

# SDBANKER



OFFICIAL PUBLICATION OF THE SOUTH DAKOTA BANKERS ASSOCIATION | **DECEMBER 2024**

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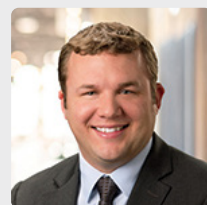
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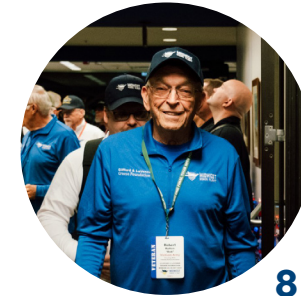
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## message from the chair

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# Forward

As I am writing this for publication for our SD Banker December issue, I am relieved that we have clear election results. The elections of November 5th are now over a month behind us. Regardless of the outcome of our Presidential election I am grateful that the country is headed towards a coordinated and smooth transition of power. On November 6th, as we all experienced, I was relieved to wake up to a clear winner of the election, sparing all of us the pain and arduous process of contested election results.

Our obligation, as members of the South Dakota Bankers Association is to support the candidate, initiatives and general legislation that supports the interest of the Banking industry. In this regard, we could be considered politically agnostic. In this article, I will examine how the results of the Presidential, Senate and House elections may impact our industry as I borrow from those more expert than I.

Of course, each Presidential election is historic in some fashion. In this case, I would say the results are certainly unique. Nearly, if not all, prognosticators of the Presidential election results were wrong. (including myself) Not wrong, necessarily by the outcome, but more by the timing of the results. In November I had the privilege of hearing from political reporting experts from both Punchbowl and Axios while attending the American Bankers Association Annual convention in New York City. Both experts from each organization, among many others, were very confident that the results would not be known for days, if not weeks, from the 5th of November. We know now that the 47th President, Donald J. Trump, was the clear winner, the results galvanized by the 6th of November. Regardless of your preference for the winner of the Presidential election, the fact that Trump received most of the Electoral votes and the Popular vote supports the unanimity of the results and thus, the Country. President Elect Trump, joins the company of President Grover Cleveland as the only other President to serve nonconsecutive terms. An important side effect of the resolute victory could also be the lack of civil strife that a contested and very narrow victory by either candidate could have caused.

The Senate has gained Republican control, and as of this writing, the House of Representative is unknown, but with the Republican party edging ever closer to control. If the House does flip to Republican control it will be at a narrow margin which historically has proven challenging, but is still a major Republican win. Particularly, with what could be impactful were the changes

that will likely impact Banking in the United States. Current Senate Banking Committee Chair, Sherrod Brown was defeated and Tim Sheehy in Montana defeated Committee Member, John Tester. Senator Tim Scott of South Carolina is scheduled to become the next Chair of the Banking Committee. Senator Scott has been a long-time critic of government overreach. However, as President Elect Trump is making his cabinet appointments Senator Scott may be considered for an appointment in the administration.

In summary, the results of the Presidential, Senate and House of Representatives are likely going to be positive for our industry. Historically, Republican control leads to less regulation and generally a more favorable, free market-based business environment. An environment that is better for the Banking industry is better for United States citizens living in the communities we serve.

With the barrage of non-sensical proposed regulation, final rules, mandates, and laws that have (will) adversely impacted our industry, we were due for a win. I do not know if our industry will enter a period of de-regulation but we may at least have a reprieve from new burdensome regs, rules, etc. Given the Season, let us consider this an early Christmas present. 🎁

Best regards,

Dylan S. Clarkson  
President & CEO, Pioneer Bank & Trust  
Chair, South Dakota Bankers Association

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## from the executive office

KARLTON ADAM | President | South Dakota Bankers Association  
605.224.1653 | kadam@sdba.com

# Elections Matter: Preparing for the 100th Session of the South Dakota Legislature

Season's greetings, friends! Another year has come and nearly gone. During this season of gratitude, I find myself reflecting on the year that has past, getting lost in where we've come from and where we are going. In a world that is so easily divided, it is true it is hard to find things we are united on. Still, united we must stand.

Regardless of your political affiliation or how you voted on November 5th, one thing remains clear: elections matter. In Washington, D.C., the balance of power has shifted. Republicans not only won the White House, the party also secured the majority in the U.S. Senate by a 53 to 47 margin. Additionally, South Dakota Senator John Thune was elected as the Senate's new Majority Leader. In the U.S. House of Representatives, republicans retained a majority with 219 republicans and 213 democrats and three races still uncalled at the time of writing this column.

In the South Dakota legislature, republicans will once again maintain a super majority in the state senate and state house. Senate republicans have a 32-3 vote advantage over democratic lawmakers and the House currently sits at 64-6 margin over democrats as we prepare for the 2025 legislative session.

I highlight this for you because one, I am a habitual recapitulator. Seriously, I can't help myself. Just ask my family, friends and colleagues. But two, and for good reason: recapping it without dwelling on it helps me, as I hope it helps you too, to fully understand and appreciate our need as bankers, community members and advocates, to support South Dakota's dynamic and intricate banking and financial service industry. Alongside agriculture and tourism, South Dakota's banking and financial services industry generously supports our state's GDP, provides jobs, enables community development, and much much more.

Recalling past legislative sessions both at the federal and state levels, I am proud of how the SDBA and our members, alongside other pro-business advocacy groups, have helped steer and advance reasonable 'fact-based' legislation. Together, we advocate for the banking and financial services industry, and gained commitments to individual responsibility, economic freedom and free enterprise.

However, there has been a growing number of policymakers with independent and often unproven views

of business and banking policy in South Dakota. Many of their viewpoint's conflict with how the banking industry views reasonable and balanced policy positions.

We must continue to emphasize to policymakers that the SDBA supports a free market approach to lending and investment decisions based on a bank's business model and risk tolerance, while complying with current laws. This free-market approach has given this nation the strongest and most resilient financial system in the world, and the increasing efforts by policymakers from all sides of the political spectrum to intervene in those decisions undermines that system. Policymakers should seek opportunities for less, not more, government intrusion into the free-market system to make our state a more attractive place to do business.

I underscore this for you as leaders of your banking organizations and leaders in the communities you serve. This is not an "SOS", but rather a request for you and members of your organization to use your voice and the relationships you have to advocate and assist our industry in the lawmaking process.

We anticipate "calling on you" as we expect to see debanking, fair/unfair access and environmental, social and governance (ESG) bills that focus attention on the banking industry. Please stay active in your inbox by paying close attention to notices from the SDBA asking for your involvement, advocacy and participation going into the 100th Session of the South Dakota Legislature, starting on Tuesday, January 14th.

