

SDBANKER



OFFICIAL PUBLICATION OF THE SOUTH DAKOTA BANKERS ASSOCIATION | FEBRUARY 2024

SDBA State Legislative Day Wrap-Up



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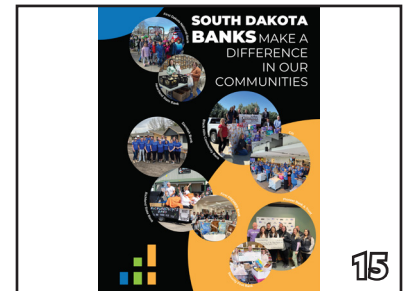
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COVER PHOTO: Snowy State Capitol, Photo by Haley Juhnke



features

- 9 **Emerging Leaders**
Emerging Leader of the Month: Cassidy Kulesa
- 10 **SDBA News**
 - SDBA State Legislative Day Wrap-up
 - SDBA and FS-ISAC to Host Informational Webinar
 - SD Bankers Foundation Scholarships Available
- 14 **From the Archives**
1935
- 15 **Bankers in Action**
Bankers Make a Difference in Our Communities
- 16 **Healthy Living**
Try These Five Tips for a Mental Health Tune-up
- 17 **NDBA/SDBA 2024 Convention Preview**
- 19 **SDBA Events**
 - 2024 SDBA Exploring AI in Banking Webinar
 - 2024 SDBA Spring IRA Update
 - Breaking into Banking 201
 - 2024 SDBA New Accounts Seminar
 - 2024 SDBA FDIC Directors' College

in every issue

- 4 **Message from the Chair**
Staying Engaged and Advocating for our Industry
- 5 **From the Executive Office**
SDBA Heads to the Super Bowl! aka, the 99th Session of the South Dakota Legislature
- 6 **SDBIS Update**
SDBA & SDBIS Welcomes NewVision Security as Endorsed Vendor
- 21 **Bank Notes**
- 23 **Education Calendar**



message from the chair.....

BY DAVE NELSON | President/CEO | First Fidelity Bank, Burke
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Staying Engaged and Advocating for our Industry

As I write this article in late January, we have just experienced a cold snap that seemed to go on forever, but we are now finally getting rewarded with a welcome break in the frigid temperatures. The forecast shows temperatures in the mid to upper forties for the foreseeable future. The days are getting longer and I think we all have the hope that the worst of the cold and snow are now behind us and we look forward to the warmer spring weather.

Up to this point in the 99th Legislative Session, the third week just ended, activity has picked up due to unlimited bill introduction ending on January 25th, but as we head into this next week, the last week in January, that activity is likely to continue. The last week in January includes the last day for introduction of individual bills and resolutions and the last day for introduction of committee bills and resolutions. So, as you can see, as I write this article, there will be many bills to consider in the coming weeks and determine how they will affect the banking industry, if at all.

As I mentioned in last month's article, please watch for and read the weekly publications compiled by the SDDBA office. These two publications are the Legislative Update which gives a recap of key legislative actions and the Legislative Bill Watch which tracks the status of bills the SDDBA is monitoring. Both of these publications do a great job of keeping everyone informed about the issues affecting the banking industry. In addition, Karl and Brett do a great job of advocating on behalf of the banking industry. They are well-respected and legislators value their input on proposed legislation. Many times, they can explain to legislators why a piece of legislation is a bad idea or they can make suggested revisions to lawmakers to make a piece of legislation more effective and better for our industry. Please also continue to watch for emails from Karl and Brett regarding issues that arise during the legislative session and respond to their "calls to action" on issues impacting banks and engage with our elected officials as requested.

A couple of pieces of legislation that have already been introduced this year, that really stem back to last year's legislative session, are HB 1161 and HB 1163. As you are aware, last year, the SDDBA sponsored legislation to adopt the 2022 Amendments to the UCC. The association along with unwavering banker engagement were successful in getting the legislation

passed, but the Governor vetoed the bill. This year, HB1161, an act to regulate the acceptance of a central bank digital currency (CBDC) has been introduced and was brought by the SDDBA. This bill is intended to prohibit the state of South Dakota from accepting a central bank digital currency as a form of payment. The CBDC issue was one of the main objections to the 2022 Amendments to the UCC legislation introduced last year. In addition, HB 1163, an act to amend the provisions of the Uniform Commercial Code (UCC) was also introduced. This bill is to amend the provisions to update the UCC regarding digital assets. The SDDBA is supporting both of these bills. As of this writing, the final outcomes of these two bills are not known, but I am confident that we will be successful.

By the time you read this article, the 2024 SDDBA State Legislative Day will be history. For those of you that were able to take time out of your busy schedule to attend, thank you. As you know, there is no substitute for direct engagement by bankers in the legislative process and engaging directly with legislators. Showing those legislators that bankers care about legislation being proposed and are willing to make our voices heard to protect our industry, our customers, and the communities we serve is priceless.

