



CONNECTING

BUSINESSES IN THE
BANKING INDUSTRY

2025 South Dakota Bankers Association Associate Member Directory



Educate. Advocate. Grow.

Connecting Businesses in the Banking Industry

2025 SDBA Associate Member Directory

A Great Resource—SDBA Associate Members

The South Dakota Bankers Association is pleased to provide our member banks with this directory of 2025 associate members. SDBA associate members are an invaluable resource for the SDBA and its member banks.

Associate members are board-approved companies that provide significant and ongoing services to the South Dakota banking industry. These companies are at the leading edge of their business, whether it is technology, service or product-based. Through their annual membership, these companies build strong relationships with banks and stay informed of changes and trends in the financial services industry in South Dakota.

The SDBA appreciates the assistance and support it receives from its associate members. Not only do these companies bring top-of-the-line products and services to South Dakota's financial industry, but they also take part in the Association by sponsoring and attending the SDBA's convention, conferences and other events.

Please take the time to look through this guide and take note of the wide array of products and services that these companies provide. When you are looking for bank solutions, please reference this guide and those members that truly care about banking in South Dakota and are proud to be associate members of the South Dakota Bankers Association.

Sincerely,



Karlton Adam, President
South Dakota Bankers Association



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www.sdba.com

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2025 SDBA Endorsed Vendors

The companies highlighted in green are endorsed by the SDBA. The SDBA endorses and promotes products and services that have been thoroughly reviewed and were selected based on their ability to meet the SDBA's highest expectations for quality and service. The SDBA provides its members access to quality products and services that will improve their competitive standing and/or increase their profitability, while providing a source of non-dues income to the SDBA and enhancing the value of SDBA membership.

Accounting & Auditing

Brady Martz & Associates

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Choosing a partner to help you achieve success in your business or personal finances is a big decision. You need a devoted advisor who is experienced, attentive, and invested in helping you accomplish your goals. We know that you have a lot of options to choose from—read on to learn why we are confident that Brady Martz & Associates is the right fit for you.

Cain Ellsworth & Company, LLP

Shane Jager, CPA, Partner
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At the heart of every strong community lies a dedicated community bank. Cain Ellsworth stands with you, offering more than accounting and auditing services. We're your partner in good or challenging times. We provide strategic guidance for community banks, adaptive planning to navigate economic shifts, leadership development to equip and prepare your team, comprehensive audits to ensure accuracy, expert tax preparation to maximize benefits, and much more. With a commitment to your success "Beyond the Numbers", we offer custom solutions for resilience and growth. Connect with Cain Ellsworth and explore how we can support your bank's heritage and growth strategy.

Eide Bailly LLP

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As CPAs and business advisors, Eide Bailly serves banks by providing tax and assurance services, internal audits, IT contract management consulting, compliance consulting and loan review services, data analytics, technology examination services, strategic planning, bank stock valuations and bank merger & acquisition analysis and assistance and fraud investigation. Eide Bailly is ranked as one of the 25 largest CPA firms in the nation. The regional CPA and business advisory firm offers a team of professionals who work specifically with clients in the financial institutions industry. What inspires you, inspires us.
www.eidebailly.com

Forvis Mazars

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Forvis Mazars, LLP is an independent member of Forvis Mazars Global, a leading global professional services network. Ranked among the largest public accounting firms in the United States, the firm's 7,000 dedicated team members provide an Unmatched Client Experience through the delivery of assurance, tax, and consulting services for clients in all 50 states and internationally through the global network.

RSM US LLP

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RSM, through our local banking team and national consulting resources, is committed to providing high quality services to banks. In addition to our 90-year history of providing tax, audit and accounting services, we provide a wide variety of consulting services, including risk management services, information security, network support, regulatory compliance and reporting, strategic planning, business valuation services, and merger and acquisition assistance. Call us to experience the power of being understood.

Architecture Firms

Kirk Gross Company

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

WCRG

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Wildly smart buildings. wild | crg uses a proprietary design-build process giving you a single source for architecture, interior design and construction services. We specialize in bank construction and renovations.

