

SDBANKER



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SDBA Encourages
Lawmakers to Support the
ACRE ACT



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message from the chair

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Bankers Helping Bankers...

...and the citizens of South Dakota. I am sure my English teachers in Belle Fourche would not appreciate my use of a sentence fragment in the title and continued to the body of this month's article. To more properly

complete the above fragment, the complete sentence is; "Bankers helping bankers and the citizens of South Dakota in our united fight against fraud." This month I decided to re-visit the subject of fraud in our industry. I know we have been inundated by the subject, but in many ways, I am not sure how to better combat fraud than for all of us to be ever vigilant as the fraudsters are persistent. Keeping the topic of fraud on all our "radars" I hope, can collectively reduce our and our customers' fraud losses.

One of the most effective ways to prevent fraud is ensuring that frontline staff truly know their customers. Bankers who develop relationships with their clients are better equipped to recognize unusual behavior, questionable transactions, or sudden changes in account activity. A long-time customer who suddenly begins wiring large sums to an overseas account, or a small business that starts depositing unusually large checks, may signal that fraud is occurring. Training staff to recognize these red flags is critical. Encouraging employees to ask questions and verify transactions with customers can help prevent fraudulent activity before it escalates. As the first line of defense, tellers, personal bankers, and customer service representatives play a crucial role in protecting customers and their assets.

Fraud is not just a problem for individual banks, it is an industry-wide challenge that requires collective action. Fraudsters do not limit their attacks to a single institution; they move from one bank to another, looking for vulnerabilities. By sharing information and collaborating, South Dakota banks can better anticipate threats and respond effectively.

One of the most valuable tools for this collaboration is the **South Dakota Bankers Association (SDBA) Protective Alerts**. These alerts notify bankers across the state about current fraudulent transactions, suspicious individuals, and threats. When one bank identifies fraudulent activity, they can submit information to: info@sdba.com, and the SDBA will distribute a protective alert to all subscribed bankers. In a world where our inboxes are flooded with emails, it is crucial to prioritize these Protective Alerts. While some emails can wait, fraud alerts should be reviewed immediately. These alerts serve as an early warning system, giving banks the chance to prevent fraudulent transactions before they happen.

Fraudsters frequently exploit check deposits, hoping to withdraw funds before a fraudulent check is detected. Banks must utilize their authority to place holds on suspicious checks whenever necessary. Holding funds for verification, especially when dealing with large, unfamiliar transactions, can be the difference between stopping fraud in its tracks or suffering a financial loss. Similarly, wire fraud remains one of the most damaging types of financial crime. Wire desks must be exceptionally vigilant, especially when customers initiate high-dollar transfers. Banks should confirm wire requests through multiple verification methods and encourage customers to adopt best practices, such as dual controls for business wire transfers. Additionally, monitoring for changes in wire instructions, often a sign of business email compromise, is essential.

Beyond state level collaboration, South Dakota banks should also take advantage of resources provided by the **American Bankers Association (ABA)** and other national organizations. The ABA provides fraud prevention training, fraud resource directory, best practices, and industry alerts that can help banks stay ahead of the latest fraud schemes. Bankers should engage with fraud prevention webinars, attend industry conferences, and stay updated on federal fraud trends. The more knowledge banks have, the better equipped they are to fight fraud effectively.

Fraud is an ever-present threat, but we, South Dakota bankers, have a powerful weapon; each other. By fostering a culture of awareness, leveraging the strength of Protective Alerts, and maintaining open lines of communication, we can work together to protect our customers and banks. The responsibility falls on all of us to remain vigilant, prioritize fraud alerts, and educate frontline staff on the importance of knowing their customers and transaction patterns. By sharing information and adopting proactive fraud prevention strategies, we can build a stronger, more secure banking environment for South Dakotans.

As the adage goes, there is safety in numbers. As an industry we have approximately 433 offices in SD, and in those offices are around 11,548 employees. Keeping these numbers in mind, the power of us united in our fight against fraud is formidable.

If you identify fraudulent activity, do not hesitate; report it. Submit information to: info@sdba.com and help alert fellow bankers before fraud spreads further. Together, we are stronger and together we are helping each other and our customers. 🌈



from the executive office

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Springing into Engagement

Sitting down to write my column this month and it is a sunny spring day; the temperature is floating just below 70 degrees and there is a light cool breeze rustling

the new buds on the trees. Who am I kidding? It's South Dakota—there is no breeze—it's flat windy today! But nonetheless, it is a beautiful spring afternoon in Pierre.

As the calendar flips from March to April, that means the SDBA is preparing for several upcoming events. First, the SDBA's delegation of nearly 20 bankers will soon be heading to our Nation's Capital to participate in the 2025 ABA Washington Summit. There, we'll participate in the ABA's well-planned events and programming, and we will also meet with South Dakota's congressional delegation during our visit, April 7-9.

If you and I have exchanged phone calls, texts, emails or a meal at all in the last 3-4 weeks, you've no doubt heard me talk about the ACRE (Access to Credit for our Rural Economy) Act. This is one piece of legislation I'm excited to have the chance to talk with Senators Thune and Rounds and Congressman Johnson about during our Washington, D.C. visit.

So, what is ACRE? ACRE, in its simplest explanation, is a bipartisan approach to help lower interest rates for rural borrowers. ACRE's objective is to sustain and grow rural America by lowering the cost of credit for farmers and ranchers financing agricultural real estate, as well as rural homeowners seeking credit for housing in small rural communities of 2,500 people or less.