On the national level, another upcoming event is the ABA Washington Summit held in Washington D.C. This year's event will be held March 18-20, 2024. It is a great experience. The ABA does a great job of putting together speakers and panel discussions on topics relevant and timely to our industry. We also have the opportunity to meet with our representative and senators to talk about issues and how proposed legislation will affect our industry. Just as numbers are important during the SDDBA's State Legislative Day, numbers are also important at the ABA Washington Summit. Just as banker engagement and advocacy play a vital role in shaping the laws and regulations that impact our industry at the state level, it is also essential at the national level. If you or one of your staff would like to attend the Summit, the SDDBA will provide a \$500 stipend (1 per member bank) to help defray the costs of any banker attending from a member bank not currently represented on the SDDBA Board. Please consider registering for and attending this event. Thank you. 🌈



from the executive office.....

BY KARLTON ADAM | President | South Dakota Bankers Association

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SDBA Heads to the Super Bowl!

aka, the 99th Session of the South Dakota Legislature

Greetings and happy February from the South Dakota Bankers Association. Since our last issue of the SDBANKER Magazine hit inboxes, the 99th Session of the South Dakota Legislature is well underway. As I write this, we're now in our fifth week, halfway through the season. On days when Session is convened, I spend the bulk of my mornings at the Capitol, attending committee meetings, lobbying and advocating for our industry. I frequently meet and network with other lobbyists who share like-minded values and commonsense government ideas. And it's not uncommon to find me talking to our legislators about proposed bills the SDBA has an interest in, be it for or against.

When I return to the office, I catch up on new bills that have been filed, brainstorm and strategize with fellow lobbyists and partners, and tend to routine SDBA-related business. All this to move the needle to advance, represent and serve South Dakota's banking industry. And in partnership with the coalition we've established between industry partners, we're grateful to achieve regular success in desired outcomes.

But advocacy shouldn't be a solo mission. In the spirit of the Super Bowl, I'm going attempt to draw some comparisons between the Super Bowl and SDBA's advocacy efforts. Bear in mind, my expertise and talents lie more in line with basketball but stay with me here: on Super Bowl Sunday, millions of viewers from around the world are going to tune in to watch two uber-talented football teams, the San Francisco 49ers and the Kansas City Chiefs, battle for the top NFL title: Super Bowl LVIII Champions. There will be strategy, there will be epic throws and catches, tackles and sacks, sneak plays, missed opportunities, miscalculations, camaraderie, talent, and ultimately a winner and a loser. The journey to this point wasn't easy, either. It took grit, hard work, wins and losses—but it all was possible with the work and efforts of a team.

Advocacy for our industry is the same way, friends. I can do my best 'Andy Reid' and make the calls, work with playmakers, and strategize with our offensive and defensive coordinators. But to make the magic happen, and for my plays to mean something and touchdown, I need the help of my team—and that's SDBA's member bankers—that's YOU!

As we journey through the remaining weeks of

the 99th Session of the South Dakota Legislature, aka South Dakota's Super Bowl, I invite you to participate in our offensive and defensive plays as part of Team SDBA. There are many ways to be a team player, too! First, subscribe to SDBA's weekly Legislative Updates & Bill Tracker newsletter. Each week, I recap our legislative session from the SDBA's point of view. Go to www.sdba.com/lobbying to read or listen to archived updates. If you're not subscribed to these updates, email info@sdba.com and someone from the SDBA team will get you taken care of.

Second, take a more active role in advocacy by answering any Calls to Action we, more specifically, I, put out. Friends, like I said, I can bang the drum and the pulpit until the cows come home, and trust me... SDBA's legal counsel, Brett Koenecke, and I do that to ensure we make our voices are heard. But a chorus is louder in numbers. When you see a CALL TO ACTION come across your inbox, I encourage...I urge...you to act on those requests as promptly as possible. We try to make it as easy as possible, usually a one-click or a copy/paste/send message to your district's legislators. Together, we can amplify our voices heard even louder, and keep the opponents' score driving lower than ours, with the goal of winning our Super Bowl!

Finally, take your advocacy even further by joining us in Washington, D.C., March 18-20, for the ABA's Washington Summit. This is a premier opportunity to hear from some top-notch speakers, network with cohorts from across the country, and participate in an exclusive meeting with our congressional delegates. The Summit is free to attend, and there are optional stipends and scholarships available to SDBA's member bankers. Fine print: stipulations and restrictions apply, but for details, contact Halley Lee at hlee@sdba.com or **605.224.1653**.

As this month's magazine will more than likely hit inboxes after our SDBA State Legislative Day wraps, I want to echo Chairman Dave Nelson's gratitude to all who attended. I hope you found your travel and time to, in and from Pierre valuable and we appreciate your continued support for advocacy events such as this one.

From all of us at the SDBA, we wish you a great rest of your February, and I look forward to updating you again in March. 🌈



south dakota bankers insurance & services update.....

BY MIKE FEIMER | President | South Dakota Bankers Insurance & Services Inc.

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SDBA & SDBIS Welcomes NewVision Security as Endorsed Vendor



*Cameron Fleck
Owner, NewVision Security*

NewVision Security: A Proud Partner in Enhancing South Dakota's Banking Services

In the heart of the Midwest, at NewVision Security, we understand the unique security challenges faced by banks in North Dakota and South Dakota.

Serving more than 75% of banks in North Dakota and many in South Dakota, we're not just another security provider; we're a part of the local banking community, working hand in hand with the South Dakota Bankers Association (SDBA).