Auction Services

Pifer's Auction & Real Estate and Land Management

Christopher Bair, Regional Equipment Manager, SD & NE Licensed Realtor
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Pifer's Auction & Realty and Land Management is a full-service auction, real estate and land management company. Pifer's specializes in the selling of land, farm and ranch, real estate, equipment and land management. Pifer's has offices in North Dakota, South Dakota, Minnesota, Montana, Wisconsin and Arizona. Pifer's sells more than 50,000 acres annually and currently manages more than 230,000 acres. Land Report Magazine ranked Pifer's as "One of the largest land auction companies in America." The hallmark of Pifer's is to consistently do the best for its clients and to achieve the highest results possible. Call Pifer's today at 877.700.4099 for a free consultation or view more info at www.pifers.com

Steffes Group, Inc.

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

Bank Equipment

Data Business Equipment

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

NuSource Financial LLC

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NuSource Financial is one of the fastest growing bank technology companies in the United States supplying innovative Hyosung ATM/ITM and Hyosung cash recycling solutions along with branch transformation offerings and traditional banking security equipment. Impactful strategies that enhance the customer experience, while lowering costs, has fueled our growth into 20 states with more than 800 financial institutions. Through a combination of quality products, outstanding customer service and a commitment to excellence is why more than 99% of NuSource Financial's clients renew their business each year. For more information visit www.nsourcefinancial.com.

Bankers Equipment Service, Inc.

Paige Brooks Briggs, Marketing Director
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www.bankersequipment.com

With over 85 years of experience serving Financial, Casino, and Commercial clients, Bankers Equipment Service are experts in helping our clients increase efficiency, profitability and better serve their customers. We take pride in our long-term client relationships where we have consistently demonstrated superior value.

Our mission is to provide the highest level of service, products and solutions that enable our customers to prosper. We will meet or exceed our customers' expectations while maintaining a positive environment that provides success for our team members and the company.

Through our partnerships with NCR, Glory and other industry leaders in the Financial Industry, Bankers Equipment Service provides a broad array of premium solutions covering:

Currency Recyclers, Coin and Currency Counters, Cash Management, Cash Automation, Branch Automation, Branch Transformation, Quick-change Self Service Coin Machine, Interactive Teller, Assisted Self Service Terminals, Kiosks, ATMs, Image Enabled ATMs, Digital Displays, Automated Employee Bank, Soft Count, Hard Count, Cage Automation, Floor Automation, and Retail Cash Management solutions for clients throughout Minnesota, North Dakota, South Dakota, and western Wisconsin.

We strive to provide the highest quality service and support of the products we offer and have service offices located close to our clients. We have offices in the Twin Cities, Bemidji, Bismarck, Mankato, Marshall, Duluth, Rochester and Fargo / Moorhead.

To learn more about technology solutions that can drive efficiency, compliance, and profitability - please email sales@bankersequipment.com or call us 952.890.6661. We look forward to helping your company to achieve its goals.

Benefits & Retirement

Ascensus

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<http://www.ascensus.com>

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

★NFP Executive Benefits

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

Compliance

★Bankers Alliance

Membership Team
PO Box 162407
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Bankers Alliance, owned by 32 state bankers associations, offers a family of services that includes Compliance Alliance, a subscription-based regulatory and consumer compliance advisory service with tools, hotlines and document reviews, and Review Alliance, an independent group of compliance specialists offering banks deep-dive audits of their existing transactions, recommendations about program enhancements or guidance on future safety and soundness. In 2020, we added Virtual Compliance Officer - a new shared service-model using bank-dedicated compliance officers; perfect for monitoring and guiding your bank remotely. To learn more about our family of services, call 833-683-0701 or email info@bankersalliance.org and ask for our Membership Team.

Sycorr

Jeremy Neuharth, Co-founder
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<http://www.sycorr.com>

Eliminate compliance overhead while enhancing security. Built specifically for banks, Permission Assist streamlines regulatory-required permission audits with deep integrations into existing bank systems. With easy-to-understand visualizations, we help your ISO keep data secure and regulators satisfied. To learn more visit <http://sycr.co/pa>.

Consulting

Haberfeld

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

Keenan & Partners

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

Omnitech, Inc.

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Omnitech is a locally owned engineering firm established in 1998 with the vision of consulting with clients to accomplish short and long-term technology objectives. We complement our community and clients throughout the country, specifically focusing on our engineering skills in data, software and system technologies. As a Microsoft Partner, we have the knowledge and experience to move your company forward.

