary results in South Dakota do not necessarily paint a very banking industry friendly picture. I have said this before but our industry is not on cruise control. It seems that we have challenges coming from every direction, above and beyond managing the complexities of our day-to-day business. I hate to say that your engagement is needed more now than it ever has been in the past, but it is clearly needed and appreciated.

Lastly, as we are persevering through another election season, I would encourage all of you to attempt to understand as best you can the candidate you are considering voting for and if their record and stated actions are aligned with your own beliefs. Ultimately, we will not have meaningful regulatory reform without supporting elected officials who understand and are supportive of our banking system in our great country. 🇺🇸





from the executive office

KARLTON ADAM | President | South Dakota Bankers Association
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Stay Informed, Stay Engaged: Advocating for (Y)our Membership

July came and went in a snap and now the start of the school year is just around the corner. There is something about the bustle of back-to-school energy, the prospect of cooler autumn evenings, the Friday night lights, and the buzz of team and community spirit that always gets me excited this time of year. Don't get me wrong, I'm not quite ready to pull the pontoon out of the slip for winterizing quite yet, but I like that the start of the school year is almost like the start of a "second" new year, in a way. It's a good time to revisit the goals and ambitions we set back in January, and a time to appreciate the achievements we've already accomplished.

I write often and talk at length about the value of engagement, but I truly would be remiss if I didn't take every opportunity to remind you of what it means. And not just to and for our association and industry, but for our communities, our nation, and especially for those who may not be able to engage and advocate for themselves.

It is no secret that we are a nation fractured and divided on just about everything. It's sad and frustrating and in some cases, maddening. Believe me, like many, I've often shared a post in each of those camps, regularly at the same time. But I want to reiterate that in these times, it is of utmost importance that you stay informed, educated, and actively vote in elections; of particular importance, the general election on Tuesday, November 5th. Ahead of that date below are some important dates to keep in mind:

- September 20 - Absentee voting begins
- October 21 - In-person general voter registration deadline AND Mail general voter registration deadline
- November 4 - Early general voting end date AND General Vote by mail: in-person request deadline
- November 5 - General Election Date

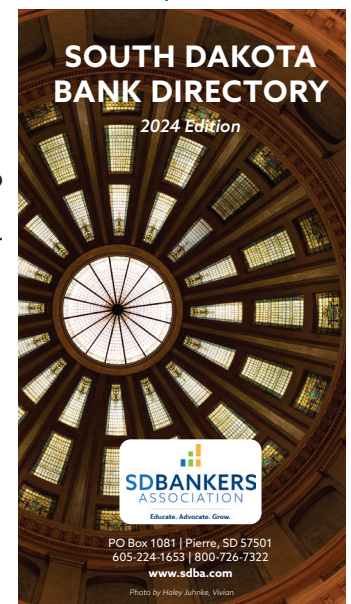
I invite you to familiarize yourself with the South Dakota Secretary of State's website, <https://sdsos.gov>. There, you can navigate to the Division of Elections where you will find general information on the election, assistance and information on ballot questions, review election resources such as where to vote and request an absentee ballot, view sample ballots and more. Folks, this site is a wealth of information and resources. And if you're not a registered South Dakota voter yet, you still have time to get that done, too! Click on the "Register

to Vote" button to complete the form before October 21st!

As the election continues to take shape in the coming weeks, the SDBA will be providing information and explanations of ballot measures via our database distribution lists. Now would be a really great time to login to your SDBA profile to ensure we have your current email address, but also review your profile for any necessary updates. Has your title or job function changed, or have you gotten married and your name has changed? Are you receiving the communications that interest you? Have you switched banks? These changes can all be made within your profile when you go to <https://sdba.com/login>. If you don't have a profile, you can easily request one at the same link. And remember: if your bank or business is a member or associate member of the SDBA, so are you! Your bank or business' membership allows you access to exclusive notices, event discounts, services and products.

Finally, while we're talking SDBA membership, it is about that time that we start working on our 2025 SDBA Bank Directory. Our partner, NFR Communications, recently contacted each SDBA member bank via mail about updates to your bank and early bird orders. Each member bank, branch, and associate member receives one complementary copy of the directory, which arrives by mail at the beginning of every year. The directories are small, spiral-bound books, about 4 1/2" by 8 3/4". For reference, a picture of what the 2024 directory looks like is pictured here. We have had a run on requests for additional copies and for some reason, we ran out this year. For that, we apologize. So, if you are interested in ordering a larger quantity of directories for 2025, head to <https://sdba.com/bank-directory> and place your order now.

On that note, I want to extend my sincerest gratitude to our bank members and associate members for your continued investment in the SDBA, and your friendship. Have a great August, and I look forward to catching up with you in September. 🌈





south dakota bankers insurance & services

MIKE FEIMER | President | South Dakota Bankers Insurance & Services Inc.
605.660.2341 | mfeimer@sdba.com

Building Trust Together: NewVision Security's Partnership with South Dakota Banks



*Cameron Fleck
Owner, NewVision Security*

At NewVision Security, we believe that protecting South Dakota's banks is more than just a job—it's a partnership built on trust. As a trusted partner to the South Dakota Bankers Association (SDBA), we're deeply committed to understanding the unique challenges banks in our region face.

Local Expertise, Personalized Solutions

What sets us apart? It starts with our local teams of certified experts. We don't believe in one-size-fits-all security. Instead, we take the time to get to know your bank's individual needs and culture. Whether it's installing the latest security cameras or integrating fire protection systems, our goal is to create a solution that feels like a natural extension of your operations, not a disruption.

Trusted Brands, Seamless Integration

We've handpicked trusted brands like DMP, March Networks, and AXIS because we know that reliable technology is the foundation of effective security. But it's not just about the equipment—it's about how it works with your existing systems. Our experts ensure smooth integration with your core banking platforms, whether it's Jack Henry, FiServe, or others, making security one less thing for your IT team to worry about.

Your Success, Our Priority

Security isn't just about protecting assets; it's about protecting your reputation and the trust your customers place in you. We're dedicated to making security simple and straightforward. Our solutions aim to reduce operational expenses, enhance safety for your employees and customers, and ultimately, contribute to a more efficient and welcoming banking environment.