On behalf of your SDBA, we thank you for all you do to make a difference in your customers' lives, the communities you serve and the positive economic impact on the state of South Dakota. From everyone here, we wish you a warm and blessed holiday season. 🎁



# MERRY Christmas!

YOUR SDBA STAFF,  
KARL, HALLEY, NATALIE, & LAURA



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 MIKE FEIMER | President | South Dakota Bankers Insurance & Services Inc.  
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## December 2024 Premium Holiday

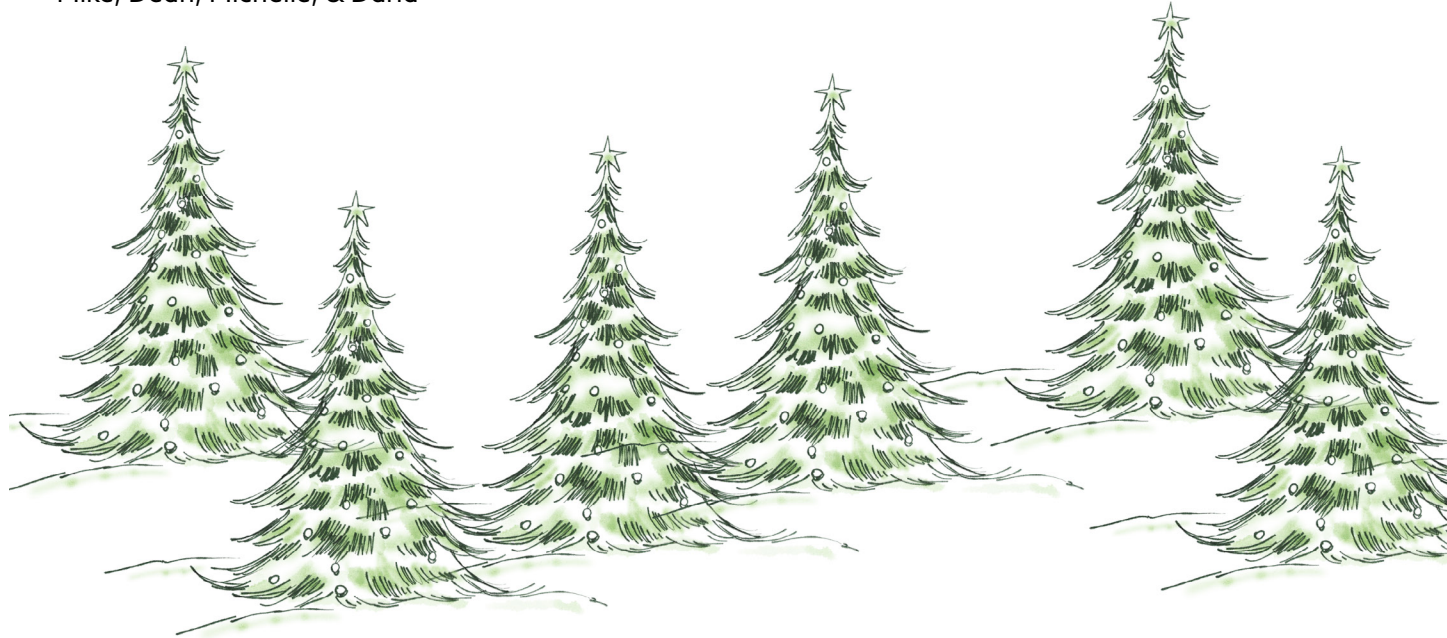
### Dear SD Bankers Benefit Plan Members,

As many of you know, you will not have any money taken out of your check for Health Premium in December. Thank you all for your trust and have a Merry Christmas!

Please Note: The bank will still receive a bill for administrative fees and any adjustments to be made for employee changes, additions, and terminations through the end of November.

\* This premium holiday does not apply to early retirees and COBRA participants.

Your SDBIS staff,  
 Mike, Dean, Michelle, & Darla



quad states convention  
 HALLEY LEE | Administrative Vice President | South Dakota Bankers Association  
 605.224.1653 | hlee@sdba.com

## T'were the Months Before Quad States



T'were the months before  
 Quad States when all  
 through the halls

We're researching, reading and making the calls.  
 The venues are booked with precision and care  
 In hopes that our bankers and guests will appear.

Our office is busy, and meetings abound  
 and planning and brainstorming dance all around.  
 Halley's with her checklist and spreadsheets galore  
 And is deep in the details with plenty in store.

While Nat started working on vendors and booths  
 Exhibit hall prizes and fun games to boot,  
 Laura was busy with sponsors and ads  
 And all of the marketing fun to be had.

The speakers are coming, the outings are planned.  
 Our colleagues are coming to help lend a hand.  
 The golf course is booked with a backup in line.  
 We're looking at menus for drink and to dine.

This year is soon ending, six months yet to go.  
 We'll keep working hard as we ready this show.  
 Before long an email will be sent your way  
 To give you the details for this special day.

We hope you can join us in Rapid next year  
 For sessions and products and great banker cheer.  
 June eighth through the tenth are the days you should mark  
 To head to the Hills in your truck, van or car.

With Christmas upon us our thoughts they do turn  
 To wishing you each all the things that you yearn.  
 From peace, love and joy to good health and good cheer.  
 From time with your loved ones and all you hold dear.

As we look to the new year, one thing to make clear.  
 We can't wait to see you when June will draw near.  
 "We'll see you real soon", we exclaim with delight  
 Happy Quad States to all and to all a good night!



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 in from the board  
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 question about BOI  
 and you have no  
 idea where to start.



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## SDBA Bank Squawk

Tune in for the latest:

- LEGISLATIVE UPDATES
- TIPS TO AVOID FINANCIAL FRAUD
- BILL WATCH
- BANKING TRENDS

sdba.com/lobbying

# Midwest Honor Flight

For many veterans, the chance to visit Washington, D.C. and pay tribute to their service can feel like a distant dream. But thanks to the Midwest Honor Flight, that dream becomes a reality. This nonprofit organization offers veterans the opportunity to visit the nation's capital, where they can experience the war memorials and historical landmarks that honor their sacrifices. Founded on the principle of gratitude, Midwest Honor Flight provides this trip at no cost to veterans, ensuring that those who served our nation can reflect on their legacy and receive the recognition they deserve.

Midwest Honor Flight's mission is simple yet powerful: to transport veterans, particularly those who served in World War II, the Korean War, the Vietnam War, and other conflicts, to Washington, D.C. to visit the memorials dedicated to them. The organization is part of the national Honor Flight Network, but it serves veterans from Iowa, South Dakota, North Dakota, and Minnesota.

Since its inception, Midwest Honor Flight has flown thousands of veterans to the capital, creating an unforgettable experience for those who might otherwise never have the chance to visit. The program is funded by generous donors and volunteers who recognize the importance of honoring those who defended our freedoms.

