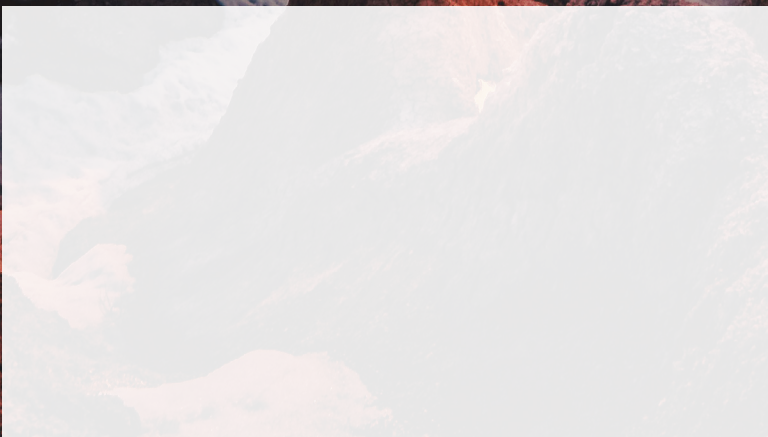


# SDBANKER



OFFICIAL PUBLICATION OF THE SOUTH DAKOTA BANKERS ASSOCIATION | MARCH 2025



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for 2025 Board Elections**

  
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**EDITORIAL:** Published monthly by the South Dakota Bankers Association, SDBANKER Magazine is dedicated to enhancing the state's banking profession by providing useful and timely information on important events and trends in the banking industry. Statements of fact and opinion are made on the responsibility of the authors alone and do not represent the opinion or endorsement of the SDBA. The magazine welcomes news from SDBA members. Articles may be reprinted with permission.

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# SDBANKER

OFFICIAL PUBLICATION OF THE SOUTH DAKOTA BANKERS ASSOCIATION

March 2025 | [sdba.com](http://sdba.com)



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## message from the chair

DYLAN CLARKSON | President/CEO | Pioneer Bank & Trust, Belle Fourche  
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# Thank You for Your Engagement

As the Chair of the South Dakota Bankers Association, I am continually inspired by the dedication and proactive engagement of our banking community in the legislative process.

Our collective efforts have not only shaped policies that benefit our industry but have also reinforced the vital role that banks play in supporting South Dakota's economic health and claims to be "open for business." As I write this piece, our Legislative Day has just concluded and we have had satisfying legislative victories because of your engagement. Listening to floor debate on HB 1122, a law maker specifically referenced that being contacted by the bankers influenced his decision to align with the SDBA on 1122. This was just one example of the impact of our engaged bankers, i.e. all of you.

By engaging with lawmakers, we ensure that the interests and concerns of the banking sector are effectively communicated. This advocacy helps in shaping policies that foster a conducive environment for banks to operate and serve their communities. Direct interaction with legislators allows bankers to provide insights and data that can influence policy decisions, ensuring they are practical and beneficial for both the industry and the public. Establishing and maintaining relationships with state legislators creates a foundation of trust and mutual understanding, facilitating open dialogue on issues affecting the banking sector. Early engagement enables us to identify potential legislative challenges and work collaboratively with policymakers to address them before they become problematic.

As I mentioned above, the session has certainly had challenges, largely of which we have triumphed over. As of the time of this writing, we have effectively passed or defeated legislation that was favorable to our industry. Hopefully, by the time you are reading this our successful record still holds. To summarize below are some of our legislative wins:

- HB 1058 & HB 1210 – medical debt collection related bills we opposed were either defeated in committee or on the floor
- HB 1122 – yet another UCC bill regarding securities, defeated on the floor
- SB 81 – MCC bill regarding firearms, passed on the Senate floor, also an example of the benefits of early engagement

Our advocacy may be best exemplified by our most recent legislative day that was just held last month, on the 12th. It was a privilege to have interacted with many of you that are reading this. Our annual SDBA State

Legislative Day serves as a cornerstone of our advocacy efforts. This event provides a unique opportunity for bankers to:

- Stay Informed: Gain insights into current legislation that could impact the banking industry.
- Engage Directly with Legislators: Discuss pertinent issues face-to-face with state lawmakers, fostering mutual understanding and collaboration.
- Network with Peers: Share experiences and strategies with fellow bankers, strengthening our collective voice.

