

SDBANKER



OFFICIAL PUBLICATION OF THE SOUTH DAKOTA BANKERS ASSOCIATION | JUNE 2025

**SD Bankers Foundation
Scholarship Winners
Named**



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The South Dakota Bankers Association is creating a customized calendar from photographs of South Dakota submitted by South Dakota bankers, their family members and customers. These calendars are exclusive to SDBA member banks and make a great gift for your customers!

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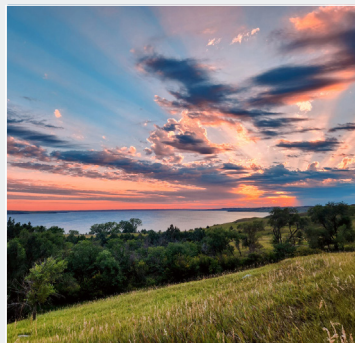
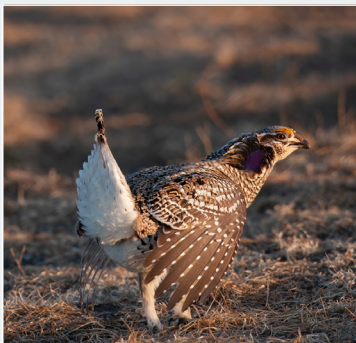
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Entry Deadline: July 31, 2025

For more information, contact:



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message from the chair

DYLAN CLARKSON | President/CEO | Pioneer Bank & Trust, Belle Fourche
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Thank You

Let me begin with the obvious, and perhaps a little cliché: my year as chair of the South Dakota Bankers Association has come to an end, and it has truly flown by. As I sit down to write this final article for SDBANKER, I

find myself reflecting with deep gratitude.

To all the bankers who have supported our industry, thank you. Your commitment has made this past year even more humbling and meaningful than I could have anticipated. It has been a privilege to serve on your behalf.

Across our state and nation, bankers share a singular mission: to serve our communities, regardless of size, to the best of our ability and with as little government interference as possible. We provide the capital that keeps our communities thriving. Without our banks, our communities wouldn't exist. And without our communities, neither would we. This symbiotic relationship ensures that we will continue to support one another for years to come. Every institution, regardless of asset size, has a unique and vital role to play in the broader banking ecosystem.

To Dave Nelson, my predecessor as chair, and to those who came before him: thank you for paving the way. Your individual and collective leadership has directly contributed to the strength and success of our industry. There is no question about that.

To the incoming Chair, Pete Mehlhaff: your experience, kindness, and relatability will serve you, and the SDBA, exceedingly well. I encourage you to fully embrace the opportunities this next year will offer. You will work alongside not only South Dakota bankers, but also colleagues from across the country who will share their insights and support. I have no doubt you will put this collective wisdom to good use.

Lastly, I would like to thank my colleagues and board of directors of Pioneer Bank & Trust for supporting me as I chaired the SDBA. Not only did you "step up" while I was away on SDBA business, but you collectively advocated for our industry. You are engaged bankers making a difference.

Thank you once again for the opportunity to serve. It was an honor. 🌱

With humility,

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

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from the executive office

KARLTON ADAM | President | South Dakota Bankers Association
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Building Momentum: Board Leadership and the Power of Advocacy

As we are about to flip our calendars from May to June, in many ways it does not seem possible. There is the saying that 'time is a thief,' and with the passing of each day, month and year, time seems to move faster and faster. (Please, no 'old' jokes!)

I'd first like to echo SDBA Chair Dylan Clarkson's sentiments about his year as Chair flying by. Chair Clarkson, from all of us at the SDBA and on behalf of our members, I would like to extend my sincerest thanks and gratitude to you for your service to the SDBA Board of Directors and our members this past year. Your support, counsel, expertise, passion, and influence have been and continues to be an example of what it means to effectively engage and advocate for our industry. We can all learn from your leadership.

To Dylan's family, Nicki, Ben and Elyse, thank you for supporting Dylan during his time as Chair. In many ways, as his family, your support of him has served our membership, too.

Looking ahead, I am pleased to welcome Pete Mehlhaff, President, Great Plains Bank, in Aberdeen, SD, as our incoming Board Chair. Pete is a fourth-generation banker. In 1990, Pete became president and chairman of Great Plains Bank—a community bank with offices in Eureka, Aberdeen, and Eden. He and his wife, Paddy, have been married for more than 40 years and have five children.

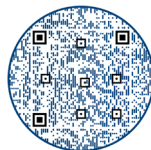
Our work advocating for our industry never stops. In recent weeks, you've likely received several iterations of CALLS TO ACTION (CTA) regarding opposition to amendments to the GENIUS (Guiding and Establishing National Innovation for U.S. Stablecoins) Act. One CTA was to add the Credit Card Competition Act (CCCA) and

another was to include a credit card interest rate cap. If you'd like to advocate for our industry by sending letters to Senators Thune and Rounds to urge their opposition to these amendments, use the QR Codes below, or contact me at kadam@sdba.com.

In closing, our team has been busy grinding out plans to host almost 450 bankers, business partners and guests to the 2025 'BIG BANK THEORY' Quad States Convention in Rapid City, SD, June 8-10. This has been no easy task, but Hal, Laura and Nat have done a fantastic job organizing every detail. So, big thanks to them for orchestrating what will be an exciting and educational week for our guests, and thank you to our partners at the NDBA, WBA, and MBA for your help and support throughout the event as well.

June brings forth one of our busiest times of year, as I am sure it does for many of you, too. But, I invite you to take time to slow down and enjoy the long summer days, making memories and being present with your family and closest friends. Have a great summer, friends, and we'll talk again in July. 🌈

TAKE ACTION!



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Interest Rate Cap Act**



**Oppose Government Mandates
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The Role of AI in Commercial Property and Casualty Insurance by 2035

Artificial Intelligence (AI) is rapidly transforming industries across the globe, and commercial property and casualty insurance is no exception. There is an urgent need for commercial lines insurance to re-evaluate their technology and processes to remain competitive as they enter the second half of this decade. Despite persistent challenges, many commercial lines insurers are committed to forging ahead with this transformation. In the past year, AI technology initiatives have made moderate progress, with 96% of carriers engaging in activity in mid/large commercial lines compared to 86% in 2024. Additionally, 37% of carriers focused on small commercial lines are in the implementation or deployment phases versus 27% a year ago.

By 2035, AI is expected to be a foundational piece of insurance company's operations, underwriting, claims management, risk assessment, and customer service. The infusion of AI technologies will likely reshape the landscape, offering both opportunities and challenges for insurers, brokers, policyholders, and regulators.