Local Teams, Customized Service

When it comes to securing your bank, one size doesn't fit all. That's why we offer a range of security systems - from the latest in security cameras and keycard access to comprehensive burglar alarms and fire protection. Our local teams, brimming with certified experts, don't just install these systems; they ensure they blend seamlessly with your bank's day-to-day operations, causing zero disruption to your customers or staff.

Brands You Trust, Integration You Need

We know how important it is for your security system to work in tandem with your existing banking

platforms. That's why we work with trusted names like DMP, March Networks, Wave, AXIS, and Hanwah. Whether it's integrating with Jack Henry, FiServe, or other core banking systems, we make sure your security setup is as smart and integrated as the banking services you offer.

Ready for Every Challenge

Facing a big security overhaul? Or looking for an upgrade that fits within your current setup? Our team is up for the challenge. We understand the balance between maintaining legacy systems and embracing new technology. Our goal? To keep things simple and secure for your IT Managers and Security personnel.

Simplifying Security in Banking

We know that for bankers, security needs to be more than just 'install and forget.' It should be a reliable, hassle-free aspect of your operation that you can trust, day in and day out. That's what we strive to provide at NewVision Security. We're not just installing equipment; we're creating a safer, more efficient banking environment.

Your Security, Our Promise

In our partnership with the SDBA and banks across South Dakota, we're more than a service provider; we're a part of your team. We're committed to delivering security solutions that reduce operational expenses, enhance safety, and keep banking simple and customer-friendly. We're here to ensure that your bank remains a place of trust and efficiency, both for you and your customers. 📊



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WASHINGTON SUMMIT

March 18 - 20, 2024

Marriott Marquis, Washington, DC

With the flood of regulatory changes facing banks in 2024, make sure your voice is heard by policymakers in Washington.

Join us in person at the ABA Washington Summit to advocate for the industry, prepare your bank for what's ahead and unite with fellow bankers.

Registration is free for all bankers —
Don't miss your chance to connect!





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Emerging Leader of the Month: Cassidy Kulesa



As part of the SDBA's mission to grow South Dakota's future bank leaders, we feature a monthly emerging leader. This month's feature is on Cassidy Kulesa from BankWest in Pierre.

First-Ever Job

Growing up on a farm, my first of many jobs was the highly sought after gate operator for my Grandpa.

He would give me Susan B.

Anthony coins to open and shut the gate while he fed the cows. Every once in a while, he would wave me off and tell me to leave it open, fully knowing one of those cows was going to challenge me and by challenge, slowly walk toward the open gate. I think he found a little bit of joy in seeing me panic! Off the farm, my first job was working in the snack shop at our local golf course. Since I was involved in golf at a young age, it seemed to be a great option to earn a little bit of money and get some time on the course as well.

Emerging Leader Story

In 2008, I moved back to South Dakota after college to attend graduate school at the University of Sioux Falls. Unfortunately, a recession was looming and it was very difficult to find a job, which I desperately needed in order to pay rent but to also have enough relative experience in my school studies. I finally found a job as a teller at a bank and that is where my career in banking began. From that role, I moved my way onto a Universal Banker and eventually became a Consumer Banking Officer. Working my way through those positions gave me a strong foundation in the retail sector of the bank and the vital role those jobs play within a financial organization. Knowing I wanted to move closer to my family, when a finance position opened up at the Governor's Office of Economic Development, I applied and was hired as the Assistant Finance Director. My time at GOED introduced me into the world of commercial lending and an opportunity to promote economic development throughout the state of South Dakota. Three years ago, I had the chance to become part of the BankWest team, where I can contribute my expertise in special lending programs to assist lenders in structuring deals and enable borrowers to expand their businesses, while minimizing risk for the bank.

What She Most Likes About Her Job

I have been very fortunate that my past experiences have led to a role that is very unique within the bank as a Lending Program Specialist. I have the privilege of working with many different departments within the bank; however, the main purpose of my position is

to help lending officers structure loan packages using special loan programs that mitigate risk for the bank and in turn, also help the borrower. These programs can be underutilized and typically offer unique terms, rates and guidelines to help borrowers achieve their financial goals. The absolute best part of my job is seeing everything come together after all the hard work and knowing that we helped someone achieve their dream as a business owner.

If She Could Have Any Job

Ironically, this is the question that I had the most trouble with as nothing really came to my mind, which I foresee as a good sign I am in the right place. If I had to pick a dream job, that I would undoubtedly not be qualified for, it would most likely something in the criminal justice field. I have always been fascinated with forensics and the intricate puzzles that lead to solving a crime. I was a master at the game Clue back in the day and love a good true crime series, so I could be a self-proclaimed gumshoe.

Her Life's Passions

I am passionate about my family, friendships, and living life to the fullest.

How She Unwinds

In my past life (aka before kids), I enjoyed riding horses or a good book; however, with three boys involved in sports, I find that unwinding is harder and harder to come by these days, but I wouldn't change that for the world. I do enjoy a good podcast or an evening on the golf course in the summer months.

Little Known Facts About Her

Back when I was in college, my dad and I were fortunate enough to attend three PGA Championship. One of those happened to be at Hazeltine National Golf Club in Chaska, Minnesota and the following summer, I got a job as a caddy at that course. It was one of the coolest experiences in my life that I will never forget. Thinking back on the dream job question, maybe that would be it! 🏌️‍♀️



sdba news.....