Our achievements in legislative advocacy would not be possible without the unwavering support and dedication of the SDBA staff. My sincerest gratitude to Karl, Halley, Laura, and Natalie. In addition to coordinating our legislative day, they are all deeply involved in hosting the upcoming Quad States Convention in Rapid City, in June. Their efforts are instrumental in advancing our legislative agenda and supporting the banking community across South Dakota.

The active engagement of bankers in the legislative process is not merely beneficial—it is essential. Through our collective advocacy, we have achieved significant legislative successes that protect and promote the interests of our industry and the communities we serve. I encourage all members to continue participating in these efforts, ensuring that our voices remain strong and influential in shaping the future of banking in South Dakota.

Together, we can continue to make a meaningful impact. 🌟

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

Share your stories with us

## BANKERS IN ACTION

- VOLUNTEER OPPORTUNITIES
- COMMUNITY IMPACT
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CONTACT LNORTON@SDBA.COM



## from the executive office

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

# Crossing the Finish Line: Grassroots Efforts Win the Day

With the 100th Session of the South Dakota Legislature on the homestretch, I wanted to take this month's column to recap the SDBA's involvement and overall experience. First and foremost, I do want to extend my greetings and gratitude to our citizen legislators for their willingness to serve in our state's legislature. To any of our legislators reading, I hope you've found your time in Pierre worthwhile and productive, and have found our community to be welcoming.

I wrote in my January column that we expected to meet many new faces during this year's session. Our legislative body retained some familiar faces this year, but by large, we had many freshmen legislators. We also anticipated some uphill legislative issues we would likely oppose, and early in the season, I wrote to engaged members of the SDBA to be aware and plugged into your inboxes, as CALLS TO ACTION would likely be circulated. I won't recapitulate my full legislative report, for that you can go to [www.sdba.com/lobbying](http://www.sdba.com/lobbying). Instead, I will touch on a couple proposed bills we took grave concern over, the steps we took, and the results of your engagement.

**HB 1122: An Act to Amend Provisions of the Uniform Commercial Code (UCC).** The UCC continues to ruffle feathers in our legislature for the third consecutive year. Why, admittedly, I have a hard time understanding. This session's grievance was over Article 8 of the UCC that deals with investment securities. In short, proponents of this measure served unfounded facts and absent history of investors' losses, claiming UCC intermediaries (banks and brokerage firms) are allowed to assume ownership of its customers investment property in the event of the intermediary's insolvency. This is unequivocally false.

Alongside other business lobby groups, the SDBA presented opposition testimony during this bill's hearing on Wednesday, February 5th. Unfortunately, it passed out of committee with a 7-6 vote, where it headed to the House floor for debate on Friday, February 7th. But the fight to defeat this bill wasn't over. Several urgent and immediate CALLS TO ACTION were sent to our engaged membership urging our legislators to VOTE NO on this bill. I heard from several legislators that they 'heard from every bank in [their] district' urging them to vote this bill down.

This is grassroots engagement and advocacy at work, friends. With your help—with YOUR VOICE—we

succeeded in seeing this bill killed on the floor 41-26.

**HB 1058 & HB 1210: An Act to prohibit the collecting and reporting of medical debt in certain situations and to provide a penalty therefore; and An Act to Prohibit a hospital from reporting medical debt for collection in certain situations, respectively.**

These bills together would prohibit medical creditors, i.e. clinics, hospitals and all health care service providers from reporting medical debt to a consumer reporting agency, which would provide an inaccurate and incomplete financial picture of a consumer's financial responsibility, creditworthiness, and repayment ability. This is critical to bankers when making loan decisions. Had these bills passed, what's next? What's to stop future legislation from banning the reporting of other debts, undermining the entire credit system?