★SBS CyberSecurity

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<http://www.sbscyber.com>

SBS CyberSecurity, LLC (SBS) is a premier cybersecurity consulting and audit firm. Since 2004, SBS has been dedicated to assisting organizations with the implementation of valuable risk management programs and to mitigating cybersecurity risks. The company has provided cybersecurity solutions to thousands of organizations across the United States and abroad, including financial institutions ranging in asset size from \$12 million to more than \$130 billion. SBS delivers unique, turnkey solutions tailored to each client's needs, including cybersecurity risk management software, consulting services, network security, IT audit and education. SBS CyberSecurity empowers customers to make more informed security decisions and trust the safety of their data. SBS CyberSecurity empowers customers to make more informed security decisions and trust the safety of their data.

Vantage Point Solutions

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

Core Processing

BMA Banking Systems

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Bmabankingsystems.com/

Independence is the core of community banking. At BMA, our mission is to provide partnership, guidance, and technology to propel community banks forward while maintaining their identity. BMA's roots in community banking give our team a unique ability to mirror the collaborative relationships our clients have with their own customers while delivering simple, agile, and human solutions. At the heart of BMA is a group of people passionate about providing what every community bank needs to achieve their goals and retain the freedom to be true to who they are at their core.

Finovifi

Ron Suhr, Regional Account Executive
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Ralston, NE 68127
rons@modernbanking.com
402.592.5500
finovifi.com

At Finovifi, we provide modern core banking solutions that empower community banks to operate more efficiently, reduce fraud, and simplify compliance. With the acquisition of Modern Banking Systems, we're leading the future of banking with real-time, AI-driven core processing that ensures institutions can scale and compete in an evolving digital landscape. Whether you're looking to modernize your core, protect customer accounts, or stay ahead of regulatory requirements, Finovifi delivers tailored solutions designed to help financial institutions thrive.

Jack Henry

Tommy Hawkins, Event Planner
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jackhenry.com

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

Correspondent Banking

Bankers' Bank of the West

Eric Hallman, VP - Bank Card Sales & Support
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<http://www.bbwest.com>

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

Bell Bank

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<http://www.bell.bank>

Bell Bank with more than \$13 billion in assets is the largest independently-owned community bank in South Dakota, North Dakota and Minnesota, which is a direct result of our commitment to fast professional service. Our dedicated correspondent banking and credit teams provide flexible underwriting, terms and pricing on participation loans, bank stock loans to banks and bank officers. We purchase and sell commercial and agribusiness loans, making credit transactions for the purpose of resolving issues with liquidity, legal limits and concentration risks. Bell Bank's correspondent department has more than \$1 billion in loan assets and would appreciate your business.

United Bankers' Bank

Michael Hahn, Vice President, Correspondent Banking Officer
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michael.hahn@ubb.com
<http://www.ubb.com>

First for Your Success. Community bankers just like you created UBB--the nation's first bankers' bank--to protect their best interests. That tradition of putting you first is still at the center of everything we do. Times may change, but you can always count on UBB to be a trusted partner for all your correspondent banking needs. Call us...First!

Due Diligence Services

Capitol Lien Records and Research, Inc.

Brad Abrahamson, CEO
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651.488.0100
brada@capitollien.com
www.capitollien.com

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

Education & Training

Bank Holding Company Association

Tom Bengtson, Managing Director
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800.813.4754
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<http://www.thebhca.org>

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

Lake Area Technical College

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

UMACHA

Nicole Prelgo, Marketing and Communications Specialist
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http://www.umacha.org

UMACHA is a nonprofit association formed to support the automated clearing house (ACH) electronic banking network. This is done through workshops, publications, rules administration, problem-solving services, and consulting with our members.

Insurance Products

AmTrust North America

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AmTrust North America, an AmTrust Financial Services company, is rated "A-" (Stable) FSC IX by A.M. Best. The company provides a broad suite of financial institution products including financial institution bond, management liability, professional liability, property and casualty, workers compensation and excess deposit bond. For more information, visit www.AmTrustFI.com or call 866.327.6904.