SDBA State Legislative Day Wrap-up

On February 14, bankers from across the state gathered in Pierre for the SDBA's Legislative Day. The annual event is an opportunity to stay up-to-date on legislation which could affect the banking industry and to make sure our industry is heard. The day began with a Legislative Committee meeting followed by a luncheon with an association update from SDBA President Karl Adam. The afternoon program kicked off with a fireside chat between Karl Adam and Senator Rounds as they unpacked banking related issues. Justin Melvin with the ABA zoomed in next to provide a policy update. V.J. Smith, as association favorite, followed Justin and shared stories with the group around the importance of engagement and positive relationship building. The afternoon concluded with a Q&A session with Governor Noem. The day culminated with a reception with state legislators and constitutional officers. Thank you to all the bankers who traveled to Pierre to advocate for the industry and to this year's event sponsors: Pathward, NA; IntraFi; and BHG Bank Network. 🏡

THANK YOU TO OUR SPONSORS!





SDBA and FS-ISAC to Host Informational Webinar

Join us virtually on March 12 at 10:00 a.m. CDT to learn more about FS-ISAC and how they can help your organization. Register at www.sdba.com.

What is FS-ISAC?

In today's threat landscape, cybersecurity is a team sport. FS-ISAC is the trusted community where the financial sector shares intelligence and knowledge, and practices responding to incidents as a collective.

FS-ISAC is the only global cyber intelligence

sharing community solely focused on financial services. Serving financial institutions and in turn their customers, the organization leverages its intelligence platform, resiliency resources, and a trusted peer-to-peer network of experts to anticipate, mitigate, and respond to cyber threats. Headquartered in the US, the organization has offices in the UK and Singapore. Member financial institutions represent over \$35 trillion in assets under management, with 15,000 users in more than 70 countries.

What's New @ FS-ISAC?

Mostly noted for providing threat intelligence to our members, there's a lot more to FS-ISAC than you might imagine.

1. We are the only global cyber intelligence sharing community focused on financial services.

2. We are a not-for-profit organization.

3. We have created an information-sharing network that amplifies the intelligence, knowledge, and practices of our members.

4. We have a community of interest dedicated to supporting smaller community banks and credit unions. Our mission: Community without complexity: Helping community institutions connect, protect, and thrive.

What Our Community Institution Members Say?

• "The FS-ISAC listserv is invaluable for keeping me abreast of pressing cyber issues across the landscape. The File Library has saved me more hours than I could quantify at this point."

• "We are better equipped to brief the board thanks to the threat intelligence of many financial institutions. We see what occurs not just for other credit unions but larger community institutions and even national banks."

• FS-ISAC is the single best source of all-inclusive & comprehensive OSINT, and for a smaller organization like mine, saves me a significant amount of time reviewing multiple separate sources." 🌈

▶ Problems Facing Smaller Institutions	▶ FS-ISAC Solutions
1. Protecting data and operations from internal and external threats.	1. A community based on shared intelligence sharing housed in a robust intelligence platform.
2. Subject to a wide range of regulations and compliance requirements.	2. A document library with over 1,600 governance and operational risk management templates for use.
3. Limited resources and budget constraints.	3. Membership provides access to conferences, exercises, training, and a network of over 4,200 subject matter experts.
4. Information overload.	4. Concise daily reports and digests reduce noise and help you quickly identify what is important to your institution.

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DEADLINE

MARCH 29, 2024



SDBANKERS
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Stratford News - 2-21-35

ADS. WILL TELL BANKERS' STORY

American Bankers Association President Announces Move to Stimulate Newspaper Advertising

NEW YORK.—Plans for stimulating wider use of informative newspaper advertising by banks in promoting public understanding and confidence in regard to existing banking conditions and methods have been announced by R. S. Hecht, President of the American Bankers Association, as a part of his organization's activities in aid of business recovery.

A general groundwork was prepared through a nationwide survey of advertising by banks relative to their willingness to extend justifiable loans to industry and trade. This, he said, revealed that a large number in all parts of the country are pursuing aggressive policies along this line and encouraging their customers to develop forward-looking business plans. "It is our aim to aid in fostering this constructive attitude wherever possible," he said.

The Theme of New Advertising

The association's Advertising Department, under the direct supervision of the general executive officers, has prepared, at the headquarters in New York City, an informative advertising series for the use of member banks in the association to aid them in developing in their own communities better general public understanding regarding banking, Mr. Hecht said.

"The underlying theme of this advertising is that sound banking is based on helpful human relations and that it has a unity of interest with the people of its community which binds them together with a common purpose," he said.

"We are confident that if a clear understanding of this is brought home to the people in all our banking communities, it will go far in restoring the public confidence which good banking deserves. A bank in which people deservedly believe is doubly safe. It is to the public interest for the people to have confidence in their banks.

The Place of Advertising

"We feel that bank advertising has a special public duty to perform in this connection under existing conditions. The copy which will be supplied in the service we have developed will not only aid the individual bank in promoting the use of its own facilities but is also aimed to bring about with the aid of newspaper advertising a clearer public viewpoint regarding the essential part it occupies in the life of its community."