Underwriting and Risk Assessment

One of the most transformative aspects of AI in commercial P&C insurance will be in underwriting. Traditional underwriting methods, which rely on historical data and manual assessments, are being replaced by advanced machine learning models that can analyze vast and diverse data sets in real time. The current focus has been on transforming the beginning of the underwriting process, the submission intake procedure where the use of multiple AI technologies can finally make inroads into automating the submission process for commercial lines products with carriers, ultimately looking to insert GenAI into the underwriting process to guide both next-best actions recommendations along with risk assessment and pricing recommendations.

By 2035, underwriters will use AI that can act as a central core with continuous monitoring capabilities that will provide underwriters with an up-to-date snapshot of each insured property by collating and updating information from multiple sources like FEMA flood data, USGS earthquake reports, satellite imagery, local weather data, social media and historical claims information to make real-time risk assessments. This level of precision will not only enable more personalized premiums, but it could also significantly reduce loss ratios.

Claims Management and Fraud Detection

Claims processing is one of the most cost-intensive

areas of insurance, often plagued by inefficiencies and fraud. AI co-pilots could demonstrate their value by guiding claims adjusters with processing and recommendations, including jurisdictional guidelines, identifying fraud indicators with suggested actions as well as offering reserving guidance both at intake and as the claim progresses.

By 2035, AI will play a pivotal role in automating and streamlining the claims lifecycle. Natural language processing (NLP) and image recognition will be standard tools in processing claims. For instance, AI could analyze images of property damage submitted via satellite or mobile apps then estimate repair costs and authorize payments within minutes, replacing what used to take days or weeks. For commercial clients, this speed and efficiency could significantly reduce business interruption.

Fraud detection will also see vast improvements. AI models trained on millions of prior claims will be able to detect anomalies or patterns indicative of fraudulent behavior. These systems can flag suspicious claims for further investigation, reducing insurer losses and helping maintain fair premium pricing for legitimate policyholders.

Customer Experience and Personalization

By 2035, the customer experience in commercial P&C insurance could be radically different from today's largely transactional approach. AI-driven platforms could offer specific personalized interactions, recommendations, and policy options.

Virtual assistants and chatbots will be capable of managing complex customer queries, policy changes, and renewals, all while maintaining human-like conversational interfaces. These systems will also be context-aware, meaning they can recall a business's history, industry risks, and specific needs while providing tailored solutions quickly.

Regulatory Considerations

As AI becomes fully integrated into P&C company operations, regulators will need to keep pace with this technology. Issues such as data privacy, algorithmic bias, and transparency in automated decision-making will come under scrutiny. By 2035, insurance companies could be required to provide explainability for AI-based underwriting and claims decisions to ensure they are free from prohibited or discriminatory practices.

Continued on page 19



south dakota bankers foundation

HALLEY LEE | Executive Director | South Dakota Bankers Association
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Annual Report

It's hard to believe another year has passed since my last report—but in a world that's always changing, one thing remains constant: our mission to cultivate the next generation of South Dakota's banking professionals. Whether navigating new technologies, economic shifts, or evolving customer expectations, the role of today's banker continues to grow in complexity and importance. That's why the Foundation remains firmly committed to developing our future banking leaders with the tools and support they need to thrive.

The mission of the South Dakota Bankers Foundation—Developing South Dakota Banking Industry Professionals—has remained our guiding focus over the past year. We've primarily advanced this mission through our robust scholarship programs, helping to open doors for students across the state. In alignment with the SDBA's strategic plan, we're also working to raise awareness among students about the rewarding and diverse career paths available in the banking industry. I encourage you to visit www.sdba.com/banking-career-awareness, where you'll find valuable tools and resources to support your efforts in attracting and retaining the next generation of banking professionals.

We remain committed to supporting our member banks in their efforts to develop the next generation of industry professionals. As always, we welcome your thoughts, ideas, and suggestions—and encourage you to reach out anytime.

QUASI-ENDOWMENT

First Bank and Trust in Brookings continues to manage the South Dakota Bankers Foundation (SDBF) quasi-endowment fund.

Earnings from the quasi-endowment supported the Foundation's scholarship programming for post-secondary scholarships. Contributed value of the quasi-endowment fund is \$1.472 million with a market value of \$3.216 million as of 12/31/24, compared to a market value of \$2.980 million as of 12/31/23. The asset allocation of the portfolio ending 12/31/24 was approximately 69.3% equity, 29.3% fixed income and 1.4% cash.

NAMED SCHOLARSHIPS

The Foundation continues to award five named scholarships to deserving students interested in pursuing a career in banking, business or finance. 2025 winners are outlined below.

Manawi (Matt) Thapa, a fintech/finance/business administration major at Augustanna University, was named the recipient of the \$1,500 Deb Gates Scholar-

ship. This scholarship was established to honor Deb Gates, the former executive director of the SD Bankers Foundation. Thapa plans to pursue a career in consumer and business banking in Sioux Falls, South Dakota following graduation in May of 2026.

Carter Howell, a South Dakota State University student, was named the 2025 winner of the \$3,000 David S. Birkeland Scholarship. Howell, who is from Lithia, Florida, is pursuing a degree in ag business. His plans include pursuing a career in ag lending in South Dakota following graduation.

The David S. Birkeland Scholarship is an annual award created in memory of banker David S. Birkeland, past president of the South Dakota Bankers Association and president of First Bank of South Dakota in Sioux Falls. Birkeland was killed in a plane crash with Governor George S. Mickelson and six others in April 1993, while serving his community and state.

Landon Ruesink, a student at Dakota Wesleyan in Mitchell, South Dakota, was named the winner of the \$3,000 Herman Lerdal Scholarship. This scholarship is an annual award created in honor of banker Herman Lerdal for his service to the banking industry and to the South Dakota Bankers Foundation. Ruesink, from Dell Rapids, South Dakota, is currently earning a degree in accounting with a finance minor. He would like to pursue a career in lending and financial advising.

Jaci Travis, a student at USD in Vermillion, South Dakota, was named the 2025 winner of the \$3,000 Joyce Hazeltine Scholarship. Travis is from Humboldt, South Dakota, and is majoring in business administration. Jaci's career goal is to be a banker with a financial institution in South Dakota.

The Joyce Hazeltine Scholarship is an annual scholarship created in honor of Hazeltine's fundraising efforts as campaign chair for the high school scholarship program. Hazeltine served eight years as a foundation board member and as the organization's chair, and it was during her tenure with the Foundation that she spearheaded a major fundraising campaign to raise money for the Foundation.