Appropriately so, during National Agriculture Month, the ACRE Act was reintroduced in the 119th Congress on Tuesday, March 4th. ACRE has already garnered exceptional support from both sides of the aisle but there is no better time to ask our lawmakers for their continued support of the ACRE Act. If you are interested in sending a letter to Congress asking for their support in this initiative, please let me know and I will be happy to supply you with a quick and easy link that will pre-populate a letter you can send to our congressional delegation. As agriculture is one of our top key industries in South Dakota and across the nation, let's show our support for them by seeing that the ACRE Act is passed.

If you've talked with anyone else in the SDBA office in the last several months, you know the SDBA team is hard at work planning and organizing the 2025 'BIG BANK THEORY' Quad States Convention, June 8-10, at The Monument (formerly known as the Rapid City Civic Center) in Rapid City, SD! Hal, Laura and Nat have spent endless hours coordinating this massive effort to host

friends from South Dakota, North Dakota, Montana, and Wyoming, at one of our largest events of the year; they may have outdone themselves this time. This year's convention is dedicated to the pursuit of knowledge, the spirit of curiosity, and the power of discovery – essential elements as we work to drive our industry forward.

We cannot wait to host our friends this summer in the beautiful Black Hills, so please plan to attend. Not only is the program agenda a robust and dynamic one, but we've also been given the unique opportunity to take a small group of bankers and their guests to Lead, SD, to the Sanford Underground Research Facility (SURF) Lab, as an alternate activity to the golf tournament, held during the convention on June 9th. Not only are spots very limited for that tour, but all the tours, in fact, do have space limitations. Please, if you are coming to the Quad States Convention, make your reservations early! Go to www.sdba.com/convention to explore the event guide and register.

Finally, each year we turn to our engaged member bankers to ask for their continued involvement and advocacy efforts through participation in the SDBA's peer groups, workgroups and committees. If you are already participating in one or more of these groups, you probably have already heard from SDBA's Member Services Coordinator, Natalie Likness, asking you via email if you are interested in reappointment to your yearlong commitment. Please reply to that email with your contact information by Wednesday, April 30. Committee and group terms begin May 1, 2025, and expires/reappoints on April 30, 2026. Contact Natalie at: nlikness@sdba.com for more information.

If you are new to groups and committees and would like to join, we are also inviting new members, as well. Again, you can contact Natalie for more information.

It is our continued pleasure and honor to serve our membership, and we thank you for your support and friendship as we do so. We wish you a great spring and look forward to catching up again in May. 🌈

Share your stories with us

BANKERS IN ACTION



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- GIVING BACK

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Predictive Analytics Impact on Insurance

Technology is all around us and it is advancing every day. So, we should not be surprised that it is going to significantly impact every aspect of insurance in the future. And that future is going to be here sooner than we might think.

Why is this happening now? Well, these efforts have been ongoing since the 1980s in various configurations, but the technology and data availability were not easily obtainable back then. Due to technological advancements and increased data capture, these new analytic capabilities are now possible. But it's not all about technology; there is another critical factor impacting the insurance industry that many of us don't see and that is the aging industry workforce. From 2011 to 2021, the number of insurance professionals turning 55 and older increased 74% and it is estimated that by 2035, 50% of the insurance industry workforce will have retired leaving up to 400,000 positions to be filled.

As the insurance industry undergoes this transformation the heart of this change is the growing role of predictive analytics. This will become one of the cornerstones for improving risk management, fraud detection, operational efficiency, and customer service.

So, what is predictive analytics? It is a branch of advanced analytics that makes predictions about future outcomes using historical data combined with statistical modeling, data mining techniques, and machine learning. Its purpose is to develop actionable insight from these large datasets to enhance decision-making and minimize risks. Predictive analytics and AI do share some similarities, but they have some key differences. Both technologies rely on large amounts of data for modeling, pattern detection, and forecasting; however, predictive analytics is narrower in scope and focuses more on historical data to forecast future risk, relying on human interaction to develop the data, select the models, and interpret the results. AI is much more complex and encompasses more and different data, and then develops its forecasts independently.

One of the most important ways predictive analytics is changing the insurance sector is by improving risk assessment and underwriting. Traditionally, underwriting involved manual assessments based on limited historical data, which often resulted in inefficiencies or inaccurate risk assessments. With predictive analytics, insurers can now analyze much larger datasets, combining historical claims, external data sources, and cus-

tomers information, to more accurately assess risk. Now insurers can adjust premiums based on real-time data and other external factors, ensuring pricing remains competitive and actuarially sound. By predicting risk more accurately, insurers can not only assess the overall insurability of property, but also avoid underpricing high-risk policies. Insurers using predictive analytics have seen underwriting accuracy improve by up to 15%, leading to reduced claim frequencies and a more efficient underwriting process.

Insurance fraud continues to be one of the most significant challenges for the industry, with billions lost each year due to fraudulent claims. By using machine learning algorithms to detect anomalies such as duplicate claims, inflated repair costs, or suspicious patterns of injury claims, insurers can then identify high-risk cases early and potentially prevent fraud before it results in a loss.