Each veteran is paired with a volunteer guardian who assists them throughout the day. These guardians, many of whom are veterans themselves or family members of service members, help ensure the trip runs smoothly while providing companionship and care. For veterans with limited mobility or health issues, this support is invaluable. In fact, one of our member bankers had the privilege of volunteering as a guardian on a recent Honor Flight and ran into none other than Bob Rutten, retired South Dakota banker, SDBA board member, and veteran. We'd like to extend our heartfelt thanks to Bob, as well as the many veterans who have served our country with pride.

If you would like to support Midwest Honor Flight, there are many ways to get involved. Donations are always welcome, as they help fund the costs of the trip, which can range from airfare to accommodations. Volunteers are also needed to serve as guardians, assist with event planning, and help spread the word about the organization's mission.

For veterans who are interested in participating, applications can be found at: <https://www.midwesthonorflight.org/>.

By supporting Midwest Honor Flight, you can help ensure that our veterans have the opportunity to be celebrated and remembered for their service. It's a small way to give back to those who gave so much.



Learn more about Midwest Honor Flight



# 2025 Holiday Signs Available for Member Banks

The SDBA offers holiday signs that banks can print and display to notify customers when the bank will be closed for standard holidays. The signs are set up to be printed on 8.5" x 11" paper and are provided as a high-resolution pdf file. Banks can print the signs and use them how they see fit.



[www.sdba.com/holiday-signs](http://www.sdba.com/holiday-signs)

# 2025 South Dakota Bank Directory Available to Order!

The South Dakota Bank Directory provides detailed information on all South Dakota banks including addresses, telephone numbers, important contact names and additional pertinent information. The directory also contains information on the SDBA, banking associations, regulatory agencies, endorsed vendors, associate members and South Dakota officials.

SDBA member banks, branches and associate members each receive one complimentary copy of the annual bank directory. Additional copies may be purchased while supplies last.

Place your order:

[www.sdba.com/south-dakota-bank-directory](http://www.sdba.com/south-dakota-bank-directory) or scan the link below.

Order HERE!



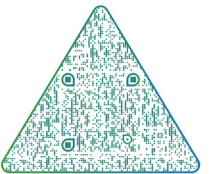
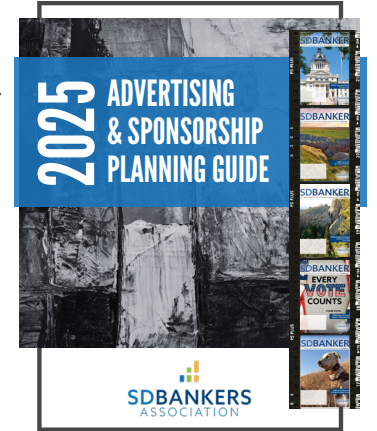
# 2025 Advertising & Sponsorship Planning Guide Available

The SDBA's 2025 Advertising & Sponsorship Planning Guide is now available! This guide is your full media kit for advertising:

- SDBANKER Magazine
- Weekly SDBA eNews
- BankHer Bulletin
- Emerging Leader newsletter
- SD Bank Directory
- BankSquawk podcast
- Classified advertising

It also provides information on sponsorship and exhibit opportunities at SDBA events throughout the year.

The SDBA encourages business partners to view the guide to see how they can get involved in the SDBA in 2025.



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# Emerging Leader of the Month

## Kristin Gabriel



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 Kristin Gabriel of BankWest in Pierre, SD.

### First-Ever Job

My first job was serving as a newspaper carrier in my hometown. Beginning at the age of 10, I was responsible for delivering the local shopper publication twice a week. My mother would take me to the newspaper office to collect my stacks of papers. A key part of my duties was preparing the papers for distribution - rolling them, encasing them in weather-resistant sleeves, or bundling them with rubber bands as needed. I would then load the papers into canvas bags and make the trip by bicycle to complete my delivery route.

Looking back, this early work experience taught me invaluable lessons about perseverance and personal accountability. There were many occasions, especially in inclement weather, when the prospect of delaying deliveries was tempting. However, I recognized the importance of fulfilling my responsibilities, even when unsupervised. This instilled in me a strong work ethic that has served me well throughout my life.

Although I eventually had to step away from the newspaper route as my schedule filled with athletic commitments, the skills and values I developed as a young person have remained. To this day, I am grateful for the formative experience of that first job and the character-building it provided.

### Emerging Leader Story

My leadership experience began in high school, where I held several positions on my county's 4-H Youth Council, including serving as President. I also had the honor of being my high school marching band's drum major for my junior and senior years.

As drum major, I faced a leadership



decision that has stuck with me, albeit a somewhat trivial one. During a rehearsal, our band director became frustrated with the band as they couldn't hit a particular formation, and he left the field. In that moment, I had to choose whether to have the band practice the move again or have them stand at attention and reflect on the process until the director returned. Looking back, I wish I had chosen the latter. When we rehearsed, they made the same mistake and individuals grew more frustrated. Maybe focusing on the task at hand and reflecting may have led to a deeper understanding of the formation and movements and a better outcome, but we'll never know!

Throughout my time at the University of South Dakota, I continued to develop my leadership skills, serving in various roles within my sorority, including Social Chair and Vice President of Public Relations. My tenure as Social Chair was particularly challenging, as I learned the importance of balancing the needs and opinions of a large peer group. This experience taught me the valuable lesson of not being able to appease everyone, and the necessity of seeking input from various stakeholders.

After graduating, I moved to Pierre and immediately became involved in the community. Over the past 15 years, I have served on the City of Pierre's Board of Adjustment, as president of the 2019 Leadership Pierre class, president of Cen-Kota Republican Women, and president of the Pierre Players Community Theatre Board of Governors.

My current community involvement includes volunteering



for Junior Achievement, a member of the Pierre-Fort Pierre Kiwanis Club, and acting as an advisory member of the University of North Dakota's Women in Leadership Program. I was also honored to be appointed by Governor Noem to serve as a public member of the South Dakota Board of Nursing.

Community involvement has been a source of comfort and fulfillment for me. I believe that the strength of a community is a reflection of the collective efforts of its members, and I am proud to contribute to the improvement of the quality of life in my town, state, and region.

### What She Likes Most About Her Job

As AVP Sales/Marketing Channel Manager for BankWest I am responsible for managing media placement and content creation in print, digital, social media, and various other communications channels for all lines of business. I also serve as the point person for BankWest's scholarship program and several other special events sponsored by the bank.

I really appreciate that part of BankWest's mission is to be advocates of our communities' continued success. I enjoy being involved in the community and advocating for small businesses and organizations, so I'm grateful that the organization I work for shares that same vision.