A Partnership That Exceeds Expectations

Our commitment to partnership is best expressed by those we serve. Ken Hoff, Facilities Manager, Starion

Bank, shares his experience:

"We have banks in 16 locations, so having a reliable security partner is crucial. My longstanding relationship with Cameron Fleck at NewVision Security gave me confidence in choosing them for Starion Bank. They've exceeded our expectations with competitive pricing, tailored solutions for our multi-state operations, and seamless integration with our existing systems.

Their responsiveness is unmatched. The 24/7 monitoring and innovative chat feature allow us to resolve issues immediately. I can always count on them for prompt and professional service.

NewVision Security truly understands the needs of financial institutions and consistently delivers top-notch service. I highly recommend them to my fellow banking professionals."

Partnering for a Stronger Future

When you partner with NewVision Security, you're not just getting a service; you're gaining a team that's invested in your bank's success. We're constantly evolving and learning alongside the SDBA, ensuring we stay ahead of emerging threats and industry trends. Our commitment is to provide ongoing support, keeping your bank secure and allowing you to focus on what you do best: serving your community.

Let's build a safer, more secure future for South Dakota banking together. 🏡





quad state convention

HALLEY LEE | Administrative Vice President | South Dakota Bankers Association
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Conventional Convention?

If you attended the 2023 SDBA/NDBA Annual Convention in Sioux Falls, you learned that 2023 marked the 30th year of jointly celebrating our conventions! Given that the average length of a first marriage in the US is 8 years, I'd say we may be on to something!

Over the years, wedding trends have changed considerably. White poofy wedding dresses with long trains vs. strapless mermaid styles dresses. White gold wedding rings vs. yellow gold vs. rubber wedding bands. Church weddings vs. barn weddings vs. destination weddings. Registering for china at your local gift shop vs. online registries. Clergy vs. judges vs. online ordained officiants. The list goes on and on. Wedding trends are almost like the weather in South Dakota... wait 5 minutes and it will change!

The same holds true for convention. Back in the day, conventions were three days long. This was the one time each year you could connect with your colleagues. There was no social media or technology to keep everyone connected. For several years conventions were held on Friday and Saturday. For many years, formal dances were held where women wore cocktail dresses and men wore suits/tuxedos. In 1952 the SDBA Annual Convention was held in Mitchell, SD. In 1978, the SDBA annual convention played host to a ladies golf tournament, a mens golf tournament, a bowling tournament AND a tennis tournament. In 1990, fun-runs became part of the regular agenda.

As you can see, conventions, like weddings, have changed with the times and will continue to do so. And not unlike weddings, the advent of the internet, social media and influencers has greatly impacted the final product. I can't imagine planning an event of this magnitude without my computer or the internet, relying only on snail mail and Ma Bell (I know! I'm dating myself!)

As we accept the challenge of planning the 2025 Quad States Convention, we will look both backward and forward. What worked? What didn't? What should we bring back? What should we retire? And as always, we will keep you, the attendee, at the forefront of our minds.

Currently, there are five generations represented in the workforce. Each generation has unique requirements for a gathering and planning an event that meets the needs of ALL attendees is challenging. But we are up to the task. We will strive to work hard to plan an event that is attractive to ALL of our attendees. We know not everyone is going to like everything we do,

but our goal is to put together an event that piques your interest, that makes you curious, that makes you want to come and learn more, and that makes you want to stay 'til the very end. You know -- FOMO!

We'll be working on finding speakers that resonate with you on different levels. We're planning outings that are unique and intriguing. We're putting together special touches that we hope will make your experience memorable.

So mark your calendars NOW. June 8-10 in Rapid City, SD. Let's be unconventional! Let's set some trends! Let's celebrate our valuable partnership with our fellow state banking associations. Let's make 2025 spectacular! 🎉



*Trendy? Vintage? Or just plain hilarious?
The times, they are a-changin'!*

Share your stories with us

BANKERS IN ACTION



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- COMMUNITY IMPACT
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2024 AG CREDIT CONFERENCE

July 17-18, 2024 | Ramkota Hotel & Conference Center | Pierre, SD

The 2024 Ag Credit Conference brought some great content, an exhibit hall of beneficial resources, and plenty of networking opportunities. Glad so many of you could join us in Pierre!

Thank you to our Ag Credit Committee Chair, Tate Thorstenson, for leading the event, and to the entire ag committee for their work in orchestrating this year's conference. Speakers included: Coach John Stiegelmeier, Dr. Joseph Santos, Eric Snodgrass, Sam Miller, Denny Everson, Robert Hayes, Robert Meadors, Ed Elfmann, Troy Bockelmann, Matthew Elliott, and James Olson. In addition to our speakers, we welcomed Commissioner Summer Mersinger, and a young producer panel consisting of Kelsey Geraets, Drew Kraft, and Kyle Oakley.

Lastly, a huge thank you to our exhibitors and sponsors for joining us at this year's event! We are grateful for your partnerships. Sponsors: Farmer Mac, Ag Resource Management, Pifer's Auction & Realty and Land Management, USDA/NRCS, First Fidelity Bank, and Graduate School of Banking at the University of Wisconsin - Madison.





A Lasting Legacy: Denny Everson



If you've ever wondered how the National School for Ag Bankers began out in Spearfish, SD, look no further than Denny Everson. This program began 25+ years ago, but his experience goes far beyond that.

Setting the Stage

Denny's story began in 1976 when he first attended Midwest Banking School in Morris, MN. There, he met Robert Craven, with whom he later founded the National School for Ag Bankers. After spending time in Omaha, NE with Farm Credit, Denny returned to Yankton, SD in 1984 to work at First Dakota National Bank. He was then approached by the University of Minnesota Morris to become an ag instructor. While teaching there, both fundamental and advanced ag classes ran simultaneously. In hopes of gaining more participants, the program was moved to St. Paul, MN. Unfortunately, it did not survive the move.