Claims processing is one of the most resource-intensive aspects of insurance. For example, typically 40% of incoming claims call volume is comprised of basic claims status checks. However, predictive analytics is helping insurers modernize the process, reduce operational costs, and improve customer satisfaction. By automating the submission processes and integrating risk scores into the claim's workflow, insurers can prioritize high-risk claims, predict the likelihood of claim approval or denial, reduce insurance fraud, and settle claims more rapidly. Additionally, predicting the severity of claims and potential delays, insurers can better allocate resources and prioritize claims that require immediate attention. These predictive models can also help estimate claim costs early in the process, allowing for quicker settlements and reducing the likelihood of disputes.

Predictive analytics will not be the end of the changes we will see in the insurance industry going forward. With additional technologies such as AI, blockchain, and eventually quantum computing, the way we acquire, manage and interact with insurance carriers could change in ways we can't even image yet. I believe that over time these technologies will interact with each other in ways that will not only make underwriting, claims and customer services handling easier, faster and more accurate for the insurance company, but for the policyholder as well.

Continued on page 7



quad states convention
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Honoring Dedication & Legacy at the 2025 Quad States Convention

As part of the South Dakota Bankers Association Annual Business Meeting at the 2025 Quad States Convention, we will take a moment to recognize and honor those who have shaped the banking industry with their dedication and service.

We are proud to celebrate banking professionals who have reached 40 and 50 years of service, acknowledging their unwavering commitment and lasting impact on their institutions and communities. Their dedication has helped strengthen the financial industry, and we commend their remarkable careers. To request an award for someone who has been in banking for 40 and 50 years, please complete the form found at www.sdba.com.

sdba.com under the "About" tab. The deadline to submit a name for an award is May 16, 2025.

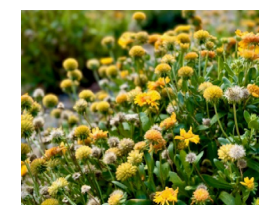
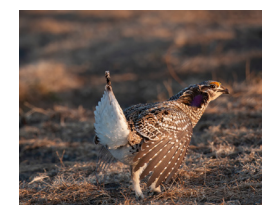
Additionally, we will pay tribute to bankers who have passed away since our last convention, honoring their contributions and legacies. This remembrance serves as a reflection of their profound influence on colleagues, customers, and the banking profession as a whole. The deadline to submit a name for the memorial service is also May 16, 2025. Please complete the form found at www.sdba.com under the "About" tab to submit a name.

Join us as we recognize these distinguished individuals and celebrate their achievements, ensuring their dedication and impact are never forgotten. 🌟

SCENES OF SOUTH DAKOTA 2026 CALENDAR PHOTO CONTEST



PHOTO SUBMISSIONS ARE DUE JULY 31
www.sdba.com/calendar



We invite amateur photographers from across the state to showcase the beauty and heritage of South Dakota through your lenses.



Predictive Analytics Impact on Insurance cont.

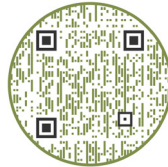
Resources:

- *Idex Consulting: How predictive analytics is shaping the insurance sector*
- *Accenture: Future of Insurance Technology Modernization*
- *Guidewire: How is Predictive Analytics Used in Insurance?*
- *Accenture: Why AI in insurance and Underwriting?*
- *Accenture: Fuel the future of insurance*
- *Scalefocus: Predictive Analytics vs AI: What is the Difference?*
- *U.S. Bureau of Labor Statistics*



SDBA Encourages Lawmakers to Support the ACRE Act

The Access to Credit for our Rural Economy Act, also known as ACRE, will help sustain and grow rural America by making it easier for farmers, ranchers, and rural homeowners to access low-cost credit. ACRE will lower the cost of making a loan backed by agricultural real estate, enhance competition between lenders for agricultural and rural housing loans, and help expand access to low-cost credit in rural America. This toolkit provides resources that bankers and state associations can use to help lawmakers understand the value and benefits of the ACRE Act.



Toolkit

How can you support ACRE?

Stay current with the SDBA's weekly eNews, social media platforms (listed below), and watch your email inbox for news on ALL THINGS ACRE. We're calling on U.S. Senator John Thune, U.S. Senator Mike Rounds, and U.S. Representative Dusty Johnson to pass the ACRE Act and support rural communities.

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HOW SOUTH DAKOTA BENEFITS FROM ACRE



The Access to Credit for our Rural Economy (ACRE) Act (S. 838/H.R. 1822) is a bipartisan approach to help lower interest rates for rural borrowers. By expanding an existing tax incentive to all rural lenders, ACRE would increase competition and lower the cost of credit on rural mortgages and farm real estate loans. In South Dakota:

28,299

farms would qualify for interest savings on loans secured by real estate

113,220

people live in a community that would qualify for mortgage interest savings under ACRE

\$919,378

total rural mortgage savings per year

\$34,827,316

total farm real estate savings per year

\$35,746,694 TOTAL ESTIMATED SAVINGS

2025 QUAD STATES CONVENTION

JUNE 8-10, 2025 | RAPID CITY

THE BIG BANK THEORY

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FEATURED SPEAKERS



ROB NICHOLS



DR. MELISSA FURMAN

BANKING ON CHANGE: A WASHINGTON DC UPDATE

Stay ahead of the curve with this comprehensive update on banking policy developments from Washington, D.C.

Rob Nichols is the president and CEO of the American Bankers Association, the voice of the nation's \$23.7 trillion banking industry and the only organization that represents banks of all sizes and charters in Washington. He will provide insights into the changes, challenges and issues facing the banking industry this year.