### If She Could Have Any Job Outside of Banking

I want to say I would take my entrepreneurship journey full time, but I know myself and I am not that risk tolerant, so I'd probably say a profession in the legal field. I enjoy research and the legislative procedures that go into making laws. Being involved with the legislative task forces of my previous offices within state government was very interesting and a great change of pace from my daily tasks.

### Her Life's Passions

My family is my biggest passion. My husband, Tate, and our three children: Gavin, Gray and Scarlett are the light of my life and the reason I get up and give 100% every day.

I am also an entrepreneur outside of my day job at BankWest, so that gets as much of my attention as I can give it (which is oftentimes none). I own a size inclusive online boutique dedicated to professional women's clothing, and I absolutely love it. It's led me to meet and



form new friendships with some amazing women and it helps me exercise skills I wouldn't otherwise use in my day to day. I've also learned SO much in the three years I've operated, there's always something new.

### How She Unwinds

With three children under five unwinding is hard to do, but running, boating and reading are three of my favorite past times whenever I get a moment.



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[www.sdba.com/classifieds](http://www.sdba.com/classifieds)



# HOLIDAY SPIRIT IN ACTION

## CorTrust Bank

Several CorTrust Bank locations hosted internal fundraising campaigns to benefit United Way funded agencies in their communities. United Way organizations help mobilize people and resources to provide effective responses to community needs. CorTrust staff had a great time participating in various events and activities to raise money, including: BINGO, soup cookoff, raffle baskets, bean bag tournament, book collection drive, school supply drive, angel tree, anything but a putter contest, and a chip & dip competition.

Together, CorTrust team members raised over \$50,000 in support of local United Way chapters. These funds will benefit over 100 agencies that offer programming focused on education, financial stability, health of our community, and more.



## Dacotah Bank

Dacotah Bank Groton employees partnered with Enrich Groton Volunteers for the Winter Gear Drive in September. Enrich Groton is an organization that operates the Pantry (Groton's Food Pantry) & Common Cents Community Thrift Store. Between the donations they received at the bank and the donations received at the thrift store, they were able to collect at least 10 tables, full, of adult and children coats, snow pants, hats, gloves, scarves & snow boots. Around 50 people in the community came to pick up and benefited from the Winter Gear Drive. This is the 2nd year Dacotah Bank Groton employees have done this as a service project!

Dacotah Bank Faulkton employees went around to surrounding area and delivered 100 harvest bags to farmers in the field during harvest.

Dacotah Bank in Faulkton participated in the Dig Pink night during the volleyball game at the Faulkton Gym October 21st. The employees made & gave out approximately 165 bags of popcorn to fans. A donation was made to the Faulk County Cancer Support Group from this event.



## Reliabank

Reliabank employees recently came together to raise funds for Levi Atkins, the son of Eric Bocek, a Reliabank Hazel employee, after Levi was diagnosed with acute myeloid leukemia.

Through their collective efforts, the community raised a total of \$5,222.50 to support Levi and his family. A free-will donation burger feed garnered \$2,936.50, and raffle ticket sales brought in \$1,143. In a generous act, the raffle winner donated their half back to Levi, and both Reliabank and Dacotah Bank matched the ticket sales, increasing the total raised.

The success of this fundraiser was made possible by the numerous Reliabank volunteers who dedicated their time and resources.



## BankWest

The Mitchell team went above and beyond, prepping and packing 480 bags of snacks for the Mitchell Weekend SnackPack Program! This incredible program ensures that local kids have easy-to-prepare snacks for the weekend when parents are working or if food is scarce in their home.



## First National Bank

First National Bank's Rapid City, SD branch staff are very active volunteers in their community. Past activities have included volunteering at WAVI (Working Against Violence Inc), the Humane Society, The Black Hills Children's Home and Badges N Kids. Each holiday season, the branch sets up an Angel Tree to collect gifts for children in need and this year they also plan to host an Angel Tree Toy Shop where families can come and select a gift. Recently, several members of their staff volunteered at Feeding South Dakota and plan to do so again in December. The team helped sort produce and prepared backpacks for Feeding South Dakota's Backpack Program which ensures that children who rely on school meals do not go hungry over the weekend.



## Plains Commerce Bank

At Plains Commerce Bank, we believe in the power of giving back to the communities we proudly serve. This holiday season, our team came together to support local organizations across South Dakota. From the 49th Street Main Branch donating \$550 and essential items to the Children's Home Society, to the Aberdeen team supporting the Aberdeen Area Humane Society, and Hoven's contributions to the Treasure Hut Food Pantry, our branches made an impact. Windsor Mortgage partnered with The Francis House, Mitchell supported Helping Hands Pantry, and Watertown gave to the Salvation Army Food Pantry. Together, we're building stronger, more compassionate communities.



## Security First Bank

Throughout the month of October, Security First Bank branches in Beatrice and Lincoln, Nebraska, and Rapid City, South Dakota, proudly supported the fight against breast cancer with fundraisers aimed at raising awareness and funding for local organizations. Thanks to the incredible generosity of their customers and employees, they were able to raise significant funds that will go directly to organizations dedicated to research, support services, and education about breast cancer.

The Beatrice branches raised a total of \$800.28, with all donations benefiting Making Strides Against Breast Cancer of Nebraska. In Rapid City, \$801.82 was raised for Black Hills Road Trip of Hope, while their Lincoln branches contributed \$1,010 to the Bryan Foundation.

Security First Bank is incredibly grateful for the generosity and support from our community during this important campaign. Together, the bank and customers made a meaningful difference in the lives of those affected by breast cancer.



## First Bank & Trust

Community involvement is a priority for First Bank & Trust, and employees are supported by a dedicated volunteer policy that offers paid volunteer leave and even a nonprofit donation for those who dedicate hours of their time annually.

In September, members of the Brookings Ag and Business Banking teams partnered with Keep Downtown Brookings Clean to pick up litter. Their work spanned several blocks, improving the area for residents and visitors.

In Sioux Falls, employees and their families supported The Banquet, a meal program serving 16 weekly meals to those in need. Fifty-four volunteers assisted with meal preparation and serving, helping sustain this important service.

Other recent efforts include participating in Rake the Town, organizing food drives, hosting holiday gift drop-off locations, and collecting shoes for Project Cozy Feet. Whether organizing community projects or assisting local organizations, First Bank & Trust employees recognize the value they bring to the communities they live in.



scholarships

# Dacotah Bank Scholarship

Dacotah Bank is excited to continue supporting students with its annual scholarship program. This year, Dacotah Bank will award one outstanding high school graduate a top scholarship of \$10,000. In addition, twenty-nine individual scholarships of \$2,000 each will be distributed across Dacotah Bank's market areas, which span three states: South Dakota, North Dakota, and Minnesota. Detailed criteria for scholarship selection can be found in the application.