Mr. Hecht emphasized in regard to the new advertising facilities being offered to the members of the association that they are not a profit making venture and that there is no intention to disturb existing advertising arrangements, the idea being that these institutional services shall supplement rather than replace present plans, or that they will give assistance to member banks now lacking satisfactory arrangements.

MANY BANKS LONG LIVED

In the United States—	
168	Banks over 100 years old.
2,472	Banks over 50 years old.
10,391	Banks over 25 years old.

There are in the United States 168 banks that have been in continuous existence for more than one hundred years. There are 2,472 banks over fifty years old, while 64% of all the banks in this country, or 10,391, are twenty-five years old or older.

In other words, practically two-thirds of the banks in this country have come through several successive periods of depression and panic, including 1907, 1914, 1920 and 1929-33.

The Oldest Bank

The oldest bank in the country, which is in Boston, was chartered February 17, 1784.

In the 64% of banks that are twenty-five years old or older is lodged a major portion of the banking resources of the nation. In commenting recently upon the stability of a great majority of the banks in the United States, Dr. Harold Stonier, Educational Director of the American Bankers Association, said:

"The fact that we have so many banks that have been in existence a long period of years is an eloquent tribute to the genius of American managerial ability, for no other country has experienced such wild gambling eras and resultant periods of business stagnation as those through which our country has passed at frequent intervals during the past century."

Bankers Make a Difference in Our Communities

SOUTH DAKOTA BANKS MAKE A DIFFERENCE IN OUR COMMUNITIES



SD BANKS PLAY A VITAL ROLE IN OUR COMMUNITIES

The South Dakota Bankers Association (SDBA) annually surveys member banks on the variety of ways they support their local communities. The following is just a glimpse of how South Dakota banks found creative ways to meet the needs of their communities throughout 2023.

CUSTOMERS

Total Deposits: \$715 B

Banks Operating Branches: 79

Number of Branches & Offices: 442

Source: FDIC Summary of Deposits 2022Q3, CFE Fund, ABA analysis

JOBS

Number of Employees: 11,795

Total Annual Compensation & Benefits: \$1.1 B

Source: FDIC Call Report 2022Q4, BLS 2022, ABA analysis

LENDING

New Home Loans in 2022: \$2.4 B

Number of New Home Loans, 2022: 8,489

Small Business Loans: \$2.4 B

Number of Small Business Loans: 69.6 K

Small Farm Loans: \$170 M

Number of Small Farm Loans: 1,682

Source: FFIEC HMDA 2022, FFIEC CRA 2021, FDIC Call Report 2022Q4, ABA analysis



Bryant State Bank participated in the Annual Scarecrow Festival in Bryant, SD. Local businesses display their best scarecrow decor and pass out candy to kids in costume.



Through **Wells Fargo's** Welcome Home initiative, employees worked with **Black Hills Area Habitat for Humanity** to build two new homes in the Black Hills.



First Interstate bankers dedicate almost 400 hours of service to communities throughout South Dakota. Employees across 14 states participated in the bank's day of service on September 13, 2023.



Heartland State Bank provided each employee with \$250 to donate to a non-profit organization of their choice. A total of \$5,750 was donated to organizations in Spink, Beadle, Hand and Hyde counties.

Farmers & Merchants State Bank employees deliver senior meals in White Lake.



1st Financial Bank

Employees from **1st Financial Bank USA** taught in-person financial education to elementary students as part of the bank's financial literacy initiative.

Pioneer Bank & Trust donated to the "Get the Pack" event and employees also volunteered to help at the Seventh Circuit CASA Program.



Richland State Bank purchased a new Daktronics scoreboard for the new baseball team in town, the Bruce Stingers.

In July, nine teammates from **The First National Bank in Sioux Falls** volunteered at Kids Against Hunger to pack meals for starving children in South Dakota and around the world. Together, they packed a total of 1,944 meals.



ONE AMERICAN BANK volunteers make a difference sorting, labeling and packaging meals for Feeding South Dakota.

Staff from **Great Plains Bank** supports local service projects such as Homes are Possible, Inc. (HAPI), Special People Using Riding Skills (SPURS), Bethesda and many more.



Security First Bank staff along with community members donated more than 3,500 food and personal care items to the Feeding Hearts Food Drive.

Reliabank hosted a Holiday Donation Drive for several organizations. All 10 Reliabank locations took part in the drive.



CorTrust Care Jeans Day Program allows employees to wear jeans on Fridays in exchange for a monthly donation which benefits many local organizations.

Rivers Edge Bank supported the Turner County Food Pantry by asking grocery customers to "round up" to the nearest dollar.



The Black Hills Community Bank in Spearfish collected and donated essentials to the Artemis House.

First Bank & Trust participated in the Active Generations Rake the Town event, assisting those unable to do yard work.



Over 200 **Citi Sioux Falls** volunteers packed 50,532 meals for Feeding South Dakota as part of Citi's Global Community Day activities.

Dacotah Bank Sioux Falls paints tiny homes for the Veteran Community in Sioux Falls.



First PREMIER Bank retail staff used old t-shirts to braid dog toys for animals at the Sioux Falls Area Humane Society.

First Dakota National, Salem made a difference by assembling FFA Fruit baskets that were donated to the Salem Food Pantry.