Since joining ABA in August 2015, Nichols has led ABA's advocacy efforts, working to ensure that banks of all sizes operate in a policy environment that allows them to best serve their customers and communities.

LEADING FOR TODAY AND TOMORROW

Do you have the critical leadership skills needed to successfully lead your organization into the future? Organizations are experiencing historical levels of diversity, change, and disruption and as a result, leaders need to evaluate their abilities, preferences, and mindsets. This engaging and interactive session will provide recommendations and strategies to develop relevant leadership skills such as self-awareness, emotional intelligence, adaptability, and decision making to name a few.

Dr. Melissa Furman is the president and founder of Career Potential, LLC in Augusta, GA. She has a rich academic background in business, counseling, and psychology and her true passion lies within workforce, leadership, and professional development.

Emerging Leader of the Month

Marissa Brinkman



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 Marissa Brinkman of First Bank & Trust in Sioux Falls, SD.

Little Beginnings

I grew up admiring my mother. She was part of the second generation of women expanding in the workforce during the late 80s and early 90s. She had the hair, the confidence, and the energy. To be honest, I feel lucky that I have only ever known women leaning into and breaking barriers in the work force. She was passionate and driven to support mental health patients. She wasn't a CEO or a manager; she was a tech at the Human Services Center, and she was my first exposure to advocacy.

In the mid-late 90s my mom helped establish a program for long-term patients to develop daily life skills. One time, she used her own money (we were economically disadvantaged, this was a big deal) to buy cake decorating supplies, and she spent evenings learning how to decorate cakes so she could teach her patients. I saw her shine so brightly, personally vested in improving her patients' quality of life. Around this same time, I started hearing my mom express frustrations at work. She was talking about "budget cuts", "micro-managing", "management over-haul", and I didn't understand. My mom was doing meaningful work; how could leadership be doing anything but lifting her up and doing whatever she asked? At night I would lay in bed mapping out exactly what I would say to these so called "managers". It was also in bed, in the dark, my own passion sparked... I would become a great **manag-er** someday (*I snicker even now at the confidence I had at the time*). Thus, under my bed sheets, my emerging leader story began.

Professional Debut

I wish I could say, at the ripe old age of 12, I demand-

ed to be hired as a manager. It turns out they don't typically give those kinds of jobs to kids. My first job at 12 was detasseling corn for the Pioneer Corporation. Whatever was lacking from my humble home life, detasseling closed the humble gap. I was enticed by the hiring pamphlet which showed a bright yellow walk-man and a fan of \$20 dollar bills... I never did buy the walk-man nor did they hand out a fan of \$20 bills (which in my head represented an infinite pile of cash). For two grueling summers I felt every body-ache, blister, and sunburn from that first job.

After about ten years and a dozen different odd jobs later, I was preparing to graduate from college, the first in my family. A graduating requirement was to complete a mock interview with a local leader. I came into the mock interview in a pair of blue jeans, worn out sneakers, and an over-washed cotton flower print top. I found myself sitting across from the Retail Manager of First Bank & Trust. At the end of the interview, she said (in so many words) "Marissa, fix your outfit and then go interview at the bank for an internship." It so happened I needed an internship, and this seemed like a path of least resistance. I interviewed with the greatest HR professional (of all time) Nan Poppen. The outfit change must have really made the difference... I got the internship.

When my internship was wrapping up, I knew I needed a grown-up job, and quick. My manager at the bank encouraged me to apply for a position in a newly created department. So began a part of my career path I had not planned for. I was aiming for **management**, not process engineering... and yet, I found myself building processes for a new department and enjoying it! I began building dozens of processes for a digital banking call center team and helped onboard new team members. Nine months in and taking over 100 password reset calls a day (I counted), I started seeking new opportunities within the bank. A new sales manager encouraged me to apply for another newly created department, but on the commercial side. Together with the sales manager, we began to build what today we call our Cash Management department. I spent eight years building the service side of the team and I loved the balance of



customer service, technology, and process engineering. Since starting at the bank in 2008, I have filled four newly created job positions and built three departments, for which I (along with others) developed the responsibilities and over a hundred processes from scratch.



Dreams Really Do Come True

I was growing exponentially under the support and culture of First Bank & Trust, and it was while I was in the middle of developing Cash Management Service's processes, my manager retired. Following her retirement, her boss, Ryan Schiller - Director of Operations, started meeting with her staff to talk transitions and impacts to the team.

I found myself, a confident 20-something Marissa, meeting with Ryan for our first 1:1, and I wanted to strike while the iron was hot. I came in, sat right down, again our **FIRST** meeting, and said "Ryan, I want to manage this team!". If you know Ryan, you know he is one of the most polite and empathetic people you will ever meet. He looked at me gently and pointed to my lack of management experience. And while it wasn't a no, it wasn't a "the job is yours!". But he kept talking to me... getting to know me... and he proposed an alternative. He would give me the opportunity to supervise the service team under a 6-month probation, *and* he would be my boss (and mentor). The rest, as they say, is history. I am so grateful to Ryan for taking a chance on me. To this day I consider him my greatest mentor.