Dacotah Bank is committed to helping young people in its communities pursue higher education. To be eligible, high school seniors must be planning to attend a post-secondary institution in South Dakota, North Dakota, or Minnesota, and the applicant or an immediate family member must hold an account with Dacotah Bank.

"Our communities rely on a skilled workforce, and post-secondary education is a key step in building that foundation," said Robert Fouberg, Chairman and CEO of Dacotah Bank. "We recognize the financial challenges that come with further education, and we're proud to support the next generation through this scholarship program."

For more information or to apply, visit [www.dacotahbank.com/scholarships](http://www.dacotahbank.com/scholarships).



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## GSBC to Award Scholarship to SDBA Member Banks

As a co-sponsor of the Graduate School of Banking at Colorado (GSBC), the South Dakota Bankers Association has partnered with GSBC to recognize community banks across South Dakota for their innovative approaches to serving their customers and communities with a new, nomination-based scholarship.

The scholarship is called the Bolder Banking Scholarship and is an extension of GSBC's Bolder Banking campaign, which aims to highlight bold leaders in the community banking industry by sharing innovative information and ideas with fellow bankers.

The Bolder Banking Scholarship will afford the SDBA the opportunity to recognize and reward our member banks displaying innovative approaches to banking. GSBC will fund the scholarship for a rising star within the recipient bank to use toward tuition at GSBC's Annual School Session.

SDBA member banks may nominate themselves or another bank to be a Bolder Banking Scholarship recipient.

There is one of these bank-wide scholarships given annually. To submit a Bolder Banking Scholarship nomination for your or another bank displaying innovative, out-of-the-box initiatives, complete the nomination form by February 15, 2025. The recipient bank will be decided on by March 1, 2025.

<https://www.surveymonkey.com/r/GSBC2025BolderBankingScholarshipApp>

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- \$350 registration fee
- Access to HR professionals and banking industry experts
- Support of the GSB staff and faculty throughout the course

Tuition for the 2025 Human Resource Management School is \$2,975

Students are responsible for booking their own lodging for this program; a block of rooms will be available at the Fluno Center until the program deadline, or participants are welcome to book at a nearby hotel.

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## Barb Fugate Retires as United Bankers' Bank (UBB) CIO, Craig Bantz Appointed as new Chief Information Officer



BLOOMINGTON, MN—Barb Fugate, Executive Vice President and Chief Information Officer, retired from United Bankers' Bank on November 4th, 2024. "We have been fortunate to have Barb as a key member of our team these past eight years," commented Dwight Larsen, President and CEO. "Her unwavering dedication to UBB's mission, vision, and values was evident in every project she led for our bank. We express our heartfelt gratitude for her service and wish her the best in her future endeavors."

Craig Bantz joined UBB in September to succeed Barb as the Chief Information Officer. Craig brings over 20 years of IT experience, most recently with CB Shared Service and the Metropolitan Council. He graduated with a Master of Science in Management of Technology and a Bachelor of Science in Political Science from the

University of Minnesota. He is a member of the Association for Computing Machinery (ACM), Information Systems Audit and Control Association (ISACA), the Internet2 consortium, and Educause.

"Craig's vast knowledge and experience in the Information Technology sector have paved the way for a smooth transition for our IT team," explains Dwight Larsen. "We are eager to see how UBB's technology and security will continue to progress under his leadership."

Headquartered in Bloomington, MN, UBB is the nation's first bankers' bank. Since 1975, they have placed the needs and success of their community bank customers first. UBB is a full-service bankers' bank providing a comprehensive suite of correspondent banking services to over 1,000 financial institutions throughout the US.

For more information, please visit [www.ubb.com](http://www.ubb.com) or follow on [LinkedIn](#) or [Facebook](#).



## South Dakota Native-focused Organizations Receive \$1.8 Million in Grants from Wells Fargo's Invest Native

In 2024, nine South Dakota Native-focused organizations received a total of \$1.8 million in grant funding from Wells Fargo's Invest Native Initiative to strengthen housing access and affordability, small business growth, financial health, and sustainability in Native communities.

The funding is part of Wells Fargo's two-year effort—beginning in 2023—focused on collaborating with Native organizations and communities across Arizona, Montana, New Mexico, North Dakota, South Dakota, and Wyoming. Five South Dakota Native organizations received a total of \$1.4 million in 2023, bringing the total investment to \$3.2 million in two years.

### About Invest Native

**Significant Grant Funding:** Thirty-three Native-focused organizations across six states received a total of \$6.4 million from Wells Fargo's Invest Native initiative to enhance housing access, small business growth, financial health and sustainability in Native communities.

**Impact and Achievements:** The funding will enable the production of 156 for-sale homes, 102 rental homes, support for over 2,000 small businesses, job creation and preservation, debt reduction, financial counseling, and climate resilience training.

**Capacity Building:** Invest Native has also supported capacity building by funding the Mountain Plains

Community Development Corporation, hiring executive directors for Native-led housing coalitions, and developing a new housing subsidiary for the South Dakota Native Homeownership Coalition.

### 2024 South Dakota Grant Recipients, for a total of \$1.8 million:

- Akiptan, Inc.
- Black Hills Community Loan Fund, Inc.
- Buffalo Nations Grasslands Alliance
- Four Bands Community Fund, Inc.
- Lakota Funds
- Mazaska Owecaso Otipi Financial
- Oyate Teca Project
- Sicangu Community Development Corporation
- South Dakota Native Tourism Alliance/Pine Ridge Chamber of Commerce

### 2023 South Dakota Grant Recipients, for a total of \$1.4 million:

- Akiptan, Inc.
- Cheyenne River Housing Authority
- Four Bands Community Fund
- Lakota Funds
- Red Cloud Renewable

## Dacotah Bank Named as One of the "Best Banks to Work For" by American Banker

Dacotah Bank has been recognized as one of the Best Banks to Work For by American Banker for the seventh consecutive year, ranking #52 on this year's list. This recognition highlights the bank's commitment to its employees, customers, communities, and shareholders.

Chairman and CEO Robert Fouberg emphasized Dacotah Bank's dedication to creating an inclusive workplace that supports employees and their families. "We've expanded wellness programs and professional development opportunities to foster a workplace culture that attracts and retains top talent," he said.

Initiatives like the DacotahGrown internship program, leadership development opportunities, and a strong performance management framework ensure employee growth and engagement. Additionally, the bank's Give Where We Live program empowers employees to direct corporate contributions to causes that matter to them, strengthening community connections.

The Best Banks to Work For program, launched in 2013, evaluates banks through workplace policy reviews and employee surveys, measuring satisfaction and engagement. Results are published in American Banker Magazine and on their website.