Community Bank of Avon employees volunteer with a variety of youth sports such as youth girls softball, youth football, basketball and swim team.

Contributing Banks

- 1st Financial Bank USA
- Black Hills Community Bank
- Bryant State Bank
- Citi
- Community Bank of Avon
- CorTrust Bank
- Dacotah Bank
- Farmers & Merchants State Bank
- First Bank & Trust
- First Dakota National Bank
- First PREMIER Bank
- Great Plains Bank
- Heartland State Bank
- ONE AMERICAN BANK
- Pioneer Bank & Trust
- Reliabank
- Richland State Bank
- Rivers Edge Bank
- Security First Bank
- The First National Bank in Sioux Falls
- Wells Fargo

healthy living.....

Try These Five Tips for a Mental Health Tune-up

Many of us try to eat a balanced diet or maintain a healthy weight. But have you considered maintaining your mental health? It requires the same kind of regular care and maintenance, too. Here are five tips from Burnalong to give your mental health a tune up.

- **Pause and Observe.** Consider what competes for your attention throughout the day. It can take a toll. To feel more grounded, focused and less stressed, try this technique: the 5-4-3-2-1 method. Find five things you can see around you. Look for four things you can touch. Listen for three things you can hear around you. Recognize two things you can smell. Find one thing you taste. Getting in touch with your senses can help calm anxiety and bring you back to the present.
- **Be Mindful.** Focus on a single task at a time. For example, when you are cooking, turn off any music or television. Be in that moment. Experience the sounds, smells, and textures of your creation.
- **Take Short Breaks.** It might feel difficult to step away from work or tasks at home, but taking short breaks can refresh your mental health and

build resiliency for those times when you cannot get away. Try changing your scenery or going on a quick walk every couple of hours.

- **Invest in Relationships.** Have coffee with a friend or pick up the phone, if only for a quick conversation. Healthy relationships with people who can encourage, listen, and comfort are vital for strong mental health. Providing the same care for those around you can have the same effect.
- **Unplug.** Experiment with taking an hour or an afternoon away from screens. Put your phone away, avoid social media, forget emails for a bit, and turn off the television. Check in to see how you feel after that break. Refreshed? Calm? Try a screen vacation for a little longer next time.

Maintaining your mental health does not need to be time-consuming or complicated. But regular "tune-ups" can help make you more resilient in the face of a crisis. Just as it is crucial to rest our bodies, it is just as important to give our minds a chance to rest and recharge. Taking a class on mindfulness might be a great place to start. 🌈

Article provided by Blue Cross Blue Shield's Blue365 program.

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2024 NDBA/SDBA
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Limitless

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

FEATURED SPEAKER:

Hunter Pinke

From his roots in rural North Dakota, to his months recovering in Colorado, to returning to his studies and pursuing a new calling, Hunter Pinke has stayed true to his values.

Hunter is a former UND football player, a motivational speaker, and a spinal cord injury survivor. He was born and raised in Wishek, ND, and played tight end for the UND Fighting Hawks from 2016 to 2019. In the winter of 2019, Hunter suffered a life-changing ski accident that broke his back and severely damaged his spinal cord, leaving him currently paralyzed from his chest down. He underwent multiple surgeries and spent months in rehabilitation at Craig Hospital in Colorado. Despite the challenges he faced, Hunter never gave up hope and faith. Hunter was told by health professionals that he would have good days and bad days going forward. Hunter told them they were wrong.

"I DON'T HAVE BAD DAYS."

Learn how to stack good days upon good days and live a life of gratefulness and joy.



Even when the unexpected happens, there are
NO BAD DAYS.

2024 GSB SCHOOLS

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at the University of Wisconsin – Madison



CENTER FOR
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GRADUATE SCHOOL OF BANKING July 28 - August 9, 2024

This 25-month leadership development program provides the tools you need to be successful in your banking career. At GSB, you'll develop the critical thinking skills and leadership talents to manage change and motivate people by drawing on a clear understanding of all areas of financial services management. Plus, you'll earn a Certificate of Executive Leadership from the Wisconsin School of Business in addition to a GSB diploma.

BANK TECHNOLOGY MANAGEMENT SCHOOL April 22-26, 2024

Created especially for financial services IT professionals, this popular and respected program explores critical banking and technology issues. Gain an in-depth understanding of bank profitability, technology management, security and more.

BANK TECHNOLOGY SECURITY SCHOOL October 7-11, 2024

Especially for IT security officers, this program will broaden your understanding of the business of banking along with an in depth, interactive and hands-on study of the latest IT security techniques and strategies.

HUMAN RESOURCE MANAGEMENT SCHOOL April 15-19, 2024

Designed for financial services HR professionals to help tie together important banking and HR issues, this school will expand your knowledge of the business of banking, human resource management and employee performance.

FINANCIAL MANAGERS SCHOOL September 23-27, 2024

This school goes beyond the basics to present best practices and solutions to today's most critical financial management decisions. Designed by experienced CFOs for financial institution finance managers to provide the tools you need to build a solid foundation in asset/liability management.

DIGITAL BANKING SCHOOL Offered Virtually Starting March 4, 2024

The first school of its kind – to help community banks grow in the digital banking space, with a focus on innovation, digital product mix, customer engagement, technology, vendor partnerships and more.