This was **IT**, my opportunity had finally come and now I would be able to show the world how great of a



manager I could be. I was going to make up for every ill-managed moment my mother had experienced ... **NO**, every ill-managed moment every HUMAN had ever experienced of all of time... (*turns out the audacity of 10-year-old me still lived in the 20 something year old me...*). I dived into my duties and responsibilities as a manager so vigorously... perhaps too vigorously (some might say). I will put it this way, my energy, passion, patience, and experience were **not** aligned on day one. And I didn't realize the time, *failures*, and growth it was going to take to even get "good at it". Maybe I shouldn't have been so hard on those "bad" managers my mom had... maybe they too were starting on a leadership journey and hadn't learned *all* the things yet.

Deeper Purpose

Not long after I started in my management journey a question started floating around in my head... "What am I doing here?" and "How do I know if I am the good guy?" It wasn't about management, that felt right, this felt deeper. What I have learned about myself is that to feel fulfilled, I must lean into something that supports human life and well-being. I need to know I am making people's lives better. I started reflecting with my mentors and I started listening to people I looked up to. One of those people I looked up to was Kristina Schaefer. If you are lucky enough to hear her origin story, you know what I am talking about. My commitment to community banking is deeply inspired by her. I truly believe community banking plays a **crucial** role in the society we know (and love) today. It is with that belief and my deeper purpose to support people, that I feel aligned and complete. I work for an organization who wants our communities and our team members to thrive!! I am humbled, and grateful to serve at First Bank & Trust.

What Matters Most

I see it as a great blessing I get to be *this* fulfilled, but they also pay me... And I wouldn't (likely) do it if they didn't... **because that infinite pile of cash has YET to manifest** (come on, Pioneer). Earning an income produces another thing that I love to do, which is support my family. Work fills my service cup... But I have a personal cup too, and that's where my family comes in. I am so grateful my income allows me to optimize my time and experiences with my family. Be it a trip to a National Park, funding my daughter's passions, or going out to lunch with my mom, I get the best of all worlds. After a "hard" day's work, sitting down to a meal with my family to share details about our day, or watching our daughter perform aerial, it's my time with them that I know I will treasure to the very end.

I am humbled to be recognized as an emerging leader for the SDBA, as I am a huge advocate for the SDBA and its programming (shout out to Kristina Schaefer for getting me involved!). How lucky I am to share my story and recognize the people and experiences that have gotten me to where I am today. I hope my story brings a little joy to others or inspires them to keep pursuing their dreams and passion. 🌈

Order Your 2025 South Dakota Bank Directory

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



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

Place your directory order: www.sdba.com/south-dakota-bank-directory or scan this QR code.

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April is Financial Literacy Month!

This April, the ABA Foundation is celebrating National #FinancialLiteracyMonth by highlighting successes and sharing resources to strengthen financial literacy in communities nationwide.

The ABA invites banks of all sizes to participate in a month-long initiative to highlight the impact of financial literacy and drive meaningful action toward building strong, resilient, and inclusive communities.

Stay engaged throughout April (and all year long!) with weekly themes and resources designed to help your bank raise awareness, share insights, celebrate success stories, and make a lasting impact.

Sign up for ABA Foundation's 2025 Financial Education Programs

Now in its 100th year, the ABA Foundation is proud to kick off its national Financial Education Programs for 2025! These programs offer free financial literacy resources, including lesson plans, tools, and educational materials to help YOUR community improve their financial health and well-being. This effort continues the ABA Foundation's three-year industry-wide goal to reach 5 million people with financial education programs and services – helping them get on the path to financial prosperity.

To date, the Foundation has recruited nearly 60,000 bank volunteers from 1,165 banks to reach 2.1 million people.

This year, the Foundation is rolling out new resources and revamped content for several of its programs to help bankers continue to cultivate connections with customers of all ages, deepen partnerships with community organizations, and build a more inclusive economic future. All of the Foundation programs are completely free to ABA member and non-member banks.

Interested banks can register at aba.com/FinEd or call 1-800-BANKERS for more information. Join the ABA Foundation in this industry-wide movement today!



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FNBO Gives Back: Supporting Yankton Sack Pack and Keep Yankton Beautiful

FNBO was proud to be a part of the Yankton Sack Pack in February, which provides about 450 children at risk of hunger each week with kid-friendly food. These Sack Packs help ensure kids in Yankton don't go hungry over the weekends when they don't have access to meals at school. The food is distributed year-round every Friday, including during the summer.

"What's especially great about this program is that the kids receive this extra food in backpacks, so it's not obvious to their friends and classmates they're getting this extra help," said Chris Fathke, Senior Advisor, Community Banking and FNBO City Ambassador for Yankton and Sioux Falls. "This thoughtfulness and the impact the Yankton Sack Pack program has on our community's children is why FNBO really enjoyed supporting this program."

Yankton Sack Pack is part of Yankton Food For Thought, a local nonprofit that provides food and nutritional education to help school-age children and their families succeed. FNBO employees donated 91 pounds of food and packed up backpacks, so they were ready for kids to pick up on Friday.

Additionally, FNBO is preparing for another year participating in the Keep Yankton Beautiful event on April 22. Keep Yankton Beautiful is part of the "Great American Cleanup® Keep America Beautiful" event held annually on Earth Day. As a 501(c)3 organization, it relies on local individuals and businesses to carry out its mission of making Yankton a beautiful place to live in and visit.

For Keep Yankton Beautiful, FNBO team members spend around four hours walking throughout Yankton picking up litter. The organization reports there are about 152 pieces of litter for every American across the country.