Dacotah Bank remains dedicated to being an employer of choice across its territory and invites individuals to explore career opportunities within the organization. Learn more about this year's winners and Dacotah Bank's culture at [AmericanBanker.com](http://AmericanBanker.com).



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## Impacting Your Community?

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## The Blunt Truths of Banking MRBs

Carol Ann Warren, Compliance Alliance



For the typical office worker, marijuana is not typically the most “HR approved” subject of discussion. But in banking, marijuana and marijuana-related businesses (“MRBs”) are hot topics. There are conversations, debates, and questions related to the definition of marijuana, what exactly an MRB is, and, most importantly, whether banks can serve these types of businesses and what types of policies will need to be drafted to serve them.

First, there is a question of whether banking MRBs is even legal. Under federal law, the sale of marijuana is illegal. Marijuana or cannabis is defined as “all parts of the plant *Cannabis sativa* L., whether growing or not; the seeds thereof; the resin extracted from any part of such plant; and every compound, manufacture, salt, derivative, mixture, or preparation of such plant, its seeds or resin.” Marijuana is classified as a Schedule I drug under the Controlled Substances Act, enforced by the Department of Justice (“DOJ”). The main concern and issue related to marijuana is the delta9-tetrahydrocannabinol (“THC”) content. This ingredient is believed to give marijuana its psychoactive effects. THC content is the hinge of legality on the federal level. If THC content is .03% or higher, then the substance is illegal at the federal level. However, due to the shift in public perception and the increasing number of states legalizing marijuana, the Department of Justice has chosen not to prosecute marijuana-related crimes. As mentioned, many states have chosen to legalize marijuana, thus creating the tension between some states’ laws and federal law. While there have been efforts to reconcile the discrepancies, there is no reprieve in place as of publication date of this article. Contrary to the legality of marijuana, hemp products are legal in all 50 states. Hemp is defined as “the plant *Cannabis sativa* L. and any part of that plant, including the seeds thereof and all derivatives, extracts, cannabinoids, isomers, acids, salts, and salts of isomers, whether growing or not, with a delta-9 tetrahydrocannabinol concentration of not more than 0.3% on a dry weight basis.”

With the confusion surrounding the legality of marijuana, banks are stuck between a rock and a hard place. Most states have legal MRBs that need banking services, but marijuana is still illegal at the federal level. The Cole Memo was introduced in 2014 with the intent to bridge the gap between federal and state law. It established guidance to keep marijuana-related facilities off federal land, protect children from the sale of marijuana-related products, and curb drug-related crimes. The Memo afforded banks some protections and guidance, but it was rescinded in 2018 due to its inability to effectively reconcile state and federal law differences.

Despite the Memo’s rescission, it remains the only guidance that banks really have to establish guidelines and principles related to banking MRBs. The Financial Crimes Enforcement Network (“FinCEN”) believes the principles laid out in the Memo are valid and still expects banks to follow them as much as possible.

Even in states where banking MRBs is not prohibited under state law, many banks choose not to bank MRBs due to the difficulty and due diligence required to do so. Conversely, other banks are willing to take on the risk of banking these customers. Banks willing to undertake these types of customers must consider several issues.

First, banks must identify the risk level of an MRB. Risk levels defined in guidance range from Tier 1 to Tier 3, with Tier 1 being the riskiest. Tier 1 MRBs are those that are directly related to manufacturing, growing, dispensing, or distributing marijuana-related products. These are typically dispensaries, farms, or producers and generally require specific state licensures outside of the standard state licensure for a business. This is usually done through the state Department of Agriculture, but licensing requirements can vary from state to state. Tier 2 MRBs have a decreased risk because these are businesses that do not directly touch marijuana. Examples of Tier 2 businesses are marijuana paraphernalia sellers, industry associates, and sellers of farm equipment for MRBs. Lastly, Tier 3 MRBs are the least risky businesses. They have loose ties to MRBs. These include consultants, commercial real estate owners that rent to MRBs, and technology providers. Next, the bank will need to be aware of its Suspicious Activity Reporting (“SAR”) obligations. There are three different SARs that come into play: (1) Marijuana Priority; (2) Marijuana Limited; and (3) Marijuana Termination. Each SAR has different requirements based on the type of activity noted.

Further, the bank will need to develop robust policies to bank MRBs. The policies should include detailed lists of signs that bank staff may notice as “red flags” of MRB activity, discussion of the information needed for enhanced customer due diligence on MRB customers, and a comprehensive MRB risk assessment. Lastly, banks should consult with bank counsel having robust knowledge of the marijuana-related laws in the state, because knowledge of state law is critical for the bank to determine the level to which it can facilitate MRBs.

Until there is more clear guidance from the federal government, the internal and external bank debates may continue. For each bank, determining their state’s stance on the legality of marijuana, deciding whether the bank is going to serve MRBs, and defining the bank’s applicable policies and practices will tremendously help to organize the chaotic conversations that surround marijuana and marijuana banking.



An SDBA Company

## Leveling the Playing Field

Sean Payant, Chief Strategy Officer, Haberfeld



In our ever-changing industry, many community bankers fall into the trap of trying to grow market share by following the lead of the “big banks.” Many of them are finding it just doesn’t work.

Customers continue to flee from banks that focus on regular service charges and complicated products. Ask yourself: “As a consumer, would I think our institution’s pricing structure is fair?” As bankers, we need to look through the lens of the customer.

The number one reason consumers switch banks is because of service failures, often in the form of unexplained nuisance charges or fees. Numerous studies published by The Financial Brand consistently show consumers hate monthly service charges, minimum balance requirements, and confusing products and services that come with too many variables and requirements.

In an increasingly competitive marketplace, community bankers need to focus on customer perceptions to leverage their competitive advantages. In any given market, most community financial institutions see the big banks as their biggest competitors. So, let’s compare your institution to some of these larger institutions. Since customer perception is reality, we will have to draw some conclusions on what customers are likely to believe.

- **Locations:** For customers choosing a new institution, the biggest factor is still location. The average community bank in the United States has six branches, whereas Chase currently has more than 4,700 locations in the United States. While some FIs are trimming their footprints, [Bank of America](#) recently announced plans to open more than 165 branches by the end of 2026. Further, in a recent article, [Chase defended its branch strategy as a deposit-gathering machine](#). Given that location or convenience remains a primary reason for selecting a financial institution, community institutions leaning into the branch strategy will have an advantage.
- **Marketing Dollars Available:** In 2023, Wells Fargo budgeted [\\$812 million for marketing](#). The average community bank spends less than \$600,000 per year. Spent wisely, that budget can help community banks grow their customer base and double account openings.
- **Product Offerings:** Perception is reality. Suppose you took a random survey of people on the street, asking them, “Which bank offers the most products and services: Bank of America or your bank?” Most people would answer “Bank of America” based on

perception. The reality is most community financial institutions offer nearly everything needed by the majority of consumers and businesses. That said, community banks cannot and should not try to copy the big banks or their products. Since you don’t have the most locations, it is imperative you have a more compelling offer.