Both HB 1058 and HB 1210 went to the House Health and Human Services Committee on February 11th; HB 1210 was defeated 10-3, but HB 1058 made it out of committee with a 9-4 vote. The SDBA, again, turned to our engaged members urging their legislators via CALLS TO ACTION to VOTE NO on HB 1058 on the House floor debate on February 13th. Again, thanks to your efforts and joint advocacy, we defeated the bill 44-24.

This is grassroots advocacy at its finest. This is what our unified voice does to help support and advocate for our industry! If you've ever questioned the validity of your voice or why it matters to communicate with your legislators: this is why! Grassroots efforts and a united voice helped keep the needle in our favor. So, from everyone at the SDBA, we tip our hats and extend our most sincere thanks for your involvement and assistance.

On a lighter note, with the help of Senator Jim Mehlhaff (D-24 R), **SB 81, An Act to prohibit the use of a firearms code for transactions involving firearms, accessories, components and ammunition and to provide a civil penalty therefor**, was signed by South Dakota Governor Larry Rhoden on Monday, February 24th. We proudly protect our financial freedom and information and are pleased to have found common ground with representatives from the NRA and NSSF on this legislation. This is a testament to South Dakota being open for business.

This year's legislative session has been more involved, it's true. And although we're on the other side of the tough work, our advocacy doesn't end. No matter when or what time of year, be it when our session is in,

*Continued on page 8*



## quad states convention

HALLEY LEE | Administrative Vice President | South Dakota Bankers Association  
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# Banking on the QUAD States

The 2025 Quad States Convention, "The Big BANK Theory: Discover More!" is fast approaching! As of this writing, we are 103 days

away from our Welcome Party on June 8. That translates to 2,472 hours or 148,320 minutes or 8,899,200 seconds until we can all gather to enjoy one another's company.

As a former math major, I have always been enamored with numbers. I love the fact that math is black and white. 2+2 ALWAYS equals 4 - unless we're operating in base 4 rather than base 10 - which is a topic for an entirely different article! I love that math employs critical and logical thinking skills. Planning an event is no different from writing a mathematical proof or a computer program... it's all a series of if-then-else statements. I love that math has so many real-world applications; obviously, the sciences such as physics and engineering, but finance, art and music all rely on mathematical principles.

So... let's have a little mathematical fun. (I know - that sounds rather oxy moronic, right?) Some of you may remember the QUADratic equation:  $ax^2 + bx + c = 0$ . In this instance, a, b, and c represent known numbers and x is an unknown number. I'll be honest. It would take me a while to remember how to solve this equation. Back in my day it was long-hand, calculators-under-your-desk math. There were no math-solvers on Google or apps on your iPhone. Let's face it. There was no Google... or iPhone. And to be VERY honest, there were BARELY computers that didn't take up an entire room or phones not connected to the wall.

So, I'm going to take some liberties with the old equation and solve it based on the QUAD States Convention. The QUAD States solution goes something like this: Our known variables are a, b, and c.

- a=ACTIVITIES
- b=BANKING CONTENT
- c=CAMARADERIE

To complete our modified equation: ACTIVITIES(x2) + BANKING CONTENT(x) + CAMARADERIE = 0. "X", in this example, is YOU! Our attendees! When plugging YOU in for x, we get ACTIVITIES(for YOU) + BANKING CONTENT(for YOU) + CAMARADERIE = 0 REGRETS in attending "The Big BANK Theory" Quad States Convention.

I know that Newton or Sheldon Cooper would scoff at my 'new math'. But what they would agree on is that fun, learning and experiences are all bet-

ter when QUADrupled! Bringing our four states together for convention is sure to guarantee exponentially more benefit.