FNBO team at last year's Keep Yankton Beautiful event

"This event is a meaningful way for our team to give back to the community we call home," said Fathke. "It's incredibly rewarding to roll up our sleeves, make a visi-



FNBO staff members volunteering for Yankton Food for Thought's Sack Pack program.

ble difference and contribute to keeping Yankton beautiful. As a company, FNBO takes great pride in partnering closely with the communities we're in and we're honored to support efforts that bring people together with a shared sense of purpose. Seeing the transformation firsthand makes the hard work worth it—it's inspiring to know our efforts help create a more welcoming space for everyone to enjoy."

Participation in initiatives like Sack Pack and Keep Yankton Beautiful are driven by local decision-making through FNBO's City Ambassadors. These leaders have a deep understanding of their communities, allowing them to strategically direct philanthropic efforts and volunteer service to where they're needed most. By making engagement decisions at the local level, City Ambassadors ensure the FNBO's support is both meaningful and impactful to the communities it serves.

Additionally, FNBO has been supporting Agribusiness for more than 160 years through advice, insight and long-term relationships. We understand that the Agriculture industry is constantly being confronted with new challenges and the industry continues to evolve. For today's, and future, Ag challenges and triumphs, we're prepared to support our clients through the thick and thin of agriculture.



March 2025 Annual event to celebrate agribusiness



Douglas Baxter Joins BankWest as Chief Financial Officer



PIERRE – Douglas Baxter has been named as BankWest’s Chief Financial Officer, a position which oversees the finances and budgeting for the bank. Douglas brings 30 years of experience in banking and investments to the position, including 15 years exclusively with community banks under \$2 billion in assets.

“We are very pleased to have Douglas join the BankWest team,” said BankWest Chairman & CEO Charles H. Burke III. “His extensive background in community banking and strong financial knowledge will make him a tremendous asset to our organization.”

Douglas holds a Bachelor of Science in Finance from Pennsylvania State University and has passed the Uniform Certified Public Accountant exam. He describes himself as “an accountant at heart” who enjoys working with numbers and finding the best solutions.

“I am very excited to start my position here at

BankWest,” said Baxter. “I look forward to working for a company that gives back to the communities it serves while helping customers achieve and maintain financial success.”

Douglas and his wife, Allison, have two daughters. While new to the Pierre area, the family is looking forward to becoming active members of the community. When not working, Douglas enjoys continuous learning and mentoring his team members.



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Madison’s New BankWest Branch Building Now Open

MADISON – A South Dakota bank, whose history pre-dates the granting of statehood, has opened its newest branch in Madison. BankWest broke ground on their permanent facility located at 1046 Makenda Avenue in Madison in late 2023. With Amert Construction as the general contractor, the 7,220 square foot building was recently finished. The modern building boasts a seated teller area for customer comfort and a convenient drive thru.



“Madison is a vibrant, thriving community,” said BankWest Chairman and CEO Charles H. Burke III. “Our new facility is more than just a building – it’s a testament to our dedication to the Madison community.”

BankWest first entered the Madison market in 2019 when Tom Kahler was hired as a business development officer serving the area. In December of 2020, BankWest transitioned to providing full-service banking for the Madison area in a temporary building.

“With our modern design, convenient drive-through, and a team of seasoned professionals, we’re not just opening a bank branch; we’re creating a financial hub where personalized service, community support, and innovative banking come together,” said Branch Manager Tom Kahler. “Every detail of this space reflects our commitment to making banking easier and more accessible for our customers.”

In addition to Kahler, BankWest employees include Retail Supervisor Sam Voeltz, Universal Banker Jolene Winberg, Universal Banker Sky Lirette, Universal Banker Mike Trimble, Loan Review Officer Drew Pierson and Business Banking Assistant Cindy Kampmann.

BankWest’s Madison branch is now open from 8:30am to 4:30pm, Monday through Friday, with drive-up hours of 8:00am to 5:00pm on Monday through Friday. The Interactive Teller Machine (ITM) has been relocated to the west of the building along Makenda Avenue.

A grand opening celebration will be scheduled in the coming months.



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United Bankers' Bank Announces the Upcoming Retirement of Jim Nowak, Vice President and Director of ALM Strategy



BLOOMINGTON, MN – Jim Nowak, Vice President and Director of ALM Strategy has announced his plan to retire from United Bankers' Bank effective May 31, 2025.

Nowak joined the UBB Securities team in 2002 with eight years' prior experience in asset liability management. Throughout his tenure, Nowak strengthened the capabilities of UBB

Securities through the development and management of ALMEdge®, UBB's proprietary asset/liability model. ALMEdge grew to serve over 200 community banks across 15 states. In 2020, Jim enhanced UBB's ALM product offerings by introducing ALMEngineer® to provide a more granular general ledger-based approach to asset liability management.

A respected analyst throughout the community banking industry, Jim has shared his expertise as a

featured speaker at numerous banking industry events and appeared as a guest financial commentator on Fox9 News and WCCO Radio, providing valuable economic and financial insights. He is a former faculty member at the Graduate School of Banking at the University of Wisconsin-Madison and banking columnist for Great Lakes Banker Magazine. Jim's ability to interpret complex financial ideas by creating actionable strategies for our community banking customers led him to co-host the annual ALMEdge Users Conference for over 20 years.