★ Central States Health & Life Co of Omaha

Mr. Tyge Rowen, Regional Vice President
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Omaha, NE 68114-2279
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trowen@csco.com
http://www.csco.com

Central States Health & Life Company of Omaha (CSO) is a mutually-owned insurance company with more than 85 years of experience with product and service offerings in the debt protection market. Our debt protection product portfolio consists of traditional credit life and credit disability insurance, and servicing debt cancellation programs.

Dakota Homestead Title Insurance Co.

Eric Hanson, President
315 S Phillips Ave
Sioux Falls, SD 57104-6318
800.425.0388
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http://www.dakotahomestead.com

Dakota Homestead Title Insurance Company is your SD domiciled "A" rated title insurance underwriter. We are honored to serve those involved in the title insurance industry in our great state. This includes abstracters, bankers, realtors, builders and attorneys. Our mission is to provide the best service in the title insurance industry. Our goal is to provide our market with a stable source of underwriting including knowledgeable attorneys, prompt and accurate answers, and excellent service. For all of your title insurance needs, please request Dakota Homestead.

★ Delta Dental of South Dakota

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http://www.deltadentalsd.com

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

Intact Financial Services

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https://www.intactspecialty.com/financial-services

Intact Financial Services offers property and casualty, as well as collateral lines coverages for commercial banks, savings banks and savings and loan institutions, security broker dealers, investment advisors, insurance companies and credit unions. Specialty coverages, including management liability, professional liability, cyber liability and financial institution bond are additionally available for institutions with less than \$3 billion in assets.

★ Wellmark Blue Cross and Blue Shield of South Dakota

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Wellmark Blue Cross and Blue Shield is a mutual insurance company owned by its policyholders. Wellmark and its subsidiaries provide health coverage to more than 2 million members in Iowa and South Dakota. And through the Blue Cross Blue Shield Association, Wellmark is part of a trusted national network that covers more than 100 million people. That's nearly one-third of all Americans. We offer flexible benefit designs, competitive prices and a large selection of providers. Nearly all physicians and hospitals in Iowa and South Dakota participate with Wellmark, and the Blue Cross and Blue Shield Association provides extensive national and international coverage. Wellmark is honored to be endorsed by the South Dakota Bankers Association. For more information on the SD Bankers Benefit Plan, contact Mike Feimer or Michelle Guthmiller, SDBIS, at 800-221-7551 or 605-660-2341 (cell).

Investment Services

FHN Financial

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trae.winston@fhnfinancial.com
www.fhnfinancial.com

FHN Financial is an industry leader in fixed income sales, trading, and strategies for institutional customers in the US and abroad. We also provide investment services and balance sheet management solutions. With an average daily trading volume of \$6.4 billion, FHN Financial transacts business with approximately 45% of all US banks with portfolios over \$100 million.*

Learn more at www.fhnfinancial.com.

*For 24-month period ending 4Q22.

IT Services

BankOnITUSA

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bankonitusa.com

Helping financial institutions create secure, reliable, compliant and scalable technology platforms that enable growth, innovation and focus on serving your clients.

Journey Technology Solutions

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Journey's I2A enable community banks by enriching management reporting (i.e. board reporting, daily management, CRA, CECL, scorecards and peer analysis) and by embedded profitability analytics used to understand customer's behavior. Journey's cloud based I2A is delivered in a serviced model as Journey is the bank's data scientist. Opportunities are unearthed, modeled and tracked in campaign(s). Risk assessment includes suspicious transactions, management exceptions and attrition analysis. Profitability segmentation includes markets, customers, households, products, officers, age and channels. I2A Relationship Pricing is a sales tool leveraging I2A profitability to provide a definitive customer ROE/profit starting point. The customer impact of incremental deposit and loans are then modeled using a curve and product costs. I2A customers also use database aggregation (e.g. trust, mortgage) which extends the analytics capabilities described above for total customer behavioral analysis. Journey customers leverage best practices and Journey's extensive dashboard library containing the collective wisdom of community banks.

Marco

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Marco is one of the largest technology providers in the country with more than 28,000 clients throughout the Midwest and nationwide. We specialize in business IT services, copier/printer solutions, and managed and cloud services. Our technology experts break down complex solutions into simple terms to position your business for success.

Network Center, Inc.