UPCOMING EVENTS

2024 SDBA Exploring AI in Banking Webinar

March 13, 2024 | Virtual

The SDBA is hosting a free webinar, Exploring AI in Banking virtually on March 13. Registration is required so that we can adequately manage our Zoom account.

Brooke Ybarra, Senior Vice President of Innovation & Strategy with the ABA, will discuss how artificial intelligence (AI) has been unavoidable over the past year as ChatGPT captured the public's imagination. In this session we will develop a foundation for understanding what AI is, the opportunities and risks that must be weighed, and potential use cases for banks. We'll also explore policymaker reactions and activity.

Go to www.sdba.com to register. 

2024 SDBA New Accounts Seminar

April 23, 2024 | Sioux Falls

The SDBA is offering the New Accounts Seminar in Sioux Falls on April 23.

This full-day program is one of the country's most comprehensive seminars on opening deposit accounts. The session answers many of the complicated questions customers and employees ask. The 200+ page detailed manual, included in the registration and customized to your state law, has become an invaluable resource for banks across the state. These workshops are highly interactive. Come prepared to get your questions answered!

New account representatives, CSRs, new account supervisors, and officers whose responsibilities include opening or managing new accounts. Excellent for supervisors or officers who have recently assumed the responsibility of the new account area but perhaps have never worked in new accounts. Internal Auditors, Quality Control, Trainers, Branch Managers, and Compliance Officers will find the information exceptionally beneficial.


Registration is now open. Find more information at www.sdba.com/events. 

2024 SDBA Spring IRA Update

March 21, 2024 | Sioux Falls

The SDBA is hosting the Spring IRA Update in Sioux Falls on March 21.


The IRA Update builds on your knowledge of IRA basics to address some of the more complex IRA issues your financial organization may handle. This course includes how the transitions rules work, RMDs and death distributions. We will also discuss amending documents. This is a specialty session; some previous IRA knowledge is assumed. The instructor uses real-world exercises to help participants apply information to job-related situations. Plan to attend on Thursday, March 21, at the Hyatt Place South in Sioux Falls.

Full details and registration information can be found on www.sdba.com. 

2024 SDBA FDIC Directors' College

May 8, 2024 | Sioux Falls

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


Registration is now open. Find more information at www.sdba.com/events. 

Breaking into Banking 201

March 27, 2024 | Virtual

The SDBA is offering Breaking into Banking 201: Analyzing Repayment Sources virtually on March 27.

The 201 course includes a case study and dives deeper into topics covered in the 101 course: analyzing a borrower's balance sheet, income statement, collateral, and risk ratings. This course is most appropriate for credit analysts, lenders, portfolio managers and others who need skills in financial statement analysis and writing credit documents.

Find more information and register at www.sdba.com/events. 

ANTICIPATING AN EVENT?

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



Dakota School of Banking

June 9-14, 2024 • University of Jamestown • Jamestown ND



**Early
Application
Deadline:
April 5, 2024**

Questions?

Please call Dorothy Lick,
DSB administrator, at
701.223.5303 or email
dorothy@ndba.com.

For more information, visit
www.ndba.com.



Applications Open!

First-Year

Course Highlights:

Banking Law
Bank Financial Analysis I
Human Resource Management
Lending
Macroeconomics
Trust Services
Presenting with Impact
Risk Management
Sales Management
Cybersecurity

Second-Year

Course Highlights:

Asset/Liability Management
Bank Financial Analysis II
BankExec Simulation
Bank Investments
Liquidity and Capital Planning
Management and Leadership
Bank Reports and Exams
Strategic Planning

Because the program was postponed from summer 2020, a large portion of the incoming class is already registered. Anyone interested in attending the 2024 program should register soon as openings are limited. Applications available at ndba.com.

The DSB program is being planned for on-campus coursework at the University of Jamestown June 9-14. **Social distancing will be observed, safety precautions will be in place, and CDC guidelines will be followed for the school.**

The Dakota School of Banking provides a focused education of the banking industry. Students enroll for two years, attending one week each summer. The first-year session provides students with a general overview of the banking industry and banking departments. The second-year session builds on this general banking knowledge and adds a computerized bank management simulation. Bankers at all levels benefit from the well-rounded curriculum that builds on fundamental skills and focuses on emerging trends. **In 2024, DSB will celebrate its 50th year.**

DACOTAH BANK

Here for you.™

Energage (Great Plains) Names Dacotah Bank a Winner of the Great Plans Top Workplaces 2024 Award



Dacotah Bank has been awarded a Top Workplaces 2024 honor by Great Plains Top Workplaces. This marks the first year for Dacotah Bank receiving this honor and the company is proud to be ranked #3 (in the company size of 500+). Dacotah Bank strives to be one of the top workplaces and an employer of choice throughout our territory. This recognition is a testament to our efforts to center our focus around our employees, communities, customers, and shareholders.

"In addition to an enhanced paid parental leave program, we eliminated employee-paid premiums for medical and dental insurance for employees and their families and believe these changes demonstrate our commitment to the entire Dacotah Bank family, all of whom contribute so much to the Company and the communities in which we live and work," said Chairman and CEO Robert Fouberg.