After Everson stepped away from the program for a short while, he and fellow ag instructor, Craven, saw the benefit of ag school and had an idea to move it to South Dakota. There, they were welcomed with open arms by the South Dakota Bankers Association to support and sponsor this endeavor. Everson and Craven brought the National Ag School to life out in Spearfish, SD, where it is held to this day. Roughly seven years ago, the school expanded to become a national school, reaching beyond South Dakota's borders. Everson recalls that there were some years where participants from up to ten different states were in attendance. From Oklahoma, to Georgia, to Wisconsin.

"Denny's willingness to share his knowledge and wisdom with other bankers is unparalleled. He has the ability to keep students engaged in learning and have fun while doing it. It was a real joy to be one of his teaching partners for over 30 years. I will really miss teaching with him." - Robert Craven, Associate Director, Center for Farm Financial Management, University of Minnesota.

Ag School: Beginning to Advanced

So, what's the difference between the two schools? Beginning ag school is a very different curriculum than advanced. The first year of school is a fundamental year where participants incorporate bank SIM, which is a re-creation of a one-county bank where they compete with one another to see who can run their bank the best. "Beginning ag school makes us unique across the

United States and gives the instructors a lot of teachable moments," Denny recalled.

Participants are encouraged to wait a couple of years after they've attended the beginners school by going back to their respective banks to gain more experience. With advanced ag school, the curriculum doesn't start with the basics. It begins on another level and becomes more advanced, expounding on economic factors. Everson indicated that most participants attend both schools.



Impact of Ag School

Over the years, there have been around 2,300 participants in the National School for Ag Bankers. Denny hesitates to refer to them as students because they aren't. They are banking professionals who are there to get a further education in what they do.

During the 2024 SDBA Ag Credit Conference in Pierre, Denny asked past participants of ag school to rise from their seats and nearly 90% of the crowd rose; a prideful moment. While remembering them all by name can be a challenge, he knows so many of them have gone on to be what he know they would be...great banking professionals, especially in the ag industry.

"I had the privilege of having Denny Everson as one of my instructors at the National Ag School in 2022 & 2023. As a young Ag lender in the industry, Denny was able to share his vast knowledge and experiences and help me to go out and be the best lender I can be." - Michaela Menninger | Business Development Officer, BankWest

Challenges

Everson stated, "the biggest challenges arise when you're approaching times of volatility. There have been three moments over the years that come to mind: 9/11, Mad Cow Disease in 2003, and Fannie Mae's fall in 2008. These events had a dramatic effect on agriculture."



Pictured with fellow Ag School instructors, Nate Franzén and Sam Miller

As a curriculum director, Denny would ask himself, "What are we going to change up for the times? We need to have curriculum that fits the needs of the day, especially as it applies to the advanced school." It's no surprise that there were an increased number of participants during those times, especially with beginning ag school.

"There are many words I could use to describe Denny Everson and the impact he has had on the Ag Banking profession, his community and me personally but I can condense it down to five words: innovator, advocate, teacher, mentor and friend." - Sam Miller, Principal | Fox St. Advisors | Appleton, WI

What Stands Out

As much as Everson has appreciated all of the participants that have attended ag school over the years, the real treat has been the opportunity to work with all of the instructors that have come and gone. "Teaching side by side, and teaming up together. They are tremendous professionals in their own right."



Next in Line

Alex Wagner, currently an instructor for the program, is Everson's successor. When asked what advice

he had for Wagner, Everson stated, "Always be aware of the changing times and understanding how that should affect the curriculum and what you talk about to the benefit of the participants."

Ending Notes

Denny Everson is retired from First Dakota National Bank in Yankton, where he served as president of the agri-business division and director of branch administration. We are beyond thankful for all of Denny's time and dedication to the National Ag School Program, and to the ag banking industry as a whole. Those shoes will be tough to fill. 📊

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Emerging Leader of the Month

Ashtin Higgins



As part of the SDBA's mission to grow South Dakota's future bank leaders, we feature a monthly emerging leader. This month's feature is Ashtin Higgins of First Fidelity Bank in Burke, SD.

First-Ever Job

I was fortunate to learn the value of hard work and good work ethic from my parents,

who owned their own siding and construction business. When I was younger, I would help with construction site clean-up and assist on the job sites as needed. During high school I worked as a cashier at the Rock Port Market in Rock Port, Missouri. I enjoyed stocking and facing the shelves when the store wasn't busy, but most of all enjoyed interacting and getting to know all the customers who shopped at the store. Being a cashier at the grocery store taught me the value and importance of providing exceptional customer service.

Emerging Leader Story

My emerging leader story began in Missouri in 2007 when I accepted a position with the City of Rock Port as Deputy Clerk. Soon after, in 2009, I was hired as the City Clerk and Court Administrator and served the City of Rock Port until 2018. My primary job duties included preparing the city budget and financials, organizing multiple city board meetings, and the responsibility for



all administrative tasks and oversight associated with the Municipal Court. I had many responsibilities and challenges while working for the city, all of which helped prepare me for the roles I would later have in the banking industry. I married a rancher in 2018 and moved to the great state of Nebraska, close to the South Dakota state line, which brought me

into the banking industry. Shortly after getting married, I was hired as a loan processor at the Gregory branch of First Fidelity Bank. I quickly developed a love for my role in the banking industry and my coworkers became my

second family. In addition to my loan processing duties, I was also responsible for assisting customers with opening new accounts and making changes to existing accounts. After a few years of working as a loan processor, I knew I wanted a position where I could utilize my



skillset more fully. I patiently waited for a position to open within the bank and in October 2022, I was hired as the Deputy Internal Auditor for First Fidelity Bank in Burke.

What She Likes Most About Her Job

I currently work as the Deputy Internal Auditor for First Fidelity Bank in Burke, SD. My work primarily consists of auditing the internal operations of the bank, along with some compliance auditing. My favorite part of my job in the banking industry



is traveling to each of our 11 branches and performing on-site audits. I enjoy getting to know the employees that work at each branch and getting to know and understand how each branch operates.

If She Could Have Any Job Outside of Banking

If I weren't in the world of banking, I would be a life coach. I am very passionate about personal development and being the best version of myself. I want to

help others be the best version of themselves and reach their true potential.