- **Pricing on Deposits:** Based on perception, many people may assume that one of the big banks pays the best. In reality, every one of our clients across the United States pays higher rates on deposits than the big banks.
- **Too Big to Fail:** In 2023, the collapse of Silicon Valley Bank and Signature Bank sent the markets into turmoil. Uncertainty causes consumers to pause and question the stability of the banking industry as a whole. Which institution do they think is “too big to fail,” Wells Fargo or your community bank?
- **Customer Service Culture:** All things considered, who has the ability to most fully know their customers and serve them and their business needs – Bank of America or your bank? This is an area in which community banks can win hands down; however, community banks rarely make this a priority. Frankly, it has been my experience that most community banks give “lip service” to customer service.

### Capitalizing on Your Competitive Advantages

It’s clear that big banks have a few distinct competitive advantages and a number of perceived ones. Unlike community banks, they also have a much higher cost structure and are less nimble. Because community banks operate on a very different business model, they can offer more personalized services, lower fees, and more compelling products. Pricing and service still matter.

Approximately 10% of consumers change financial institutions in any given market in any given year. It is very difficult to persuade people to switch banks. When they do switch, they do so for a variety of reasons, but it is generally event driven. The goal then is to get people to choose your institution when they are ready to change.

Being top of mind when people are ready to switch is key. Since convenience is a primary selection criterion for customers, you should be focusing your marketing on the proximity of your branches to prospective retail and business customers in your market area. Once you’ve attracted those customers, you can use service as a differentiator to maximize your share of wallet through added relationships and a strategic approach to cross-selling additional products and services.

Continued on page 20.



# FinCEN Releases Commercial on Beneficial Ownership Information Reporting



The Financial Crimes Enforcement Network released a new video and radio commercial to educate business owners on the new beneficial ownership information reporting requirements. It is part of a larger public outreach campaign by the agency, which includes a dedicated website and videos on BOI reporting.

Recently, FinCEN issued a notice to financial institution customers about BOI reporting, explaining why certain customers must report directly to the agency in addition to giving information to their banks, which are subject to the customer due diligence rule.

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## sdba events

# UPCOMING EVENTS

## 2025 Understanding Bank Performance

January 8, 9, 15, 16, 22, 23, 29 & 30 | Virtual

Participants will learn how to assess and analyze a bank's financial performance by working with data from real institutions. Using financial statements from one sample financial institution along with statements from their own banks, participants will become familiar with the ins and outs of balance sheets and income statements and learn how to apply key performance metrics to the data presented in these documents.

## 2025 SDBA IRA Basics

January 9, 2025 | Virtual

This course is designed as a "very basic" IRA seminar as it is designed to build a solid IRA foundation. The seminar will start with the differences between a Traditional and a Roth IRA, and then discuss how to set up a new IRA and the eligibility rules to contribute to an IRA. The biggest topic for people new to IRAs to discuss is the moving of money from one financial institution to another. This involves IRA transfers and rollovers, plus the direct rollovers from a qualified plan. Discussion will go thru the 13 exceptions to taking money out of an IRA before age 59.5 to avoid the penalty tax, and how RMD is calculated in a traditional IRA. There will be an introduction into death distributions. Finally, we will cover how to take money out of a Roth IRA.

## SDBA State Legislative Day

February 12, 2025 | Pierre

## 2025 Breaking Into Banking 101: Fundamentals of Commercial Banking Webinar

February 26, 2025 | Virtual

## 2025 ABA Washington Summit

March 17-19, 2025 | Washington, D.C.

## 2025 Breaking Into Banking 201: Analyzing Repayment Sources Webinar

March 26, 2025 | Virtual

## 2025 National School for Experienced Ag Bankers

June 23-26, 2025 | Spearfish, SD

The National School for Experienced Ag Bankers is a seminar for experienced ag bankers who want to further develop their ag lending skills, learn new skills, confirm existing methodology and meet fellow bankers who share the same career path. Taught by a nationally-recognized faculty of bankers, academics and other real-world ag banking practitioners, this program is focused on ag lending opportunities and challenges that are relevant to ag bankers from across the United States.

Learn more and register for SDBA EVENTS  
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## Leveling the Playing Field cont.

Should you follow the big banks' lead and start charging fees? If you start charging for checking accounts, in the absence of any value-added benefits, you will ultimately drive good customers away to other banks with more locations and all the other perceived advantages discussed above.

The best way for a community bank to grow fee income and reduce cost of funding is to grow its customer base. Nearly every community bank branch in the United States has excess capacity, meaning they could double or triple their customer bases and still not need to add staff. And, the key to growing customers is to lead with products that are good for customers. Products that are simple and logical, easy to sell and even easier to buy, and—yes—that make money for your bank.

Community banks that follow the lead of the big banks will lose! The big institutions have too many advantages, some real and some perceived. Community bankers need to differentiate by leading instead of following. Sean C. Payant, Ph.D., is Chief Strategy Officer

at [Haberfeld](#), a data-driven consulting firm specializing in core relationships and profitability growth for community-based financial institutions. Sean can be reached at 402.323.3614 or [Sean@haberkfeld.com](mailto:Sean@haberkfeld.com).

## DO YOU KNOW AN EMERGING LEADER?

Nominate them! We would love to share their story!



SEND TO:  
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# 3 Shoulder Mobility Exercises to Add to Your Daily Routine

Prioritizing good shoulder health is key for a stronger, more functional body.

Shoulder mobility is often overlooked until problems surface, yet it plays a vital role. The digital era has taken a toll on our shoulders. Long hours slouched over screens or the wheel aren't just bad for posture; they're the enemy of shoulder flexibility. The feared internal rotation and forward head posture from modern living can leave your shoulders stuck in a vulnerable 'sitting duck' position, ready for trouble at any time.

Incorporating stretches, exercises, and positive habits can push back against this trend. Prioritizing good shoulder health is key for a stronger, more functional body. Whether you're striving for a flawless swim stroke or simply aiming to lift your morning coffee without discomfort, strong and flexible shoulders are a must. Moreover, supple shoulders lead to a more confident and engaging presence — a victory in all aspects of life. These 3 moves are a great addition to your workout routine.

## 1. Shoulder CARS

Move your shoulders through the most extensive range of motion possible with this controlled articular rotation exercise. Starting in a standing position, keep your arms by your sides and move them in controlled circles (forward or backward). This movement lubricates the shoulder joints and improves stability.