Megan Nash, a business economic/ag business major with minors in banking/financial services and entrepreneurship at SDSU was named the recipient of the \$4,000 Alan M. Graff Scholarship. The Graff Scholarship was endowed to the Bankers Foundation through generous contributions from First PREMIER Bank, PREMIER Bankcard, and employees of First PREMIER bank. A native of Mansfield, South Dakota, Nash plans to pursue a career business and ag banking following graduation in May of 2026.

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Annual Report

MEMBER BANK SCHOLARSHIPS

In addition to the named scholarships, the Foundation also offers scholarships in conjunction with member banks. The Foundation's member bank scholarship programming was modified to strive to encourage and support students who exhibit a strong desire to pursue a career in banking. In 2025, each SDBA member bank has been given the opportunity to apply for \$4,000 to be awarded as scholarships in conjunction with the Foundation. These awards are given to a South Dakota college sophomore, junior, senior or grad student or second year South Dakota technical college student seeking employment in a banking/financial services organization. The application period for this year is still underway so final numbers are not yet available for report, however, in 2024, eighteen banks submitted 31 applications.

The Foundation Board will continue to refine and enhance this program to ensure that we can reach our ultimate goal of building and sustaining South Dakota's banking workforce. I would like to encourage all member banks to watch for this opportunity in the fall of the year and to apply for scholarships. There is no match required! For more information on this program, visit www.sdba.com/member-bank-scholarships.

BANKING CHAIR ENDOWMENT

The Banking Chair Endowment Fund continues to be managed by the University of South Dakota Foundation (USDF). Contributed value of the banking chair endowment is \$254,751 with a market value of \$431,248 as of

12/31/24 – up from \$424,171 as of 12/31/23. The payout from the banking chair endowment has provided funding for special banking research programs and a portion of the salary and benefits for the professor at the Institute for the Study of Rural Banking. Dr. James Driver currently holds this position and is working closely with the Foundation to develop programming that will be impactful for the banking industry.

BOARD MEMBERS

I would like to take this opportunity to thank the current Foundation Board members for their time and effort:

- Karl Adam, SDBA, Pierre
- Jody Bender, US Bank, Rapid City
- Liza Clark, Member At Large, Pierre
- Paul Domke, Heartland State Bank, Redfield
- Pennie Lutz, Richland State Bank, Bruce
- Dave Rozenboom, First PREMIER Bank, Sioux Falls
- Tina Van Camp, First Dakota National Bank, Pierre (chair)
- Dr. Timothy O'Keefe, USD, Vermillion

The South Dakota Bankers Foundation is a 501(c)(3) charitable organization, and your contributions are tax-deductible. We encourage you to consider contributing to the future of South Dakota's banking industry with a generous gift to the Foundation.

AG CREDIT CONFERENCE

July 22-23, 2025

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Emerging Leader of the Month

Stacy Leebens



As part of the SDBA's mission to grow South Dakota's future bank leaders, we feature a monthly emerging leader. This month, we recognize Stacy Leebens from First Bank & Trust in Rapid City.

First-Ever Job

I worked with my parents and their cleaning business! My

parents owned a small business for decades, cleaning various businesses after hours. I worked for them for years. I have fond memories of waking up nice and early to have the work done before most people were up for the day. I remember getting treats from the gas station or a special donut when all done, and I believe it is why I am a morning person!

Emerging Leader Story

I started my professional career as a cosmetologist! I love that field, still do to this day, but my instincts were telling me to keep searching. I worked in the salon while finishing my bachelor's degree in business administration and human resource management. During that time, I needed to figure out how to participate in class while working salon hours, which wasn't ideal or manageable long term. It was at that time I applied for a job with "set-hours", with no idea what I was getting into. It turns out I was on the journey of discovering my passion for the financial industry. I started working as a phone banker at a mid-sized bank in MN. I had exceptional training on all banking related topics and worked with diverse customers and incredible people who wanted success through every interaction. I learned the importance of figuring out how to find answers independently, multitasking, and providing excellent customer service. I was able to learn the importance of becoming an expert without being told, while balancing hard and fast work, with having fun and making connections. I remember one day I was walking on my break and noticed a group of women in a conference room. I thought, that is where I want to be someday.

When moving back to SD, I knew I would want to be in banking but wasn't sure where. I was hired at First Bank & Trust to work in their call center department. If you have not worked in a call center environment, that is one excellent place to start. Not only was I taught banking topics from every area of the bank, but speed, hard work, knowing what you are doing, great customer service, and patience. You are taught anything and everything from hard skills to soft skills, not to mention the importance of each role in a bank. It builds gratitude

for your team, your customers, and once moving out of that role, the appreciation for people working in that setting never fades.

During my call center time with First Bank & Trust, I realized how enjoyable investigating and analyzing activity was for me when working with customers that I applied for an open fraud analyst position within the company. I was not sure what I was getting into, but I knew I wanted to move forward and explore new opportunities. I wanted to have fun all while making a difference. I remember to this day walking into the break room before my interview and seeing this confident woman and thinking, I wonder if that is who I am interviewing with? I think about that often as I knew that day that I wanted to be her someday - to be confident in everything I did and radiate that to others.

Within the first few months of the fraud analyst role, I knew the field of fighting financial crime was where I was supposed to be. The fraud program was relatively new at that time, and there were a lot of unknowns. Procedures were needed, processes needed to be developed, we had a lot of room to enhance. Little did I know, being a newbie was about to get much more exciting. I went through an unexpected period of turnover with a few managers and then from a few coworkers to no workers in a very short time. I remember the crippling anxiety of having only a few months of fraud experience, and now I was the only person on the fraud team. I recall talking to my Dad and him encouraging me to stick it out, and that sometimes hard times turn into excellent opportunities. I also remember having my first ever conversation with one of my favorite mentors. She called me, I saw her name pop up on the phone, and I instantly started sweating. I thought oh my gosh, she is calling me, what do I do. Since she was my boss now, I answered it to avoid getting in trouble! I am so glad I did. She was and is one of my favorite people. Someone I know I can count on to give me not what I want to hear, but what I need to hear. After that conversation and once I was able to compose myself, I knew - I can do this; I am going to do this.

Now learning the importance of taking a lead, ensuring items were documented, caring about the future of the team that was hopefully going to exist again, things bigger than "just a job" and bigger than myself was my top priority. Rebuilding the team was very important to me personally, as I could see the impact of not having a team to turn to and lean on while being in the trenches alone. I also witnessed numerous different leadership styles and care for the work and team through rapid changes, which helped me see the vision I wanted to have in a leader, but also who I wanted to be as a leader. I had not seen myself as a "leader" in a supervisor/manager aspect, but I did

know that I liked taking lead, I enjoyed the trenches, and I enjoyed taking care of people. My career in financial crime was so much fun and the passion I had to excel in it was unmatched. However, without a strong team, that means nothing at the end of the day, as there is no way to do it alone.