Her Life's Passions

My biggest passion in life is my family. My husband John and I have two daughters, Daytona (16) and Adrienne (13). I am also very passionate about helping oth-



ers and I take great pride in leaving things better than I found them, whether it be people, places or things.

How She Unwinds

My ideal place to unwind is at the Missouri River. It's one of the few places I feel that I can truly unwind, and I go every chance I get. I also love kayaking, fishing, hunting, listening to music, and traveling. There's nothing I love more than going to a good rock concert.

Little Known Facts about Her

I have always been known for my dimples. According to my mom, who may be a little biased, they make everyone smile. When I was younger my cousin would stick her fingers in my dimples and say, "You could plant a garden in those things!". 🌱



KNOW AN EMERGING LEADER?
Nominate them! We would love to share their story!

✉️ Send to: LNorton@sdba.com



NEXT STEP SDBA EMERGING LEADERS SUMMIT

October 28-29, 2024

Holiday Inn City Centre | Downtown Sioux Falls, SD

NEXT STEP: Emerging Leaders Summit is designed to help cultivate, connect, engage and empower South Dakota's future bank leaders. This event will encourage emerging bank leaders to find and express their voices within their organizations, communities and the banking industry and provide opportunities to network and exchange ideas with other industry professionals. It will also increase emerging bank leaders' knowledge of topics of interest to the banking industry and promote involvement and advocacy.

REGISTER NOW



sdba.com/events





*Sarah Wilson
Vice President, Mortgage Sales
Manager, First PREMIER Bank*

Registration Open for the 2024 SDBA NEXT STEP: Emerging Leaders Summit

As the current Emerging Leader Chair and Vice President Mortgage Sales Manager at First PREMIER Bank, I am thrilled to invite fellow emerging bank leaders in South Dakota to

join me at the NEXT STEP: Emerging Leaders Summit. As a young professional in the banking industry, it can sometimes feel overwhelming to navigate the path to leadership. That's why the NEXT STEP: Emerging Leaders Summit is the perfect opportunity for emerging bank leaders in South Dakota to come together, network, and gain valuable insights to help propel careers forward.

Taking place on October 28-29 in Sioux Falls, this summit is designed to cultivate, connect, engage, and empower South Dakota's future bank leaders. The agenda is packed with informative sessions led by industry experts, networking opportunities, and even a fun tabletop escape room activity.

One session I am particularly excited about is the discussion on Finding and Working with Your Dynamic Duo, featuring former South Dakota Governor Dennis Daugaard and former Lt. Governor Matt Michels. I believe their insights on building successful partnerships that complement our strengths and accelerate our success in the banking industry will be invaluable.

As emerging leaders, it is essential for us to continuously develop our skills and adapt to the ever-changing business environment. The summit will offer sessions on skill development through a systematic approach, coaching cycles, and leadership traits that will help us enhance our professional growth and effectiveness.

Furthermore, the summit will provide a platform for us to network and exchange ideas with other industry professionals. Building a strong network of contacts within the industry is crucial for our career advancement and staying up-to-date on industry trends. The networking opportunities at the summit will allow us to connect with peers, share experiences, and potentially form valuable partnerships for the future.

I am also looking forward to the sessions on mental health awareness and stress management. As leaders, it is important for us to prioritize our well-being and support a positive work environment for our teams. These sessions will provide us with tools and strategies to maintain a healthy work-life balance and support our

overall well-being.

Lastly, the opportunity to participate in a networking break with puppies from the Sioux Falls Humane Society is a unique and fun way to take a break and support a local organization. I am excited to meet these furry companions and potentially provide them with a loving home.

I invite you to join me at the NEXT STEP: Emerging Leaders Summit and take the next step in our career development. Let's come together, learn, network, and grow as leaders in the banking industry. Register now to secure your spot and join me at this valuable summit. See you there! 🌈

SDBA Emerging Leaders Work Group Elects Sanderson as Vice Chair



The South Dakota Bankers Association Emerging Leaders Work Group recently elected Lloyd Sanderson, Director of Service Center, Dacotah Bank in Aberdeen, SD, as the group's 2024-2025 Vice Chair. Sanderson will serve alongside Sarah Wilson, Vice President, Mortgage Sales Manager, First PREMIER Bank, in Sioux Falls, SD, the group's current Chair.

"I'm excited to grow my involvement with the SDBA through my service in the Emerging Leaders Work Group, and now as the newly elected Vice Chair," Sanderson said. "Through my leadership journey, I've learned to foster and develop company and team culture, build resilient teams, enhance internal and external customer satisfaction, and optimize strengths and talents within our organization. Being given the opportunity to bring my expertise to the SDBA and the Emerging Leaders cohort is exciting, and I want to thank my peers for trusting me with this task."

The Emerging Leaders Work Group helps steer the SDBA's efforts to grow and develop South Dakota's future bank leaders. For information on how you can get involved, go to www.sdba.com/emerging-leaders. 🌈

bankers in action

First Bank & Trust Gives Back

Brenna Garbers and Adam Price

In a new partnership with local non-profit organizations, First Bank & Trust (FBT) provides financial education to their employees and demonstrates a commitment to the financial wellness of the community. Collaborating in advance to ensure the material presented is relevant and impactful, FBT tailors financial wellness presentations to address the specific needs of the employee base.

Sessions are offered through staff meetings, lunch & learns, or one-on-one sessions, providing a variety of options to connect personally with a banker and fostering an open environment for questions and conversation. This approach helps break down barriers and build trust, which is crucial for effective learning and engagement.



FBT's initiative to provide financial wellness education covers a range of topics from basic personal finance concepts to more complex topics like mortgages, retirement plans, and wealth management strategies. Some audiences even request information on establishing a successful business. Equipped with this knowledge, individuals can make informed decisions that can lead to a more secure financial future.

In partnering with these organizations to address the multifaceted aspects of financial health, the bank representatives contribute to the economic well-being of individuals and the broader community while building relationships and sharpening their own presentation skills.