## 2. Prone Y, T, W, L's

This alphabet soup of exercises targets your upper back and shoulders with precision. You mimic the shapes of these letters with your body using a resistance band or light dumbbells. Lying on your belly, raise your arms in each letter position for a prescribed set and rep scheme. These are the hidden hero exercises for warding off technology's shoulder tightness.

**Prone Y:** Lie face down, arms in a 'Y', thumbs up. Squeeze shoulder blades to lift arms, then lower. Targets lower traps for better scapular health.

**Prone T:** From the same position, extend arms to form a 'T', palms down. Raise arms engaging shoulder blade muscles, then lower. Works mid-back muscles for shoulder stability.

**Prone W:** Bend elbows to a 'W' shape, keep elbows at 90 degrees. Lift arms by pulling shoulder blades together. Strengthens rotator cuff and upper back for healthy shoulder joints.

**Prone L:** Adjust to have elbows in line with shoulders, bent at 90 degrees for an 'L'. Rotate arms up and return. Trains external rotation for balanced shoulder strength.

## 3. Thread the Needle Shoulder Stretch

Feeling a tight spot between your shoulder blades or neck? This stretch improves thoracic rotation and stretches the rotator cuff muscles. Here's a step-by-step guide to ensure you get the most out of this stretch, inclusive and beneficial for all, regardless of your fitness level.

**Start on Your Hands and Knees:** Get into a tabletop position on a mat, aligning knees under hips and wrists under shoulders.

**Initiate the Stretch:** Extend one arm to the side at shoulder level, then thread it under your chest to the opposite side in a controlled motion.

**Deepen the Stretch:** Slide your arm across until your shoulder and head rest on the floor. Keep the other arm extended for support, or press it gently into the mat for a deeper stretch.

**Hold and Breathe:** Stay in this position for 30-60 seconds, focusing on deep breaths. You'll feel a stretch in your shoulders, chest, and upper back.

**Switch Sides:** Return to the starting position and repeat the stretch with the other arm for balanced flexibility.

## Integrating Shoulder Mobility into Your Routine

Don't relegate these moves to just pre-workout stretching. You can incorporate at least one of these exercises or moves into every session, ensuring that your shoulders are engaged in the larger dance of your fitness regimen. Mobility isn't a cherry on top; it's the very foundation of a functional, robust body.

Consistent practice will lead to enhanced mobility, reduced pain, and improved overall shoulder health. Remember, every small movement counts towards building an upper body that's not only strong but also resilient and flexible.

[www.aaptiv.com/magazine/3-shoulder-mobility-exercises-add-daily-routine/](http://www.aaptiv.com/magazine/3-shoulder-mobility-exercises-add-daily-routine/)



# 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

**GSB's AI In Banking: Strategic Insights and Practical Applications**  
December 11, 2024 | Virtual

### 2025

**2025 SDBA IRA Basics**  
January 9, 2025 | Virtual

**Virtual Understanding Bank Performance**  
Jan 8, 9, 15, 16, 22, 23, 29, 30 - 2025

**Midwest Economic Forecast Forum**  
January 15, 2025 | Virtual

**SDBA State Legislative Day**  
February 12, 2025 | Pierre

**2025 Breaking Into Banking 101: Fundamentals of Commercial Banking Webinar**  
February 26, 2025 | Virtual

**ABA Washington Summit**  
March 17-19, 2025 | Washington D.C.

**2025 Breaking Into Banking 201: Analyzing Repayment Sources Webinar**  
March 26, 2025 | Virtual

**2025 Quad States Convention**  
June 8-10, 2025 | Rapid City

**2025 National School for Experienced Ag Bankers**  
June 23-26, 2025 | Spearfish

**Ag Credit Conference**  
July 22-23, 2025 | Pierre

**Lead Strong: Women in Banking Conference**  
September 10, 2025 | Sioux Falls

**Digital Innovations Conference**  
October 1, 2025 | Sioux Falls

## ONCOURSE WEBINARS

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

**Creating a Harassment-Free Workplace**  
December 17, 2024

**Best-Ever Compliance Checklists for Commercial Loans**  
December 17, 2024

**Regulation E: Errors & Disputes**  
December 18, 2024

**New FDIC Signage Requirements and FDIC Insurance Review: How Much of My Deposits are Covered?**  
December 19, 2024

**Creating Customer Interaction Champions**  
December 19, 2024

**Branch Management Strategies: Leading an Exceptional Branch**  
December 19, 2024

**The State of UDAAP: Where Are We Now?**  
December 20, 2024

### 2025

**Understanding Insider Training**  
January 7, 2025

**Managing a Successful Call Center**  
January 7, 2025

**Dealing with Escrows**  
January 9, 2025

**2025 Current Matters and Common Questions on the Call Report**  
January 10, 2025

**Reconsiderations of Value (ROVs): Regulatory Expectations and How to Put Together Your Process**  
January 13, 2025

**B2B Payments Trends and Innovations: Strategies for Financial Institutions**  
January 13, 2025

**ACH Rules Update: Navigating Nacha's New Rules**  
January 14, 2025

**Handling Deceased Deposit Accounts and Checks After Death**  
January 14, 2025

**Applying the Reg E Resolution Process to Today's Transactions**  
January 15, 2025

**You've Been Served: Best Practices in Processing Subpoenas, Garnishments, and Tax Levies**

January 15, 2025

**BSA Officer Winter Update**  
January 16, 2025

**Elevate Your Call Report Accuracy: Master Schedules RC and RI for Reliable Reporting**  
January 17, 2025

**What's the Difference? Same Day ACH, RTP®, & FedNow® Explained**  
January 21, 2025

**Managing Third-Party Relationships**  
January 21, 2025

**IRA Annual Update 2025**  
January 22, 2025

**Basic Real Estate Loan Documentation**  
January 22, 2025

**BSA Risk Assessment Workshop**  
January 24, 2025

**Navigating Model Risk Management and Validation**  
January 27, 2025

**State of HMDA in 2025: Rules and Tips for Successful Submission**  
January 28, 2025

**Handling Legal Documents: POAs, Trusts, Estate, and Guardianships**  
January 28, 2025

**Flood Insurance: Compliance and Enforcement Challenges**  
January 29, 2025

**Processing Garnishments on Accounts Containing Federal Benefit Payments**  
January 30, 2025

**Creating the Right ERM Program for YOUR Financial Institution**  
January 31, 2025

**State of HMDA in 2025: Rules and Tips for Successful Submission**  
January 28, 2025



Educate. Advocate. Grow.

20  
25

WEDNESDAY  
FEB 12



# SDBA STATE LEGISLATIVE DAY

## ABOUT

The SDBA State Legislative Day offers a valuable opportunity to stay informed on state and federal legislation impacting the banking industry. It's a unique event to participate in shaping the future of banking in our state. Attendees can expect insightful discussions, networking, and direct engagement with key policymakers.

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