Fast forward a few more years, the team continued to grow, and my manager at that time advocated for me to supervise the fraud investigators. I was shocked and honored as I was working remotely and didn't think that could ever be in the cards for me. I remember her saying to me that my hard work proved that a supervisor position can work remotely and that I was setting the tone for others. That was something I will never forget. However, I had never officially led a team before – panic! I was fortunate to have great teammates at the time to learn from and help me through it. When telling my peers at that time that I was now going to be their direct supervisor, I remember their reactions – joy. How amazing is it to have people rooting for you!? They make me want to be better, for them. Moving forward I immersed myself in books about leadership, personality traits, challenges in teams, different communication styles; you name it, I read it. I made the decision to do this to support my journey in leadership training, but the live and learn approach allowed me to practice various tactics firsthand. Regardless of title and responsibilities, I have a natural tendency to take charge, to offer solutions or ideas to try. Some of the best leaders I have worked with are those who are willing to be innovative, advocate for improvement, and advocate for each other. Individuals who will steadfastly support you, endorsing your objectives and achievements without envy or criticism. I want to protect the people I work with, while at the same time help each and everyone of them succeed and create their vision of success.

What Stacy Likes Most About Her Job

I work with a team of fraud, AML, and BSA experts. My specific role focuses on fraud, protecting customers, the bank, and its employees from fraud. I am currently working to ensure processes are as sound as possible, minimizing risk for everyone, and ensuring the fraud strategy is the best it can be for years to come. I am getting the opportunity to look at the fraud program at FBT holistically, while collaborating and learning from other financial institutions to ensure the FBT program is a leader in fraud prevention.

There is so much to like about my area of expertise! The field is constantly changing, new trends and emerging risks. The field allows for innovation and creativity, critical thinking and constant problem solving. It is exciting to have the opportunity to never stop learning, earn certifications in the field, and find new methods to stop bad actors. Financial crime happens behind the scenes, and the expertise needed to identify and attempt to decrease the number is what keeps me working hard and passionate to keep improving.

Fraud is such a BIG problem. Everyone is a target of fraud and scams. It doesn't matter who you are, your

wealth, your status; you are not immune. I have a passion for ensuring that we do everything we can to protect our customers and the people who we encounter. Fraud is not a single instance; it is an organized crime threat that goes beyond a transaction.

If She Could Have Any Job

I would work with animals, plants, and coffee!

Stacy's Life Passions

Making a positive impact on someone or something. Working towards a self-sustaining life for myself and my family. I also am very passionate about making a difference. The definition of making a difference is not the same for everyone, but to me it means helping someone or something move forward in a positive way; making someone or something feel better, happier, safer. This could be volunteering at the animal shelters, for the school, or picking up trash in the community. Anything that helps us take a step forward and make the world better for future generations. Naturally, a passion is also stopping criminals from stealing money from people, too.

How She Unwinds

Nature! Planting flowers, hiking in the mountains, and walking dogs at the humane society; anything outside is my go-to for relaxing. I enjoy cleaning (I believe this goes back to my first job), rearranging anything - furniture, rocks, doesn't matter - and anything my family wants to do for fun!

Little Known Facts About Stacy

My parents raised me to be a hard-working person; don't complain, take action, move forward, do better. Show up, do your very best, and support those around you. The life skills they taught me growing up and still each day today, I carry with me in all interactions. When I start to become negative or having a hard day, I think of all the hard times my parents worked through and that provides me a chance to think about what I am feeling and shift my perspective and reaction to the situation. If there is a task that needs to be completed, I will do it. Just do it – you never know what will be learned from the experience that will fuel self-growth. 🌈



KNOW AN EMERGING LEADER?

Nominate them! We would love to share their story!

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Access to Credit for Rural Economy Act (ACRE)



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.

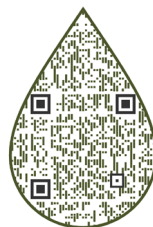
Recognizing that Congress was planning to use the reconciliation process to extend the 2017 Tax Cut and Jobs Act and other administration priorities, the banking industry believed this may our best opportunity in years to include the Access to Credit for Rural Economy Act (ACRE) in the bill.

On May 22, 2025 the House of Representatives passed the House version of the reconciliation bill by a 215-214 margin. Needless to say, the House is very divided on the merits of the bill; and we expect the same with the Senate. However, we are very encouraged that the House version contained a "limited" framework for ACRE in its initial draft, and we are pleased that ACRE remained in the bill at time of voting.

While the original Senate and House bill version of ACRE (S. 838 and H.R. 1822) included language that would provide a 100% federal tax exemption on interest income on Ag real estate in addition to rural mortgages in communities under 2,500 residents, the House bill did include a 25% exemption on ag real estate loans for three years! The rural housing component was cut out of the measure, as members of the House were concerned with the overall cost.

The SDBA, as well as many other state banking associations, continues to work on ACRE to ensure this framework remains in the Senate draft. If possible, we will work to expand the exemption beyond the current language with the goal of getting it passed!

What part can you play in supporting the ACRE Act and educating lawmakers about its advantages?



Scan [here](#) to complete a short form and generate a letter to members of congress.

Stand up for America's farmers and ranchers and encourage your lawmakers to cosponsor S. 838 and H.R. 1822, the ACRE Act.

Learn more: www.aba.com/news-research/analysis-guides/acre-act-toolkit

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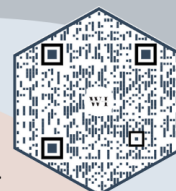
Learn more at sdhousing.org



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.



bankers in action

Dacotah Bank Supports Veterans, One Honor Flight at a Time

At Dacotah Bank, giving back to our communities is a core part of who we are. Recently, several of our employees volunteered their time to support Midwest Honor Flight — a nonprofit organization dedicated to providing veterans with a free trip to Washington, D.C., to visit the memorials honoring their service and sacrifice.

Our team spent the day assembling goodie bags, preparing mailings, framing certificates, and organizing vital materials to ensure that every veteran and their guardian has a seamless and memorable experience. Every task, no matter how small, plays a crucial role in helping Honor Flight chapters create an unforgettable journey for those who have given so much for our country.

David M. shared his perspective on the experience: "It's an incredible honor to assist in helping those who have served our country have a beautiful, memorable trip to view memorials honoring their service, sacrifice, and, in many cases, gain closure. Every packet we helped prepare is a step towards ensuring our veterans receive the recognition they deserve. Volunteering for the Honor Flight project was a profound reminder of the sacrifices veterans have made for our freedom. I

am incredibly thankful for those who make running the local chapters of Honor Flight their life calling to help our veterans know they are valued and appreciated."