Additional Community Involvement by FTB



Rake The Town is a city-wide event that serves individuals within the Sioux Falls City limits, Brandon, Harrisburg & Tea over the age of 60 who do not have family available in the area to help with their yard work and are not financially or physically able to do the work themselves. Over 1,200 volunteers are needed every year to rake the yards of nearly 400 elderly and disabled homeowners in the Sioux Falls area. Rake the town is beneficial to senior homeowners who want to remain independent in their own home but need a little extra help with chores.



35 members of the Technology & Brookings Mortgage departments built 25 beds in about 1 hour! The FBT Community Fund paid for the materials and now 25 more kids in the Brookings area now have a bed to sleep on! Sleep in Heavenly Peace (SHP) is a nationwide organization with local chapters that provides free beds to kids who don't have one. Their motto is No Kid Sleeps on the Floor in Our Town! "It's hard to believe, but there are kids in our towns who sleep on the floor each night because they don't have a bed."



Why Conducting a Phase I Environmental Site Assessment is a Sensible Business Decision

Leslie Murphy

Purchasing commercial property can be an excellent investment, but both the purchaser and the lending agent must do their due diligence. If there are environmental problems at a site, the current owner of a property can be held liable for the damage and clean-up costs.

Conducting a Phase I ESA on a commercial property is a sensible business decision and is often required by lenders when seeking financing for the purchase of the property. This article will explore what a Phase I ESA is, the process of conducting the Phase I ESA, and what the findings mean.

What is a Phase I Environmental Site Assessment?

A Phase I ESA is essentially a background check for the property. It is an information-gathering process to look at actual or potential environmental contamination at the site. The Phase I ESA will identify any operations or activities that have caused, or may cause in the future, a release of a hazardous substance or petroleum product. These releases are known as Recognized Environmental Conditions (RECs).

A Phase I ESA will gather information about the environmental and business risks associated with the property. Gathering this information before purchasing a property will support an innocent landowner's defense against liability for environmental contamination at the site.

Who Can Conduct These Assessments?

A Phase I ESA must be conducted by a "qualified environmental professional." A qualified environmental professional is defined as someone who possesses the sufficient and specific education, training, and experience needed to develop professional opinions and conclusions about the environmental conditions at the site.

An environmental professional cannot guarantee there is no liability or risk at a site. Even the most thorough environmental professional may not identify all existing conditions, but relying on such professionals does help manage the risk. They will have the knowledge, skills, and abilities to determine the likelihood of a property being impacted by hidden environmental hazards. They will provide insight and opinions based on their experience and professional judgment.

What Results Can I Expect from a Phase I ESA?

At the end of a Phase I ESA, your environmental professional will summarize findings and make recommendations based on their best professional judgment.

If environmental concerns exist, you will see one or more of the following results from the assessment:

- o Recognized Environmental Condition (REC): A

REC finding indicates that there may be contamination of the site.

- o Controlled Recognized Environmental Condition (CREC): A CREC finding indicates that previous contamination was identified and investigated by regulatory authorities. In this case, the contamination is still present. As a new property owner, you must continue to comply with any engineering and/or institutional controls that have been put in place to manage the site.

- o Historical Recognized Environmental Condition (HREC): A HREC finding identifies a historical release on the property that was properly remediated. The state and/or federal authorities closed out the clean-up activities and the property can be redeveloped.

If your property has no RECs, the purchase and development of the land can move forward. If the Phase I ESA identified RECs on the site, a Phase II Environmental Site Assessment may be warranted to further confirm the findings and identify potential risks. Underground storage tanks are the number one source of environmental liability on properties.

If the Phase I ESA does not identify any concerns at the site or make recommendations, there is no need for any further assessments.

It is important to note that the absence of evidence does not mean there are no environmental hazards at a site. Unreported releases may exist but have not been discovered.

It is also important to note that a Phase I ESA has an expiration date. Federal regulations state that assessments must be less than 180 days old. Assessments between 180 days and 365 days need to be reviewed to ensure the information is still accurate. A Phase I ESA that was completed more than 365 days ago is no longer valid.

Is a Phase I ESA Really Needed?

The simple answer is No - there are no federal or state laws requiring a Phase I ESA prior to purchase. However, if you buy a property without having a Phase I ESA completed, you are buying the entire property. If a buried leaking fuel tank is discovered after the property is purchased, that tank is now your problem.

Why Would a Lender Request a Phase I ESA?

Commercial real estate transactions pose some risk, so lenders evaluate several factors when considering a borrower, including their plan for the property, their income, and other commercial real estate transactions. Lenders have a clear process for these reviews and the expertise to evaluate those considerations.

However, one question borrowers may not be able



1—The man with the putter is Charley Lee, Volga, Delmar Lowe, Sioux Falls, at left; George Henry, Minneapolis, at right.

2—The Camera caught these ladies on the way to the luncheon. Left to right, Mrs. E. R. Arneson, Custer; Mrs. O. D. Hansen, Elk Point; Mrs. Wallace Arneson and Mrs. Martin Koethe, both

of Custer.
3—"Checking up" is Bill Van Dyke, Sioux City. Flag holder is E. E. Erickson, Sioux City. Others are M. J. McGillivray, Clark, and E. F. McKellips, Alcester.

4—Stag party shot with Tom Harkison, Sioux Falls, and Verne Bartling, Chicago, standing,

while G. W. England, Sioux Falls, and China Clarke, Minneapolis, sit.

5—Settling up after the first nine holes are Tom R. Brisbine, Woonsocket, Morris Winter, Armour; F. O. Palmer, Canova, and Ray Plowman, Armour.

South Dakotans Meet at Sioux Falls

Speakers Spark Two-Day Sessions with Soil, Selling and Shortcuts

By Bob Wihren, Assistant Editor

In one corner a man in overalls and a big felt hat huddled over a battered but in-tune piano. It was an incongruous sight in the opulent but noisy atmosphere of the country club. Elsewhere in the club, other men were in more suitable business attire.

From the battered piano came rocking, rollicking rhythm. From the other corners, much conversation, back slapping and good natured laughter. It was bankers' convention time again in South Dakota.