"Jim has made a lasting impression on UBB and the community banking industry that will continue for years after his departure," said Ben Eskierka, Executive Vice President and Chief Investments Officer, "He will be missed for his expertise and leadership as well as his commitment to the community banks we serve."



American Bank & Trust Scholarship Program

American Bank & Trust is once again offering a scholarship program for high school seniors. Applicants must be a 2025 graduating high school senior who will attend an accredited South Dakota, North Dakota, or Minnesota college, university, vocational school, or community college on a full time basis.

To apply for the opportunity to receive a scholarship, please fill out the form below **before April 18, 2025**. Winners will be contacted in May 2025.

Application details: www.abt.bank/abt-gives-back/scholarships-for-high-school-seniors/





2025 SDBA WOMEN OF Impact Award

The SDBA Women of Impact Award has been established to celebrate South Dakota Bankers Association members who have made significant contributions and positive impacts in their organizations, communities, and industry.

Nominations must be received by August 1



The SDBA Congratulates Governor Bowman's Nomination as the Vice Chair of Supervision at the Federal Reserve



President Trump has nominated Federal Reserve Governor Michelle Bowman for the role of the Fed's vice chair for supervision. If approved by the Senate, she will replace Fed Governor Michael Barr, who recently vacated the position.

ABA's Rob Nichols commented, "We applaud President Trump's nomination of Governor Michelle Bowman to serve as the Federal Reserve's next vice chair for supervision, and we urge the Senate to quickly confirm her so she can take on the additional responsibilities that come with this important role. Since joining the Fed, Governor Bowman has been a thoughtful, principled voice for sensible regulatory and monetary policy and someone who understands the important role that banks of all sizes play in our financial system and our economy. Her prior experience as a community banker and state regulator brings a much-needed real-world perspective to a wide range of policy issues facing our industry, including the

need to ensure that all market participants have a level playing field.

"We look forward to working with Governor Bowman to ensure that the nation's banking regulatory framework is rational, forward-looking and appropriately tailored, so that all banks can continue to compete and succeed as they serve their customers and communities."

Following her nomination in March 2025, Bowman stated, "I would like to express my thanks to President Trump for nominating me as the Vice Chair for Supervision. I am grateful for the continued faith and confidence he has placed in me to fulfill this vital role.


If confirmed, I will promote a safe and sound banking system through a pragmatic approach to supervision and regulation with a transparent and tailored bank regulatory framework that encourages innovation. I will leverage my hands-on experience as a banker, a bank regulator, and a Board Member to address the challenges ahead.

I look forward to working with my counterparts in the other agencies and my Board colleagues to support a growing U.S. economy and prosperity for all Americans."


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northern.edu/banking



Annual School Session
July 13-25, 2025
University of Colorado Boulder

In the Annual School Session, students take courses that are designed and regularly updated to tackle relevant topics in the community banking industry. Students attend three consecutive annual two-week sessions at CU Boulder and have numerous opportunities to network with bankers from our state and across the country.

GSBC+Invest Community Bank Performance Institute
May 19-22, 2025
University of Colorado Boulder

The Community Bank Performance Institute is a four-day school designed to inform and enhance community banks' financial performance through the examination of ALM strategies, investments, liquidity management and scenario planning and analysis.

Learn more at www.GSBColorado.org

GSB Scholarships: Deadline Approaching

Since 1945, the Graduate School of Banking at the University of Wisconsin-Madison (GSB) has developed banking leaders through a rigorous academic program designed especially for experienced bankers. GSB is sponsored and governed by the Central States Conference of Bankers Associations in partnership with the University of Wisconsin-Madison. By relying on its alumni, Banker Advisory Board and Academic Committee, GSB creates an unparalleled learning and networking experience that has been the school of choice for more than 23,000 bankers.

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

Deadline to apply: May 9, 2025.

Learn more about the Graduate School of Banking at: www.gsb.org or call 608-243-1945.



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How to Improve Your Digital Wellness

Breaking your bad screen habits for better health.

Your phone wakes you up in the morning. Maybe you have something streaming while you get ready or listen to a podcast on your commute. Between the eight hours you spend working, likely on a screen, you're checking your phone for notifications. And once home, you're probably using a screen of some sort for your nightly entertainment. It's no surprise that screen time is on the rise. As this becomes the new normal, it's a good idea to implement digital well-being practices into your life. [...]

The downsides of screen time

According to Canadian research, many individuals report spending six to seven hours a day engaging in recreational screen time after the COVID-19 pandemic. This is less than ideal, considering that health experts recommend getting two hours or less of screen time daily, which amounts to 14 hours per week. Excessive screen time can lead to mental and physical health issues such as sleep problems, eye strain, depression, anxiety and more. To avoid these downsides and improve your overall health, consider implementing digital wellness into your everyday life with these simple adjustments to build healthy digital habits.

Avoid screen time at the start and end of your day

Start your digital wellness journey by avoiding screen time first thing in the morning. Instead of setting yourself up to be distracted all day, try enjoying a book with your coffee, going for a walk without your phone or journaling instead to start your day off on the right foot. If those options aren't for you, make a rule that you can't look at your phone for the first 15 or 30 minutes — or whatever feels attainable — at the start of your day. You can also try reducing your screen time before bed. The blue light from your phone can negatively impact your circadian rhythm, suppress melatonin levels and keep your brain overly stimulated, making it difficult to fall asleep. If you find it difficult to resist the urge to scroll before bed, try charging your phone across the room or in another room completely. This can also be helpful if you have difficulty waking up, as you have to physically get out of bed to turn off your alarm.