This list is based solely on employee feedback gathered through a third-party survey administered by employee engagement technology partner Energage, LLC. The confidential survey uniquely measures the employee experience based on and its component themes, including employees feeling Respected & Supported, Enabled to Grow, and Empowered to Execute, to name a few.

"Earning a Top Workplaces award is a badge of honor for companies, especially because it comes authentically from their employees," said Eric Rubino, Energage CEO. "That's something to be proud of. In today's market, leaders must ensure they're allowing employees to have a voice and be heard. That's paramount. Top Workplaces do this, and it pays dividends."

To go directly to a full list of this year's winning companies, go to <https://topworkplaces.com/award/greatplains/>. If you are interested in learning more about Dacotah Bank and our culture, go to www.dacotahbank.com/careers to find out more information and see how you can become a part of our organization.

Energage is a purpose-driven company that helps organizations turn employee feedback into useful business intelligence and credible employer recognition through Top Workplaces. Built on 18 years of culture research and the results from 27 million employees surveyed across more than 70,000 organizations, Energage delivers the most accurate competitive benchmark available. With access to a unique combination of patented analytic tools and expert guidance, Energage customers lead the competition with an engaged workforce and an opportunity to gain recognition for their people-first approach to culture. For more information or to nominate your organization, visit energage.com or topworkplaces.com.

Based in Aberdeen, S.D., Dacotah Bank has assets that exceed \$3B, making it one of the largest independent banks in the upper Midwest. With dozens of hometown locations throughout North Dakota, South Dakota and Minnesota, Dacotah Bank employs over 630 people and serves over 60,000 customers with banking, insurance, mortgage, and trust and wealth management services. More information about Dacotah Bank is available at dacotahbank.com. Member FDIC. 🏦

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

Pierre **APRIL 11**

Aberdeen **APRIL 16**

Sioux Falls **APRIL 17**

Rapid City **APRIL 24**

THIS IS HOW WE ROLL: PART DEUX

We're hitting the road again with our "This is How We Roll" tour! Join us in a city near you to discuss what's new with the SDBA and the banking industry. Learn what's ahead and how YOU can get more involved.



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Events/Schools/Webinars

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

SDBA EVENTS

ABA Washington Summit
March 18-20, 2024 | Washington, D.C.

SDBA Webinar: What is FS-ISAC?
March 12, 2024 | Virtual

SDBA Exploring AI in Banking Webinar
March 13, 2024 | Virtual

SDBA Spring IRA Update
March 21, 2024 | Sioux Falls

Breaking into Banking 201: Analyzing Repayment Sources
March 27, 2024 | Virtual

SDBA New Accounts Seminar
April 23, 2024 | Sioux Falls

SDBA FDIC Directors' College
May 8, 2024 | Sioux Falls

NDBA/SDBA Annual Convention
June 3-5, 2024 | Fargo, N.D.

SDBA Ag Credit Conference
July 17-18, 2024 | Pierre

SDBA Digital Innovations Conference
August 27, 2024 | Sioux Falls

SDBA Lead Strong: Women In Banking Conference
September 26, 2024 | Sioux Falls

SCHOOLS

Dakota School of Lending Principles
April 2-5, 2024 | Bismarck, N.D.

Dakota School of Banking
June 9-14, 2024 | Jamestown, N.D.

National School for Beginning Ag Lenders
June 24-27, 2024 | Spearfish

Graduate School of Banking - Wisconsin
July 28-August 9, 2024 | Madison, W.I.

WEBINARS

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

The Fair Credit Reporting Act (FCRA) and Related Issues
February 23, 2024

Residential Construction Lending
February 26, 2024

Loan Denials & Other Adverse Action Notices
February 27, 2024

Writing New Account Procedures
February 27, 2024

Compliance for the Universal Banker
February 28, 2024

Fair Lending - Key Components & Current Agency Guidelines
February 28, 2024

What to Do When a Customer Dies
February 29, 2024

Top Ten Loan Documentation Mistakes and How to Avoid Them
February 29, 2024

Mortgage Origination Compliance - 2 Part Series
March 1, 2024

Branch Manager & Head Teller Training - 2 Part Series
March 4, 2024

10 Common Errors on Nonresident Alien Accounts (NRA)
March 5, 2024

Bank Accounting: Beyond the Basics - 5 Part Series
March 5, 2024

ECOA Small Business Lending Data Collection
March 6, 2024

Lessons Learned in Recent Lending Compliance Enforcement Actions
March 7, 2024

Basics of ChatGPT
March 7, 2024

Managing a Successful Call Center
March 7, 2024

Commercial Construction Lending
March 11, 2024

Opening Business Accounts - Beneficial Ownership Update
March 12, 2024

ECOA Small Business Lending Data Collection
March 12, 2024

Avoiding Check Fraud Liability: From Prevention to Loss Allocation
March 13, 2024

IRA Death Distributions to Beneficiaries - Options & IRS Reporting
March 13, 2024

Dealing with Appraisals: Regulations and Requirements
March 14, 2024



SDBA's Fun Photo of the Month!



Halley Lee created a lovely spin on the SDBA logo since the State Legislative Day event also fell on Valentine's Day. Halley and Natalie had a fun day hosting bankers from across the state.



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

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CONVENTION WEBSITE: NDBA.COM