Playing the prelude to the next day's business sessions was the overalled artist of the covered keyboard and mittened hands. Supplying the conversational accompaniment and frequently, the vocal choruses to his playing, were some of

the 350 bankers who converged on the city for the two-day meeting.

Actually, the convention had begun at 1 o'clock Friday afternoon, June 20, when registration officially started in the Cataract hotel. It followed through with a golf tournament starting at 1:30. Registration continued at the hotel all afternoon and well into the evening. Golfing at the country club course did likewise. It was close to 5:30, starting time for the stag party, when the last few finished up on the short, tricky 18th hole.

Mixed in liberally with the golf, registration and theater parties for the ladies were the perennial little "get-togethers."

Friday wasn't entirely a pleasure day. Not at all. For the executive council, it called for a 2:30 meeting—and little or no golf.

Just as the weather man had predicted, it was dark and threatening that afternoon. What bankers went out were spared the rain but not the threats. Without the beaming sun of the "Sunshine State," participation in the golf tourney was small.

Safe and sheltered in the lush club, attendance at the stag party neared 100 per cent. There were mighty big attractions there. Rumor had it that the Sioux Falls Clearinghouse Association had spared no expense in staging this party. Long before the evening was over that rumor was confirmed to the satisfaction of all.

After sampling Sioux Falls banks' hospitality for more than an hour and a half, it was time for the stag supper, buffet style. From heaping platters of roast beef, down the line past turkey, ham and tuna to olives and celery paraded the bankers. Plates were heaping and everyone satisfied. Another murmur of full-fledged approval.

Nominations and resolutions were

(Continued on page 89)

turn page ->

to answer concerns the property's environmental condition. A Phase I ESA conducted by a qualified environmental professional will identify potential issues at the site and help manage your risk.

Prior to disbursing funds on a real estate loan, commercial lenders may want to protect themselves in the event of a loan default or foreclosure. As discussed above, a property owner could be liable for clean-up costs related to environmental contamination on commercial properties. The lender would seek a degree of certainty that if foreclosure occurs, the property will not represent an environmental risk to the lender. Moreover, the lender does not want the buyer to accidentally purchase a problem property. Unanticipated environmental issues at a site can lead to even more significant prob-

lems, including large-scale remediation projects, and can severely impact on borrower's cash flow and ability to repay a mortgage.

It is in both the buyers' and the lenders' best interest to satisfy environmental due diligence with a Phase I ESA to make an informed business decision before proceeding with a transaction.

BANNER
engineering a better community

scholarships

First Bank & Trust Awards Scholarships

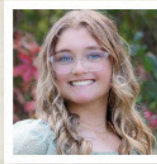
Kevin Tetzlaff, President and CEO

First Bank & Trust is passionate about education, for both their employees and their customers. The bank aims to empower future leaders by providing financial assistance through the First Bank & Trust Community Scholarship Program. We are pleased to announce that the following individuals have been selected as 2024 Community Scholarship winners, each receiving a \$1,000 scholarship for college tuition expenses.

"This year's recipients have demonstrated excellence in both the classroom and in their various activities," said Kevin Tetzlaff, President and Chief Executive Officer of First Bank & Trust. "It's an honor to provide each of these talented individuals with a scholarship."



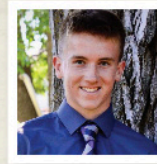
Andrew Barnes



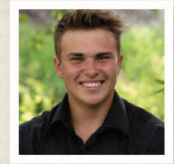
Brooke Henrichs



Claire Dage



Colton Trooien



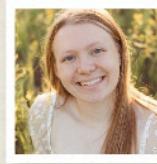
Dylan Wolf



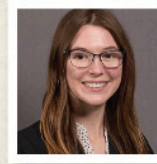
Elijah Anderson



Emma Dierks



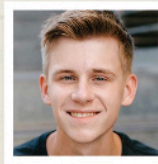
Emma Schultz



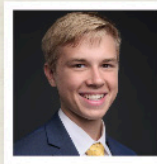
Haley Evenson



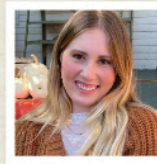
Hope Karels



Jackson Barnes



James Peterson



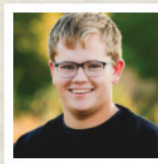
Jennica Pitts



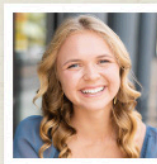
Kadence Bowne



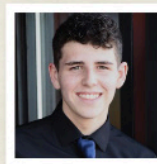
Lauren Roberts



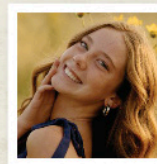
Michael Naber



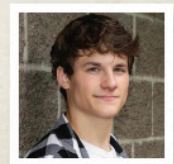
Savannah Ryburn



Scott Karels



Taylor Post



Zach Andresen



NMLS #409296

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schools

Graduate School of Banking Colorado

Pictured here are the attendees of the state dinner for North Dakota and South Dakota at the Boulder Roadhouse Depot in Colorado.

Thank you to both the North Dakota Bankers Association and South Dakota Bankers Association for sponsoring this outing and congratulations to the 3-year students!



SDBA Presents BankPac Contribution

Last month in San Diego, CA, Dylan Clarkson, Chair of the SDBA and President and CEO of Pioneer Bank & Trust, along with Karl Adam, President of the SDBA, presented their BankPac contribution to Rob Nichols, President and CEO of the ABA. Also pictured is Kristina Schaefer, EVP, General Counsel, and Chief Risk Officer at First Bank & Trust, who serves as Vice-Chair of the BankPac Committee.



Kirsten Sutton, ABA's EVP for Congressional Relations & Legislative Affairs, Kristina Schaefer, Dylan Clarkson, Rob Nichols, Karl Adam



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WWW.SDBA.COM

Digital Innovations in Today's Banking Environment

AUGUST 27, 2024

HILTON GARDEN INN SIOUX FALLS SOUTH | SIOUX FALLS, S.D.