Jerad Newgard, Account Manager
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Network Center, Inc. (NCI) is a full-service technology solution provider in the Midwest since 1986. NCI works with financial customers to deliver technology plans to help balance new technology initiatives and meet customer needs and regulatory requirements. NCI partners with industry leading manufacturers, providing business solutions for virtualization, VoIP-communications, backup and disaster recovery, security, penetration testing, network assessments, real-time network monitoring, hosting, application and website development. Our service team and 24x7 help desk provide support to more than 200 customers in the banking industry. NCI's experience in the industry will help alleviate your GLBA and regulatory concerns. We welcome you to find out why so many banks have entrusted their network to our dedicated team of professionals.

SDN Communications

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

Secure Enterprise Asset Management, Inc (SEAM)

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SEAM is a full service data destruction company offering hard drive and document shredding, electronics recycling, technology refurbishment and resale services. As the only certified provider in the Dakotas, we help banks and other financial institutions stay in compliance, minimize risk and maximize return on their decommissioned or surplus IT equipment.

Law Firms

Ballard Spahr LLP

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Ballard Spahr offers legal guidance to financial institutions ranging from privately-owned and closely-held banks to super-regional financial holding companies. We've helped banks address an array of emerging issues and have consistently ranked among the top 10 firms nationwide providing legal advice on bank and thrift mergers and acquisitions. With some of South Dakota's most notable banks as clients, we provide legal counsel to relating to: mergers and acquisitions, nonbank financial services; credit, debit and prepaid cards; payment systems and consumer financial services; commercial and real estate financing; agribusiness lending; regulatory and supervisory challenges; raising capital and issuing trust-preferred securities; and expansionary activities. Ballard Spahr is also a national leader in applying our expertise in financial services compliance, enforcement to the rapidly developing fintech services market. This includes cross-disciplinary pertaining to privacy, data security, intellectual property, blockchain and cryptocurrencies.

Davenport, Evans, Hurwitz & Smith, LLP

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www.dehs.com

Bankers have trusted Davenport Evans lawyers as a leader in banking and financial services law in South Dakota for more than 80 years. Financial institutions are integral to our firm's practice, with lawyers experienced in bank formation, mergers and acquisitions, lending transactions, regulatory and compliance issues, fintech, privacy laws, public finance and tax-exempt bonds, banking for marijuana-related businesses, and workouts and bankruptcy. Our lawyers have extensive experience before the South Dakota Division of Banking and all federal bank regulatory agencies on matters ranging from applications to enforcement actions. Davenport Evans also provides expertise in federal and state tax matters, including tax planning, compliance and audit assistance. Due to the firm's extensive financial institutions practice, our lawyers have experience with areas of growing significance to financial institutions, including securitization and off-balance-sheet financing of bank assets, vendor agreements, credit and prepaid card programs, digital assets, and strategic planning, as well as employment-related matters such as workers compensation and employee benefits. Davenport Evans is also nationally recognized bond counsel in connection with tax exempt bond financing and has expertise in like-kind exchange transactions that may prove beneficial to banks involved as intermediaries in such transactions. Our lawyers practice before federal and state courts and regulatory agencies, and Davenport Evans offers a proven commercial litigation team successful in handling bank-related litigation.

May Adam LLP

Brett Koenecke, Partner and SDBA Counsel
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May Adam has represented clients statewide since 1881. We regularly appear in state, federal, tribal and bankruptcy courts across South Dakota. Our lawyers frequently and successfully represent creditors in commercial litigation and debtor/creditor law on an ongoing basis. Ag workouts and bankruptcies are a specialty. We practice regulatory and compliance law before the South Dakota Division of Banking and the Banking Commission. Our experience includes trust law and probate and estate practice, e-commerce, privacy, employment, HR and workers compensation. We are general counsel to the South Dakota Bankers Association.

Lending Services

Ag Resource Management

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Founded in 2009, Ag Resource Management (ARM) is a specialty finance company bringing financial and risk management solutions to farmers and agribusinesses. Our teams are highly specialized in agricultural finance and crop insurance. We combine that with proprietary lending technology and a deep understanding of crop agriculture to build a customized strategy for every farming operation.