Set screen time limits — and stick to them

Most technology comes equipped with tools you can use to improve your digital wellness habits. If your device keeps track of your screen time, you can use this data to see what websites or apps are taking up most of your time. If you need help staying on top of your screen time, consider setting time limits. These will remind you when it's time to get offline. These limits can often be set for specific content categories, such as social media, so they don't interfere with work, sleep or living your life off your phone. You may also consider using the Do

Not Disturb feature to stop notifications from distracting you. Like time limits, you can customize the parameters of this feature so notifications from certain people, apps or websites are allowed.

Try wearing glasses

Phones, computers and tablets all emit blue light, a light wavelength commonly found in liquid-crystal displays (LCDs). Excessive blue light exposure can lead to headaches, eye strain and visual fatigue. As previously mentioned, blue light can also negatively impact your sleep. While there are glasses specifically designed to limit blue light exposure, research on their impact is limited, and it hasn't been definitively proven if they help with the eye strain caused by blue light. However, the American Academy of Ophthalmology does recommend wearing glasses instead of contacts while looking at a screen for an extended period of time to reduce eye dryness and irritation.

The 20-20-20 rule

While the effectiveness of blue light glasses is still debated, the 20-20-20 rule is a simple, yet impactful way to reduce strain on your eyes when using a screen for an extended time. For every 20 minutes spent looking at a screen, take a 20-second break and select an object at least 20 feet away to focus on. This will help relax your eye muscles and give your brain a chance to breathe. Be sure to try this method the next time you're using a screen for a prolonged period of time.

Curate your content consumption

While it feels like social media keeps you more connected to those around you, it may have the opposite effect. Research suggests that excessive social media usage may be linked to signs of stress, depression and anxiety. To combat the potential negative impacts of spending too much time online, try curating the content you are consuming. Unfollow accounts that don't interest you or those you no longer wish to keep up with. If you struggle with comparing yourself to others online, as many do, unfollow those accounts, too. This will reduce the amount of time you spend scrolling on social media and the downsides that come with it. Apply the same principle to your email. Take a few minutes to unsubscribe from emails you don't use and clear out your inbox for a less stressful experience.

Full article: www.wellmark.com/blue/healthy-living/improve-your-digital-wellness



UPCOMING EVENTS

2025 ABA Washington Summit

April 7-9, 2025 | Washington, D.C.

Join the biggest annual gathering of bank leaders in Washington to push for a bank policy framework that lets your bank stay focused on serving your customers, clients and communities. Hear directly from the key players in the 119th Congress and the new administration on what the future holds for banks of all sizes.

2025 Tri-State Trust Conference

April 22-24, 2025 | Fargo, ND

Featured speakers: Lauren Henderson (Stifel Financial), Sharon Carson (JP Morgan Chase), Patrick Alyward (TrustWorthy Consultants), Steve Murphy (McGuire-Woods LLP), Jonathon Robert (FIS Global), Phil Buchanan (Cannon Financial Institute), Jeff Kropschot (Kropschot Consulting Partners), T. Row Price Expert, and Hunter Pinke's "No Bad Days".

2025 SDBA New Accounts Seminar

April 22, 2025 | Sioux Falls

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!

2025 National School for Experienced Ag Bankers

June 23-26, 2025 | Spearfish

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



2025 SDBA Ag Credit Conference

July 22-23, 2025 | Pierre

2025 Fraud Academy

August 12-14, 2025 | Lexington, KY or Virtual

Fraud Academy is a pioneering initiative designed to arm bankers with the skills needed to detect and combat fraud. Our unique program features insights from experts across the DEA, FBI, the Secret Service, law enforcement, AARP, and the financial industry, offering a robust education in fraud prevention from those who know it best.

2025 SDBA Lead Strong: Women in Banking Conference

September 10, 2025 | Sioux Falls

2025 Fall Forum

October 1, 2025 | Sioux Falls

2025 NEXT STEP: Emerging Leaders Summit

October 28-29, 2025 | Aberdeen

Learn more and register for SDBA EVENTS

www.sdba.com/events



classifieds

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- Responsible for onboarding and implementation of new Business customers cash management services.
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How Can YOU Be Involved in the SDBA?

The SDBA is seeking bankers to serve on four standing committees and four work groups for 2025-2026.

Committee and work group terms are for one year, beginning May 1, 2025.

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

Credit Card Committee: Represents the credit card industry in South Dakota. [e-meetings as needed]

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

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

Education Work Group: Helps to determine the SDBA's educational platform, offerings, and methodologies. [e-meetings as needed]

Emerging Leaders Work Group: Helps to grow South Dakota's future bank leaders. [e-meetings as needed]

Technology Work Group: Assists in planning and implementing the technology-related events. [e-meetings as needed]

Women in Banking Work Group: Encourages, supports and inspires women to succeed in the workplace. [e-meetings as needed]

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

www.sdba.com/committees by April 30, 2025.

Contact the SDBA with any questions: 605.224.1653 or email SDBA Member Services Coordinator, Natalie Likness: nlikness@sdba.com.

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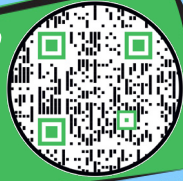
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