Technology and innovation have been transforming financial services since long before artificial intelligence and iPhones, and your role as an IT professional is ever-changing, especially in today's environment. The SDBA Digital Innovation's Conference is designed to provide support as you keep on top of technology trends, navigate the business of banking, and build and sustain your bank's technology strategy—all to improve access and better serve your customers. This conference will provide you with an opportunity to learn from industry experts, network with IT colleagues, and visit exhibitors to see and experience the latest in products and services.



REGISTER TODAY!

Visit sdba.com/events for more information



2025 Scenes of South Dakota Calendar

The South Dakota Bankers Association is pleased to offer you the Scenes of South Dakota Calendar. This calendar will feature photos of South Dakota submitted by South Dakota bankers, their family members and customers. Your bank logo and name can be printed on each calendar to display in homes and businesses all year long. **Calendar orders are due by September 1, 2024, to get the low price of \$1.80* per calendar. Each order will have an additional \$25.00 production charge.**

The Scenes of South Dakota calendars are exclusive to SDBA member banks. These calendars are a great opportunity to thank your customers for their business and promote your bank. The SDBA logo is also included to emphasize the strength and security of South Dakota's banking industry. Please see the information below and order today! All orders will be shipped in November.

Name _____
Bank _____
Email _____
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Address _____
Quantity (minimum order 100) _____



CUSTOM IMPRINT

Please Note: Imprint area for bank logo and/or name is 10.375" wide x 1.25" tall. Bank logo and/or name to imprint needs to be provided in an Illustrator EPS or high resolution TIF file (300 dpi) and emailed to LNorton@sdba.com. Please supply all linked art and fonts required to print your file.**

- Use same imprint from the 2024 Scenes of South Dakota Calendar.
- Black bank logo (FREE) OR Color logo (add \$100 to order)
- New calendar order (Please provide bank logo/name according to file requirements above.)
- We've ordered before, but have changes to our imprint area.
(Please note changes in the Special Requests area.)
Would you like a proof emailed to you? Yes No, I do not need to see a proof.

Special Requests: _____

**\$65.00/hour (prorated) charge may apply if logo or imprint design changes need to be made to artwork supplied.

HOW TO SUBMIT YOUR ORDER

MAIL

South Dakota Bankers Association, ATTN: Laura Norton
PO Box 1081, Pierre, SD 57501

FAX

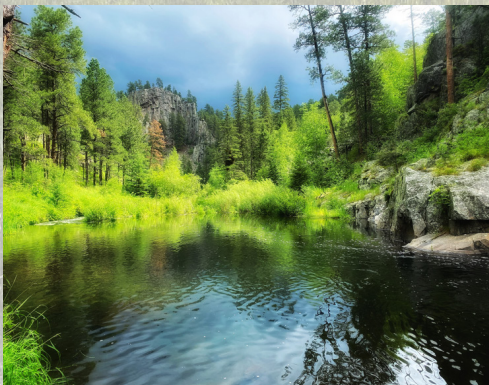
605.224.7835

WEBSITE

sdba.com/calendar



***Pricing Information:** Orders placed by September 1, 2024 receive the low price of \$1.80 per calendar. After September 1, price is \$1.85. Each order will have an additional \$25.00 production charge (layout for press run, in-house press proof, boxing, labeling), plus shipping. Logo will be black unless color is requested. **Orders will be billed when shipped.** Orders cannot be accepted after September 18, 2024.



UPCOMING EVENTS

Digital Innovations Conference

August 27, 2024 | Sioux Falls

The SDBA Digital Innovation's Conference is designed to provide support as you keep on top of technology trends, navigate the business of banking, and build and sustain your bank's technology strategy—all to improve access and better serve your customers. This conference will provide you with an opportunity to learn from industry experts, network with IT colleagues, and visit exhibitors to see and experience the latest in products and services.

SBA Minnesota Small Business Lenders Conference

September 12, 2024 | Minneapolis, MN

The SBA loan programs should be a key part of every lender's strategy. They are a proven tool for attracting new customers with competitive loans for business expansion and working capital needs. Don't miss this full day of premier education sessions designed specifically to help you optimize your organization's participation in SBA's lending programs and build your network of SBA program and industry experts.

2024 IRA School

September 17-19, 2024 | Sioux Falls

IRAs are one of the most complicated areas of bank personnel responsibility. Working with them is a process and must begin with a strong foundation. This IRA school can provide such a foundation through an extensive curriculum, covering both new and current IRA material, along with previous topics covered at the school that will be expanded on. This program is the quickest, easiest, and most comprehensive coverage of IRAs and HSAs.

Learn more and register for SDBA EVENTS

www.sdba.com/events >>>



Lead Strong: Women in Banking Conference

September 25-26, 2024 | Sioux Falls



Lead Strong: Women in Banking is an annual gathering that celebrates and empowers women in the financial industry. Join us for an engaging and enlightening event that focuses on the achievements, challenges, and opportunities for women in the world of banking.

Virtual Credit Analyst Development Program

Oct 7, 11, 28, 29, Nov 20, 21, 2024 | Virtual

The Credit Analyst Development Program is designed for credit analysts, credit officers, credit administrators, commercial loan officers/managers, loan review officers, branch managers and management trainees.

2024 Bank Trainers' Conference & Expo

October 9-11, 2024 | St. Louis, MO

Bank Trainers Conference is OnCourse Learning's three-day conference dedicated to the latest trends and tactics in training, learning and development (L&D), professional growth, and more. With inspiring keynotes, educational breakouts, hands-on workshops, and unique networking and entertainment experiences, it's a can't-miss event for anyone in the industry looking to connect, collaborate, and elevate.

2024 SDBA NEXT STEP: Emerging Leaders Summit

October 29, 2024 | Sioux Falls



NEXT STEP: Emerging Leaders Summit is designed to help cultivate, connect, engage and empower South Dakota's future bank leaders. This event will encourage emerging bank leaders to find and express their voices within their organizations, communities and the banking industry and provide opportunities to network and exchange ideas with other industry professionals. It will also increase emerging bank leaders' knowledge of topics of interest to the banking industry and promote involvement and advocacy.