For Kimberly J., the cause is deeply personal. "I'm passionate about this charity because my dad is a Vietnam veteran. I truly appreciate their sacrifice for our country," she said. Kimberly also highlighted one of the unique ways Dacotah Bank supports community involvement: "Each employee receives \$200 annually through our 'Give Where We Live' program to donate to a charity of our choice. Last year, several of us pooled our funds and were able to sponsor two veterans for this year's Honor Flight. Volunteering to prepare snack bags and address envelopes for invitations made me feel connected to this important mission and showed me just how many pieces come together to create a meaningful experience for our veterans."

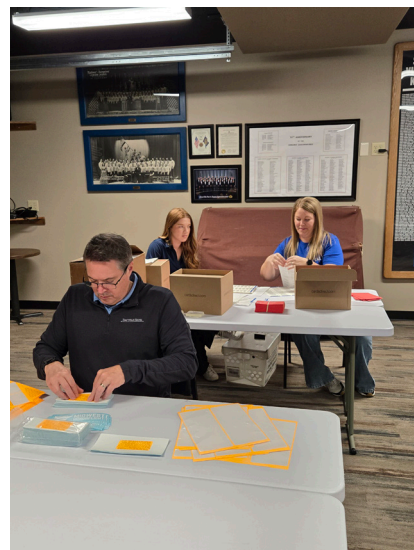


Melida P. echoed the spirit of the day, noting, "It is such a good program. The collaboration between volunteers and sponsors brings positivity to the veteran community. It's about being acknowledged and honored for the sacrifices they made."

Mandy G. reflected on the deeper meaning behind the event: "Only those that served truly understand the sacrifice that was made. These sacrifices are still being felt every day by many veterans, even though their time of service has ended. These flights are a way for some to heal or finally receive the recognition they deserve. I love that Dacotah Bank allows us the opportunity to volunteer and give back to the communities that we live and work in."

Through efforts like these, our employees are proud to honor those who have defended our freedoms. We are grateful for the chance to play even a small role in helping these heroes receive the acknowledgment and appreciation they so deserve.

At Dacotah Bank, we believe service doesn't end when the workday does. We are committed to supporting our veterans and strengthening the communities we call home — one goodie bag, one letter, and one Honor Flight at a time.



Here for you.™

American Bank & Trust Opens Doors to New Branch Building in Tea



In a move that underscores its commitment to accessible and personalized financial services, American Bank & Trust (AB&T) officially opened its new branch in Tea, South Dakota on April 28. The investment is part of the bank's broader initiative to support growing communities and enhance statewide banking accessibility.

Located at the corner of Gateway Lane and Heritage Parkway, this location replaced the AB&T branch located at 100 East 1st Street in Tea. The new building is designed to offer a seamless blend of traditional banking services and modern digital solutions. Customers have access to a full-service ATM, personalized financial consultations, and an array of digital tools aimed at streamlining banking experiences.

"With Tea's continued growth, we recognized the need for a strong financial presence here," said Kathy Graff, Tea Market President at AB&T. "Our goal is to provide residents and businesses with financial resources that support their ambitions, whether it's saving for the future, financing a home, or growing a business."

The grand opening event is scheduled for June 26 and will feature special promotions and engagement opportunities, reinforcing AB&T's dedication to community involvement.

AB&T also offers a Tea Area Titans Spirit Card to the Tea community. The Spirit Card is more than just a debit card—it's a meaningful way for customers to support their schools while celebrating community pride. Each card features the name, colors, and mascot of the chosen school district and is linked directly to the cardholder's checking account. With every transaction made using a Spirit Card, AB&T donates a portion back to the designated school, turning everyday purchases into tangible support for education.



CorTrust Bank Donates \$25,000 Towards Sesdac Sensory Garden Project



CorTrust Bank has pledged \$25,000 towards the Sesdac Sensory Garden project. Sesdac, Inc. is a non-profit, community-based organization in Vermillion, SD. They empower individuals with intellectual and developmental disabilities through person-centered services.

Sesdac recently launched the Sesdac Sensory Garden project – a fully accessible, multi-sensory outdoor space designed to stimulate the senses, foster connection, and promote wellness for people of all abilities.

The decision to support this project was an easy one for CorTrust Bank. "Sesdac is an amazing organization that provides endless opportunities for individuals that call Vermillion home. Bringing this garden to life is another example of their commitment to making our community a wonderful place to live," said Taylor Kathol, VP/Branch Manager of the CorTrust Bank in Vermillion.

Ionela Georgescu, Executive Director at Sesdac, Inc., went on to say, "CorTrust Bank's significant contribution will greatly enhance our goal to cultivate a vibrant and inclusive environment. We are so grateful for CorTrust's generous donation!"



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United Bankers' Bancorporation, Inc. Announces New Board Members and Honors Retiring Director

BLOOMINGTON, MN (April 25, 2025)—United Bankers' Bancorporation, Inc. (UBBI), the parent holding company of United Bankers' Bank (UBB), is pleased to announce the election of David Krause and Brian Young to its board of directors. The new directors were officially appointed during UBBI's annual meeting on April 16, 2025.



David Krause is the CEO of Pioneer Bank in Mankato, Minnesota. He began his banking career in 1984 and started his tenure at Pioneer Bank in 1986. His strategic vision and leadership have driven significant organic growth and positioned Pioneer Bank as a strong and innovative community banking institution.



Brian Young is the President and CEO of United Bancshares and The Union Bank Company in Columbus Grove, Ohio. Brian is a seasoned leader in the banking industry with expertise that spans all facets of banking operations and executive management.

"We are thrilled to welcome David and Brian to the UBBI board of directors," said Jae Evans, UBB Interim President. "Both bring impressive records of leadership and innovation in community banking, and we are confident their insights and experience will be invaluable as we continue to support our mission of being the nation's premier correspondent partner for community banks."



UBBI also extends its sincere gratitude to Dean Miller, President and CEO of First National Bank of Bellevue, Ohio, who retired from the board after completing his nine-year term.

"Throughout his time on the board, Dean has been a strong contributor and a tremendous advocate for UBB, and we will miss his wisdom and knowledge," said Evans. "We thank him for his dedicated service and leadership."

With the addition of Krause and Young, UBBI continues its tradition of strengthening the board with experienced and forward-thinking banking professionals committed to the success of community banking.



Hubbart Completes GSBC's Prestigious Executive Development Institute



Andy Hubbart, Regional President of BankWest in Pierre, graduated April 16 from the Graduate School of Banking at Colorado's (GSBC) Executive Development Institute for Community Bankers® (EDI) as a member of its 11th cohort.