The Quad States Convention began in 2013. (The math nerd is me is thrilled that this is the FOURTH Quad States Convention! The math fun never ends!) Since then, every fourth year South Dakota, North Dakota, Montana and Wyoming bankers have gathered in Rapid City to celebrate each other and the banking industry. This event is where ideas cross borders, banks collaborate, and our states come together to be innovative, forward-thinking and ready to tackle the challenges ahead. Whether you're a first-time attendee or a seasoned convention veteran, one thing is certain: you'll leave with renewed appreciation for the power of our four states coming together.

OK. I promise the math lesson is done now. And I promise that you won't want to miss "The Big BANK Theory! Make plans NOW to attend June 8-10 in Rapid City! 🎉



## washington update

ROB NICHOLS | President & CEO | American Bankers Association | nichols@aba.com



# Celebrating a Legacy of Collaboration

At the beginning of this year, my travels on behalf of ABA took me to southern California at a time when deadly wildfires were still raging through many neighborhoods in Los Angeles and the surrounding area.

As I sat there in that room full of bankers, friends and colleagues, the sentiment I felt was unmistakable: that when the smoke cleared and the dust settled, bankers would be there, ready to serve their communities and support the recovery—just as they have done throughout American history.

As I reflect on ABA's 150th milestone anniversary in 2025, and as I look at where we are as a nation today, I am reminded that bankers have a long and proud tradition of coming together during hard times to work together and find solutions.

That certainly was true of ABA's founding; in 1873, the United States was facing a financial panic and one of the worst recessions in history. Unemployment and bankruptcies were surging, and 300 banks failed. It was on the heels of this unrest that two young bankers—inspired by the women's suffrage movement and the power of collective action—worked to convene the first-ever meeting of the American Bankers Association in July 1875 in Saratoga Springs, New York.

Since then, ABA has provided a forum for bankers to meet and together develop solutions that make the banking sector stronger, safer, and more accessible.

Just a few examples: We helped mobilize bankers to safeguard bank funds during a string of bank robberies in the 1890s; we pioneered the routing number system that made it easier for customers to move money; and we encouraged bank lending throughout World War II to help finance military operations through bank purchases

of government bonds.

In more recent times, ABA has supported banks' role as economic first responders in the wake of major natural disasters (like the recent floods in Kentucky) and a global pandemic, and we have helped bolster their mission of making sure that the American dream is achievable for all Americans, particularly those in historically underserved communities.

As we continue to face a climate of unprecedented challenges, from a deeply divided political landscape to heightened economic uncertainty, our nation's banks remain strong, resilient and ready to respond to whatever comes our way. ABA is standing ready to aid them in their important work.

Despite the many things today that threaten to divide us, much like our founders did 150 years ago, I too believe that we are stronger together. And I hope that in the months and years to come, you'll continue to be an active part of this organization. Continue sharing your voices, your perspectives and your ideas as we work to shape the future of banking policy in this country over the next 150 years.

Together, we can—and will—achieve more. 🎉

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### WHY IS THIS IMPORTANT?

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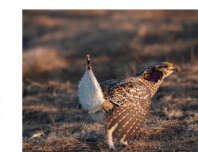
## SCENES OF SOUTH DAKOTA 2026 CALENDAR PHOTO CONTEST



PHOTO SUBMISSIONS ARE DUE JULY 31

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SDBANKERS ASSOCIATION



# SDBA Seeking Candidates for Vice Chair

Are you interested in becoming an officer of the South Dakota Bankers Association?

SDBA officers include the chair, chair-elect, vice chair, and immediate past chair. The SDBA is currently seeking individuals who are interested in running for the vice chair position, which will be elected at the Quad States Convention on June 8-10, 2025 in Rapid City.

The current chair-elect, Pete Mehlhaff (Great Plains Bank, Aberdeen), will automatically assume the chair position after the annual meeting at convention. The current vice chair, Nathan Franzén (First Dakota National Bank, Yankton), will be eligible to run for chair-elect. The position of vice chair will be up for election. Current Chair, Dylan Clarkson (Pioneer Bank & Trust, Belle Fourche), will become the immediate past chair.