How Youth Mental Health Impacts Your Workforce

As an employer, the youth mental health crisis in America is likely affecting more of your workforce than you realize. Two out of every five workers have a child under the age of 18, which means many of your employees could be taking on emotional challenges that are affecting their well-being and productivity. This ultimately impacts you and your business.

The Youth Mental Health Crisis

The mental health of young people has continued to decline for the last decade. 50% of all lifetime mental illness begins by age 14 and 75% begin by age 24. Young people are facing significant struggles during their most formative years. These mental health challenges often permeate into the relationships they have with their caregivers. These caregivers— who are your employees — can struggle in navigating how to help.

Many working parents aren't sure what resources are available to help. Some parents fear they'll face consequences if they need to take time away from work or adjust their schedule to help their child. In 2021, 45 percent of parents affected by their children's mental health felt they could lose their job or wouldn't be considered for a promotion if their child's mental health interfered with their work. 25% of working parents also didn't know if their employer offered mental health resources for children.

As an employer, you have resources available to help support your employees and their children who may be struggling with their mental health.

Youth Mental Health and the Impact it Can Have on Your Employees

Learn more about this topic and the resources Wellmark has available in our Health Matters podcast. This episode features Wellmark experts Dr. Matt Stanley, D.O., DLFAPA, senior medical director of behavioral health, and Cammy Jenkins, RN, CCM, vice president of health services.

What You Can Do as an Employer

There is no quick fix to the youth mental health crisis, but there are ways you can help your employees.

You can:

- Empower your workforce with information around early intervention and youth mental health.
- Remind your employees clearly and often about the covered care and resources available.
- Encourage leadership to be outspoken about your organization's commitment to ending the stigma surrounding mental health.

"Just as important as it is for families to make it safe to talk about mental health [at home], it's important in the workplace as well," said Stanley. "It's critical to have an empathic workplace for employees to know it's safe and okay to have those conversations."

The steps you take as an employer to address the youth mental health crisis not only affects the way your employees talk and feel about mental health at work, but also at home. It's important your [employees know they are supported by their employer](#) and have resources available when they need them.

Article provided by Wellmark's Blue @ Work. Questions? Contact your authorized Wellmark account representative or email us at blueatwork@wellmark.com

<https://www.wellmark.com/blue-at-work/insights/how-youth-mental-health-impacts-your-workforce>



PHOTO OF THE MONTH

Karl & Joan Adam, Dylan & Nicki Clarkson, and Rob & Rebecca Nichols attended the ABA Summer Leadership Meeting in San Diego, CA this past month.

Events | Schools | Webinars

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

SDBA EVENTS

SDBA Digital Innovations Conference

August 27, 2024 | Sioux Falls

SDBA Lead Strong: Women In Banking Conference

September 25-26, 2024 | Sioux Falls

Virtual Credit Analyst Development Program

October 7-November 21, 2024

SDBA NEXT STEP: Emerging Leaders Summit

October 29, 2024 | Sioux Falls

SCHOOLS

SBA Minnesota Lenders Conference

September 12, 2024 | Bloomington, MN

2024 SDBA IRA School

September 17-19, 2024 | Sioux Falls

ONCOURSE WEBINARS

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

The Right of Setoff: What Bankers Need to Know

August 14, 2024

Bank Accounting Bootcamp on the Basics - 5 part series

August 14, 2024

Managing a Successful Call Center

August 15, 2024

Flood Insurance: Diving Deep on Calculations and Timing Requirements

August 20, 2024

What to Do When a Customer Dies

August 21, 2024

Reg GG Compliance: It's Been A While

August 22, 2024

Managing Diversity & Inclusion in the Financial Services Industry

August 22, 2024

Bi-Monthly Compliance Briefing - 6 part series

August 23, 2024

Alert! Proposed BSA/AML Program Rule Changes

August 23, 2024

Reporting Impact of Capital Transactions in the Call Report

August 26, 2024

Deposit Regulation Training for Customer Service Representatives

August 27, 2024

TRID Hot Spots

August 28, 2024

Best-Ever Compliance Checklists for Consumer Loans

August 28, 2024

Reg O and W: Dealing with Insiders

August 29, 2024

Five Vital Steps for Proper Commercial Loan Documentation

August 30, 2024

New BSA Office Training

September 3, 2024

BSA/AML: Crypto and Virtual Currency

September 4, 2024

Navigating the Rules and Regulations of Fraud & Risk in FedNow® and RTP®

September 4, 2024

ECOA Small Business Lending Data Collection

September 5, 2024

IRAs from Start to Finish - Part 1: Building the Foundation

September 5, 2024

IRAs: Achieving a Working Knowledge from Start to Finish - 4 part series

September 5, 2024

Unclaimed Property Compliance for Financial Institutions

September 6, 2024

Schedule RC-R Part 1 and Part II - 2 part series

September 9, 2024

NACHA Quarterly Update - 4 part series

September 10, 2024

Total TRID Training - 4 part series

September 10, 2024

Posting with Confidence: Social Media Compliance

September 11, 2024

Small Business Lending Program

September 11, 2024

Reducing Risk by Managing Your ACH Expectations

September 17, 2024

Avoiding Check Fraud Liability: From Prevention to Loss Allocation

September 19, 2024

Secrets to Being a Great Call Center Agent

September 19, 2024

Marketing and Advertising Compliance All Day Streaming

September 20, 2024

Beneficial Ownership Update for Customer Service Representatives

September 20, 2024

Auditing Your Nonresident Alien Accounts: W-8BEN and 1042S Reporting

September 24, 2024

Deposit Regulation Study Part 1 - Regulation D and CC

September 24, 2024

Deposit Regulation Study: Dive Into 10 Regulations - 4 Part Series

September 24, 2024

Digital Banking Issues - What Are the Compliance Requirements?

September 25, 2024

Testing Your Technology: What Components of Tech Should You Audit?

September 25, 2024

Fraudulent Cashier's Checks: Best Practices for Avoiding Losses

September 26, 2024

Adding the WOW Factor to Your Credit Memorandum

September 26, 2024



lead strong:
Women in Banking

September 25-26, 2024
Sioux Falls Convention Center



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