GSBC's EDI program equips its participants for success with extensive leadership development and bank management training. Participants are up-and-coming C-level executives whose work efforts influence the future direction of their banks. To aid in their development, each participant is assigned a mentor and an executive coach. EDI curriculum topics cover customer relationships, cybersecurity, organizational change, the economy, talent management, profit improvement and more.

Hubbart was one of 14 community bankers who graduated from the program during a ceremony in Broomfield, Colorado. "EDI is helping community banks develop their future executives in support of the bank's succession plan," said GSBC President & CEO Michael Stevens. "It is reassuring to see Andy's passion for the industry, his community and his customers. GSBC is proud to have been a part of his development."



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bank notes

My First Nest Egg and First Interstate Bank Partner to Empower Elementary and Middle School Kids with Financial Education

BILLINGS, MT (April 29, 2025)—My First Nest Egg, an award-winning digital financial education system for kids, ages 3–13, is excited to announce its partnership with First Interstate Bank, a trusted institution with over 55 years of service across 14 states in the west and mid-west. This collaboration aims to provide free resources for First Interstate Bank clients and its communities, promoting youth financial education both at home and in the classroom.

My First Nest Egg's co-founders, Nicolle Hood and Annie Shoen, both moms and former attorneys, developed this interactive learning platform in response to the growing concern of youth financial illiteracy.

"We're in the midst of a financial literacy crisis costing Americans \$350 billion a year due to personal finance mismanagement," said My First Nest Egg's CEO, Nicolle Hood. "Without proper financial education programs, our children's financial futures are at risk."

First Interstate Bank, headquartered in Billings, Montana, is committed to building thriving communities and is eager to join forces with My First Nest Egg. Through this partnership, First Interstate Bank will offer a customized co-branded version of the My First Nest

Egg app and content, designed to engage their youngest clients in learning about earning, saving, and giving back. The offerings include age-appropriate curriculum, a dedicated website, calculators, and more, enhancing their youth programming.

"Financial literacy is important at every life stage, and teaching children money management skills can help them avoid the cycles of debt and financial insecurity that plague many Americans," explained Amberly Pahut, Executive Director of the First Interstate BancSystem Foundation. "My First Nest Egg provides a fun yet educational way for us to provide critical financial knowledge to children across our footprint, setting them up for future success and financial stability."

Research shows that 64% of adults identify money as a significant source of stress in their lives. Recognizing that money management is more about mindset than just math, My First Nest Egg aims to instill healthy financial habits in childhood, leading to improved financial outcomes and reduced financial stress in adulthood.



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Scarcity or Prosperity: The Efficiency Ratio Under Attack

Dr. Sean Payant



Many financial institution executives spend considerable time thinking about strategies to improve efficiency in order to improve overall profitability. The efficiency ratio is the ratio of non-interest expenses (less amortization of intangible assets) to net interest income and

non-interest income, so it is effectively a measure of what you spend compared to what you make. The very name – “efficiency ratio” – makes us think about how efficient we are with those precious income dollars. If a financial institution has a high efficiency ratio, they are simply spending too much of what they make...right? That is exactly what the name implies (emphasis on the spending side of the equation). But this is just a ratio of two numbers, and as we all know, there are two ways to bring the ratio down – reduce costs or increase revenues.

The focus across industry press and conference best practices is generally aimed at strategies to cut expenses – using technology, looking at staffing levels, increasing productivity, etc. Although this advice is sound, what happens when a financial institution has already cut what can be cut AND it is still struggling with efficiency? It is sometimes difficult to save your way to prosperity.

For many financial institutions, the focus should also be on the bottom portion of the equation – increasing revenues. Let’s look at an institution that has \$500 million in assets, a good return at 1% ROA, and a reasonable efficiency ratio of 60%. Let’s assume the FI can improve its efficiency ratio by 5% through revenue increase or expense reduction.

Financial Metric	Before	5% Efficiency Ratio Improvement by Revenue Increase	5% Efficiency Ratio Improvement by Expense Decrease
Assets	\$500,000,000	\$500,000,000	\$500,000,000
Efficiency Ratio	60%	55%	55%
Net-Interest and Non-Interest Income	\$12,500,000	\$13,636,364	\$12,500,000
Non-Interest Expense	\$7,500,000	\$7,500,000	\$6,875,000
Net Income	\$5,000,000	\$6,136,364	\$5,625,000
ROA	1.00%	1.23%	1.13%
Change in Net Income		\$1,136,364	\$625,000

It shouldn’t be surprising that increasing revenues provides better performance even though this sometimes seems like a counterintuitive approach. Because many financial institutions need to increase investments for growth in order to significantly grow their revenues, thereby increasing the expense side of the equation, and because of their excess capacity, this will actually make them more efficient over time. Many financial

institutions have cut expenses almost to the bone and can’t materially improve their efficiency ratio by further reducing costs. They need to take a step back and realize some fundamental business dynamics that are often ignored in our industry.

Most community financial institutions still have tremendous excess capacity, meaning they could serve significantly more customers without significantly increasing expenses. The answer to improving the efficiency ratio is to fill excess capacity with brand NEW profitable customers.

How do other businesses look at the issue of excess capacity – for example a manufacturing company?

- The facility is running at 50% of the capacity it was built to produce;
- The factory has done everything it can to be as efficient as possible – evaluate staffing levels, implement technology solutions, etc.; and
- Management’s major goals and objectives are still focused on improving profitability by further evaluating already efficient processes and selling more to current customers.

Given the excess capacity at the manufacturing company, wouldn’t it also make sense to evaluate if more widgets can be run through the facility? Would the market support providing more products to more people in order to increase net income without substantially increasing expenses?

The manufacturing company analogy is very similar to the situation being faced by community financial institutions. They have branches currently attracting 30% - 50% of the new customers they were built to serve each year and it is getting worse as transaction volume continues to decline in branches. Most financial institutions have used technology and staff reductions to become more efficient; however, they still spend much of their time, effort and energy focusing on cost reductions and additional efficiency enhancement.