★ BHG Bank Institutional Network

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BHGBank.Network/SD

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

Federal Home Loan Bank of Des Moines

James Lee, Relationship Manager
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jlee@fhlbdm.com
<http://www.fhlbdm.com>

The Federal Home Loan Bank of Des Moines is a valuable partner to nearly 1,350 community and commercial banks, credit unions, thrifts, insurance companies and community development financial institutions throughout Alaska, Hawaii, Idaho, Iowa, Minnesota, Missouri, Montana, North Dakota, Oregon, South Dakota, Utah, Washington and Wyoming, the U.S. territories of American Samoa and Guam and the Commonwealth of the Northern Mariana Islands. FHLB Des Moines provides readily available, low-cost liquidity to local lenders in all economic cycles. Member financial institutions have access to a variety of products and services designed to help lower their funding costs, manage liquidity, improve asset and liability management, meet community credit needs, control risk and fund mortgages originated for sale in the secondary market. For more information, call James Lee at 605.759.4320.

South Dakota Housing Development Authority

Chas Olson, Executive Director
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<http://www.sdhda.org>

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

Marketing

forbinfi

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

★ Works24

Mr. Brian Robinson, VP Sales & Marketing
3508 French Park Dr Ste 1
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Works24 takes your customers attention and focuses it on all the other ways you can help them with your products and services through: digital lobby video, digital posters, on-hold marketing/messages, and overhead music. PREMIER Bankcard says, "From start-up to implementation through everyday use, one couldn't find an easier and more effective marketing and informational tool to reach your captive on-hold or in-queue audience. The professionalism of the Works24 team, recording quality, ease of use and the customer service are unbeatable!" Although no one intends for their customers to be placed on hold--it happens. In fact, many banks that originally did not think their short telephone hold times could possibly justify the use of the service found it to be one of the best marketing tools they use. Go to www.Works24.com or call 800-460-4653 x105.

Office Supplies

★ODP Business Solutions

Darrin Quillen, Vice President at Synergy by Association
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Previously Office Depot Business Solutions Division, ODP Business Solutions™ is now more flexible and more innovative in how we focus on businesses like yours - all while bringing nearly 30 years of knowledge and experience to the table. Helping your business stay agile, adaptive, and ahead of an ever-bending curve is more essential than ever. That's why our dedicated account team is ready to exchange ideas and provide transformative thinking, as well as products, services, and experience that can help you work better. Count on ODP Business Solutions to help you succeed - now and for the future. Our long-standing relationships with GPOs provide members with value-added services to help reduce overall supply costs, boost production efficiency, and provide access to special offers from preferred suppliers.

Other Services

The Advantage Network

Teresa Thill, Advantage Network Manager
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The Advantage Network is an EFT provider located in Sioux Falls, S.D. Our primary products and services include debit, ATM driving and monitoring, and card production. With our partners, we are committed to offering innovative product solutions backed by the latest technology. Throughout the year we provide custom analytics and informational reports specifically for your financial institution to help grow your non-interest income. The Advantage Network prides itself on our customer service, and we are committed to building successful relationships.

Hurley & Associates

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At Hurley, we focus on what really matters. Helping the farm families we serve build stronger financial, emotional and relational standing of their farm. We partner with our producers to make decisions today that will positively impact the legacy of the farm tomorrow.

IntraFi Network

Brad Cole, Managing Director - Northern Midwest
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www.IntraFi.com

Promontory Interfinancial Network is now IntraFi Network. Having built the largest bank network of its kind, we're a trusted ally to community banks that never competes with banks for their customers and that helps them to attract and maintain valuable customer relationships, grow reciprocal deposits, manage liquidity and generate fee income, diversify funding, and reduce collateralization. Work with the market leader to grow profitability and increase franchise value. IntraFi Network's innovative balance-sheet management solution-known as IntraFi Network Deposits (formerly CDARS, ICS and IND deposit solutions) -empowers institutions to increase profitability, grow franchise value, manage liquidity more easily and serve customers better. To learn more, visit IntraFi.com.

Prairie Family Business Association

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

Principal Financial Network

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<https://www.principal.com/about-us/our-company/worldwide-locations/regional-locations/dakotas>

Principal® Financial Network of the Dakotas is part of the nationwide affiliated group of financial professionals who work with the Principal Financial Group®. We help individuals, businesses, and their employees build, protect, and advance their financial well-being.