When a community financial institution starts welcoming significantly more new customers per year, fixed costs do not substantially change – no new branches have been built, no additional employees have been hired. Actual data from hundreds of community financial institutions illustrates the impact on actual expenses is just the marginal costs – generally an additional \$30 - \$50 per account per year (even if we must mail a paper statement). Conversely, the same data base shows the

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It's a Wrap! 2025 GSB Human Resource Management School

To meet the growing demands in the Human Resource field, the Graduate School of Banking (GSB) offers a one-week Human Resource Management School. Human resource professionals in the financial services industry must understand both HR best practices and the business of banking. Their roles—ranging from recruitment and selection to performance management and career development—significantly influence a bank's productivity and profitability. Designed for both new and experienced HR professionals, the program integrates essential HR topics with banking industry knowledge. The curriculum includes application sessions that promote hands-on learning, allowing participants to immediately apply concepts in their institutions. This practical approach equips attendees with valuable tools to enhance their bank's performance. As financial institutions increasingly recognize HR's critical role in profitability, this program offers a timely opportunity to learn from industry experts and stay current on the key HR issues that directly impact a bank's success. For more information on GSB, visit www.gsb.org.



Graduate School of Banking
at the University of Wisconsin – Madison

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Josie Althoff <i>Watertown</i>	Calli Noe <i>Tri-Valley</i>	Ava Tiaht <i>Baltic</i>
Patrick Barnett <i>Sioux Falls O'Gorman</i>	Halle Olson <i>Watertown</i>	Brianna Vander Pol <i>Sioux Falls Christian</i>
Ava Brannan <i>Mitchell</i>	Madlyn Peterson <i>Irene-Wakonda</i>	Zoey White <i>Sioux Falls Lincoln</i>
Ashlyn DeWitt <i>Sioux Falls Christian</i>	Hailee Raasch <i>Castlewood</i>	
Kaylee Goeden <i>Yankton</i>	Madeline Reents <i>Sioux Falls Lincoln</i>	
Madison Jurgens <i>Huron</i>	Makayla Schut <i>Chester Area</i>	
Naomie Lofano <i>Sioux Falls Washington</i>	Claire Skinner <i>Sioux Falls O'Gorman</i>	



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16 PREMIER Employee Scholarships

Laney Christensen <i>Harrisburg</i>	Layla Lenning <i>Sioux Falls Jefferson</i>
Rachel Dagel <i>Sioux Falls Roosevelt</i>	Taylor Mischke <i>Castlewood</i>
Chloe Fritz <i>Sioux Falls O'Gorman</i>	Emma Moller <i>Alcester-Hudson</i>
Brooke Hlavacek <i>Florence</i>	Sage Morehead <i>Sioux Falls Washington</i>
Autumn Hutcheson <i>Canistota</i>	Lainey Nixon <i>Harrisburg</i>
Mercer Johnson <i>West Central</i>	Mitch Olson <i>Watertown</i>
Trinity Kull <i>Dakota Valley</i>	Isabella Rathschack <i>Harrisburg</i>
Macy Lembcke <i>Brandon Valley</i>	Sydney Schnider <i>Tri-Valley</i>

SD Bankers Foundation Scholarship Winners Named

The South Dakota Bankers Foundation annually awards five scholarships to students at South Dakota colleges and universities. To be eligible for these scholarships, students must be an undergraduate in their junior year and have expressed an interest in a career in banking or finance.



Carter Howell, a South Dakota State University student, was named the 2025 winner of the \$3,000 **David S. Birkeland Scholarship**. Howell, who is from Lithia, Florida, is pursuing a degree in ag business. His plans include pursuing a career in ag lending in South Dakota following graduation.

The David S. Birkeland Scholarship is an annual award created in memory of banker David S. Birkeland, past president of the South Dakota Bankers Association and president of First Bank of South Dakota in Sioux Falls. Birkeland was killed in a plane crash with Governor George S. Mickelson and six others in April 1993, while serving his community and state.



Megan Nash, a business economic/ag business major with minors in banking/financial services and entrepreneurship at SDSU was named the recipient of the \$4,000 **Alan M. Graff Scholarship**. The Graff Scholarship was endowed to the Bankers Foundation through generous contributions from First PRE-

MIER Bank, PREMIER Bankcard, and employees of First PREMIER bank. A native of Mansfield, South Dakota, Nash plans to pursue a career business and ag banking following graduation in May of 2026.



Landon Ruesink, a student at Dakota Wesleyan in Mitchell, South Dakota, was named the winner of the \$3,000 **Herman Lerdal Scholarship**. This scholarship is an annual award created in honor of banker Herman Lerdal for his service to the banking industry and to the South Dakota Bankers

Foundation. Ruesink, from Dell Rapids, South Dakota, is currently earning a degree in accounting with a finance minor. He would like to pursue a career in lending and financial advising.



Manawi (Matt) Thapa,

a fintech/finance/business administration major at Augustanna University, was named the recipient of the \$1,500 **Deb Gates Scholarship**. This scholarship was established to honor Deb Gates, the former executive director of the SD Bankers Foundation. Thapa plans to pursue a career in consumer and business banking

in Sioux Falls, South Dakota following graduation in May of 2026.



Jaci Travis, a student at USD in Vermillion, South Dakota, was named the 2025 winner of the \$3,000 **Joyce Hazeltine Scholarship**. Travis is from Humboldt, South Dakota, and is majoring in business administration. Jaci's career goal is to be a banker with a financial institution in South Dakota.

The Joyce Hazeltine Scholarship is an annual scholarship created in honor of Hazeltine's fundraising efforts as campaign chair for the high school scholarship program. Hazeltine served eight years as a foundation board member and as the organization's chair, and it was during her tenure with the Foundation that she spearheaded a major fundraising campaign to raise money for the Foundation.

Continued from page 6

The Role of AI in Commercial Property and Casualty Insurance by 2035

Operational Efficiencies and Workforce Implications

AI will reduce administrative overheads and improve operational efficiency across the insurance value chain. Routine tasks such as document processing, data entry, and report generation will become fully automated. This shift will free human employees to focus on higher-value tasks such as complex claims analysis, relationship management, and strategic planning.

Conclusion

By 2035, AI will be deeply embedded in every facet of commercial property and casualty insurance. It has potential to enhance accuracy, efficiency, and responsiveness, while transforming how insurers assess risk, serve clients, and design products.

- ReSourcePro – report, 2025 Strategic initiatives Plans and Progress in Commercial Lines
- Article - AI, Machine Learning Trends to Watch in 2025. Sabu Lahethu, 3/18/2025
- 4 Breakthroughs for Underwriting Managers, Aviana Global Technologies, Inc.

schools & scholarships

GSB Financial Managers School

September 22-26, 2025

The Financial Managers School goes beyond the basics offering a learning environment aimed at giving you the practical tools you can bring back to your institution and implement immediately. You'll learn innovative concepts and terminology of bank finance and asset/liability management as well as test practical implementation tools to help you profitably manage your institution's balance sheet, enhance your strategic planning, and better communicate new strategies to your board and ALCO.