SD Governor's Office of Economic Development

Bill Even, Commissioner
711 East Wells Ave
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605.773.4633
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sdgoed.com

The South Dakota Governor's Office of Economic Development (GOED) works to expand primary job opportunities for all South Dakotans. We strive to retain and expand existing businesses, foster new businesses, facilitate business succession and recruit out-of-state businesses. The GOED works closely with community economic development corporations to expand and diversify the state's industry and economy. Additionally, the GOED administers a variety of financing opportunities available to new and existing businesses.

SHAZAM

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

South Dakota Chamber of Commerce & Industry

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

Real Estate & Appraisal Services

Northern Plains Appraisal, LLC

Brian J Gatzke, ARA, MBA
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Brookings, SD 57006
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We specialize in professional services for opinion of value for real property including: Agriculture Production Property, Rural-Commercial Rural-Industrial, Special Use property, Lands in Transition from typical production agriculture to development, Recreation lands, Conservation Easements, Estate Valuation, Trust Valuation, Legal case work valuation, IRS based valuations for non-cash charitable contributions of real property, Valuation service for Eminent Domain projects, Yellow Book - Uniform Appraisal Standards for Federal Land Acquisitions (UASFLA), Special income-based properties, Consulting services for property research and market analysis, and Sales research.

SBA Lending

Dakota BUSINESS Finance

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605.367.5353
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As a local U.S. Small Business Administration (SBA) Certified Development Company, Dakota BUSINESS Finance (DBF) works with local banks to provide SBA 504 loans to existing and start-up businesses. Loan proceeds can be used to construct, purchase or renovate a building, to complete leasehold improvements, to purchase long-term machinery and equipment, or to refinance existing loans meeting SBA requirements. Typically, the participating local bank will provide 50 percent of the financing; SBA/Dakota BUSINESS Finance will provide 40 percent of the financing; and the small business owner will contribute the remaining 10 percent in the form of an equity or cash injection. While the down payment increases for start-up or single purpose properties, the borrower's down payment remains low. SBA 504 effective rates are fixed for the 25-year or 20-year term (for real estate) or 10-year term (for equipment). DBF serves all counties across South Dakota, all counties across Iowa, nine counties in southwestern Minnesota and three counties in northeastern Nebraska. Additionally, DBF can assist borrowers in all rural counties located in Colorado, Montana, North Dakota, Utah, and Wyoming. Since 2012, DBF has been named annually by SBA as the #1 South Dakota CDC for loan volume and as the #1 South Dakota CDC for dollar volume.

Ally Dakota Development

Ms. Amy Waite, Executive Vice President
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http://allydakota.com

Ally Dakota Development offers affordable financing for small businesses located throughout South Dakota. Working in partnership with local lenders, our loans are designed to fuel small businesses across South Dakota by offering favorable terms and rates that benefit borrowers and lenders. Ally Dakota Development is committed to job growth and community economic development in our state.

Security Services

Convergent Technologies

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

NewVision Security

Cameron Fleck, President
3320 Hamilton St
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We're proud to be the most trusted name in financial institutions with hundreds of security system installations throughout the Dakotas. We share a common goal: keep your bank locations secure around the clock. We accomplish this by designing and installing sophisticated security and keycard access systems. Each system is tailored to the specific demands of your individual branch locations including audit trail, compliance, employees, and customers. Our local team provides professional installation, training, and maintenance to minimize downtime and ensure best practices.

Transportation

Rochester Armored Car

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www.rochesterarmoredcar.com

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

Trust Services

Acorn Trust Company

Kristy Hight, President
2930 Airport Rd
Pierre, SD 57501-5660
605.945.1871

Adler Trust Company

Annie Hartmann, President
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Private trust company.

Dorsey & Whitney Trust Co LLC

Carl Schmidtman, President
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Stand-alone trust company providing a range of fiduciary services.

IRA Financial Trust

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Self-directed IRA and 401(k) custodian. We administer, you invest.

Trident Trust Company (South Dakota) Inc.

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Since its founding in 1978 Trident Trust is still privately owned and independent. Today, Trident Trust is a leading global corporate, fiduciary and fund administrator, employing over 1,000 staff across a footprint that spans Africa, the Americas, Asia, the Caribbean, Europe and the Middle East. We offer clients access to a range of services that extends from traditional corporate domicile representation to the administration of complex trust and fund structures. With a record of the longest average tenure in our industry, our professional personnel are well equipped to support our clients with their practical knowledge and extensive experience.