A comprehensive program overview, curriculum description and online registration form are available at: www.gsb.org or the FMS website: FMSinc.org/school



Graduate School of Banking
at the University of Wisconsin – Madison

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Scarcity or Prosperity: The Efficiency Ratio Under Attack

average annual contribution of each new account per year is between \$250 - \$350.

When comparing clients that have embraced this strategy to the overall industry over a three-year period of time (2014 to 2017), their improvement in efficiency ratio was 63% better. This has been accomplished by significantly increasing the number of new customers coming in the front doors of existing branches.

There is only so much blood in a turnip. Controlling costs, embracing technology to reduce process costs and evaluating staffing are all things financial institutions should be doing; however, if they have already become very efficient in these areas, the focus must shift to driving revenue. Most financial institutions have tremendous excess capacity in their existing branches today. The solution is to start filling them up.

Sean C. Payant, Ph.D., is Chief Strategy Officer at Haberfeld, a data-driven consulting firm specializing in core relationships and profitability growth for community-based financial institutions. Sean can be reached at 402.323-3614 or Sean@haberfeld.com.



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UPCOMING EVENTS



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.



Understanding Bank Performance

July 10, 11, 17, 18, 24, 25, 31, Aug 1 | Virtual

Having learned how to interpret and analyze a bank's financial statements, participants will gain deeper insight into the factors affecting bank performance. Later sessions in this course will address ways in which performance may be hindered or improved by funding strategies and risk management. Ultimately, participants will be able to review a bank's financial statements to identify strengths and weaknesses and be able to recommend changes that will lead to improved performance.

2025 SDBA Ag Credit Conference

July 22-23, 2025 | Pierre

The 2025 SDBA Agricultural Credit Conference brings together key professionals from the financial and agricultural industries to discuss critical issues related to agricultural financing and credit accessibility.

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 9-10, 2025
Sioux Falls



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

2025 SDBA IRA School

September 16-18, 2025 | Sioux Falls

IRAs are one of the most complicated areas of bank personnel responsibility, and continual education is necessary to ensure confidence. This school can provide a strong foundation through its comprehensive curriculum.

2025 Banking Forward: Fall Forum

October 1, 2025 | Sioux Falls

Join us for the 2025 Banking Forward: Fall Forum, where industry leaders in technology, fraud prevention, and mortgage lending come together to explore the latest trends and challenges in banking. This dynamic event will feature industry content experts, interactive discussions, and networking opportunities designed to equip financial professionals with actionable insights.

2025 NEXT STEP: Emerging Leaders Summit

October 28-29, 2025 | Aberdeen

Learn more and register
for SDBA EVENTS
www.sdba.com/events



The Impact of Stress on Your Health

Understand the Symptoms

We've all experienced stress. It's what causes clammy hands and makes your heart beat faster before a job interview; the headache and tense neck muscles when you're under a tight deadline at work; or the pit-in-your-stomach feeling when you forget to pay your credit card bill on time. Knowing what stress is and how it affects your body can help you control it, so it doesn't affect your health.

What is stress?

Stress is your body's natural response to what it perceives as a harmful situation — whether you're actually in danger or not. These situations can include everyday tasks, like going to work or school, or major life changes, like starting a new job, moving or a recent health diagnosis.

When you feel threatened, stress causes a chemical reaction in your body that helps prevent injury. Known as the fight-or-flight response, this reaction increases your heart rate, quickens your breathing, tightens your muscles and raises your blood pressure to prepare you to act and defend yourself.

"Stress is a normal physical and mental response to anything we might see as harmful," said Dr. Matt Stanley, D.O., DLFAPA, senior medical director behavioral health at Wellmark Blue Cross and Blue Shield. "The difficulty with stress is that there are so many things that can cause stress for someone and everyone's tolerance for stress is different."

What causes stress varies widely from person to person — what one person may find incredibly stressful may not bother you at all, and vice versa. For example, you might feel stressed if you're running late and stuck in traffic on your way to work, while someone in the same traffic jam is perfectly content.

Recognizing symptoms of stress

Stress can affect your emotions, behavior, ability to think and physical health. But, because everyone handles stress a little differently, symptoms of stress can vary. Those experiencing stress might experience one, two or all of these symptoms:

- Headaches, body aches or tense muscles
- Upset stomach, diarrhea or nausea
- Constant worrying or racing thoughts
- Chest pain
- Feeling nervous, frustrated or overwhelmed
- Dry mouth or difficulty swallowing
- Inability to focus or sleep

Normal vs. chronic stress

- Experiencing acute or episodic acute stress External Site from time to time is perfectly normal and healthy. "A little bit of stress can be a good thing, as stress can help us perform at our best," said Dr. Stanley.

ley. "It becomes a problem when you're stressed too often or for too long."

- Chronic stress occurs when your fight-or-flight response doesn't stop firing, and your body's stress levels stay elevated much longer than needed for survival. "Chronic stress usually impacts our ability to function, meaning we aren't able to enjoy our usual activities, concentrate at work or school or fulfill our normal obligations," said Dr. Stanley.

Long-term, ongoing stress can affect your health, putting you at risk for things like:

- Depression, anxiety and personality disorders
- Cardiovascular disease, including heart disease, high blood pressure and increased risk of heart attack or stroke
- Obesity and other eating disorders
- Skin and hair problems, including acne, psoriasis, eczema and permanent hair loss
- Gastrointestinal problems, including irritable bowel syndrome (IBS), acid reflux and ulcerative colitis
- Sleep disorders like sleep apnea and insomnia

How to reduce stress

It's important to not let stress rule your life. Try these tips for managing your stress:

1. Find the cause.

If you know what's stressing you out on a regular basis, work to reduce or even eliminate that stressor from your life. If you aren't sure what's causing your stress, keep a journal to jot down when you become the most anxious. Once you find a pattern, you'll know what's triggering your stress and can take steps to address it.

2. Practice deep breathing.

Incorporating mindfulness into your daily life, such as pausing for a moment and guiding your body through slow, relaxing breaths can help reduce stress levels. Sit or lie down, close your eyes, imagine yourself in a relaxing environment and slowly take deep breaths in and out. Aim to do this for five to 10 minutes at a time.

3. Get some exercise.

Whether you choose to simply go for a walk outside or do the latest HIIT workout, exercising regularly will help relax your body and mind, as well as improve your mood. The more you do it, the faster you'll see results.

4. Do things you enjoy.

If you're feeling stressed, it's important to take your mind off what's bothering you. Setting aside time each day for relaxing hobbies — even just 30 minutes — can help relieve stress. Some suggestions include: reading a book, working on a puzzle or doing a craft project like knitting or scrapbooking. You could also try meditation or listening to your favorite music.

www.wellmark.com/blue/healthy-living/stressed-out



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