If you are an executive officer of any SDBA member bank, you are eligible to run for vice chair. If you are interested in running for the position, contact a member of the nominating committee listed below prior to the Quad States Convention and submit a letter of intent to SDBA President Karlton Adam at [kadam@sdba.com](mailto:kadam@sdba.com) or by mail to SDBA, PO Box 1081, Pierre, SD 57501.

## 2025 SDBA Officer Election Nominating Committee

**Dave Nelson**  
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**Dave Bangasser**  
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**Kristina Schaefer**  
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## SB 81 Signed by Governor Rhoden

**SB 81: to prohibit the use of a firearms code for transactions involving firearms, accessories, components, and ammunition and to provide a civil penalty therefor,** was signed on February 24, 2025 by South Dakota Governor Larry Rhoden.

We proudly protect our financial freedom and information and are pleased to have found common ground with representatives from the NRA and NSSF on this legislation. South Dakota is #openforbusiness.

*Pictured: Tim Houghton, HS Precision, Rapid City; Dustin and Liene Coleman, Cole-TAC, Rapid City; Senate prime sponsor, Senator Jim Mehlhaff; Governor Larry Rhoden, SDBA President Karl Adam; House Prime sponsor, Representative Terri Jorgenson; Brandon Maddox, Silencer Central; SDBA Legal Counsel Brett Koenecke; Joe Fiala, Commissioner of the Governor's Office of Economic Development*



## Crossing the Finish Line: Grassroots Efforts Win the Day Cont.

during the summer or in an election year, I hope this is a reminder to you that we need your help year-round.

To learn about other ways you can get involved, contact the SDBA about events, committees, work groups, peer groups, and boards you can participate in. There are plenty of outlets to put your engagement to use, so I hope we hear from you soon.

Lastly, if you attended the SDBA State Legislative Day in Pierre on February 12th, thank you for carving out time to come to the Capital City to advocate for our industry! I hope you enjoyed your time in town and found our program useful and informative. There are plenty of upcoming events to get involved in. Be sure to go to [www.sdba.com/events](http://www.sdba.com/events) to learn more.

# 2025 QUAD STATES CONVENTION

JUNE 8-10, 2025 | RAPID CITY

THE BIG BANK THEORY

...DISCOVER MORE!



FEATURED SPEAKER

## ECONOMIC OUTLOOK

This session will look at the current state of the economy and what it means going forward for overall growth, interest rates and monetary policy.

Lauren Henderson is an Economist for Stifel Financial. She focuses on the research and analysis of economic trends and activity, world economies, financial markets, and monetary and fiscal policies. She has been with the Stifel Economics Department for eight years and provides commentary and interpretative analysis on economic data, as well as supportive insights for economic forecasting. Her reports provide support across all business lines at Stifel Financial. Additionally, she has also been quoted in the business press.



# Emerging Leader of the Month

## Joel Hermann



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 Joel Hermann of First Interstate Bank in Rapid City, SD.

### First-Ever Job

Somewhere around 9-10 years old, a friend and I became "rock pickers" for a hobbyist in our hometown for \$10 per day. For young lads, this was impressive work. He would take us to quarries, shops where rock had been cut, etc. and we would load the rocks he liked onto a trailer. We would end up with a trailer full of rock that we had to unload, too. He certainly got his money's worth out of us!

### Emerging Leader Story

In some ways I've found myself in one opportunity after another to push myself as leader. Beginning in 4th grade, I was voted onto Student Council and stayed through the entirety of high school, plus a few years in college, too. It's a bit odd to look back that far, but I've realized that those early years fostered an interest in knowing what was going on behind the scenes, which is exactly what I get to do every day as a banker. More recently, I was selected to participate in Rapid City's Elevate Leadership Institute. That 9-month leadership course brought deep connections with other participants in the class, and being elected as President of the class showed me that I have something others see and believe in. I've learned that the best leaders know they have two ears and one mouth, so they listen twice as much as they talk. My favorite leaders speak last, or speak rarely, which often makes their voice more valued when it's actually used. That's something I'll lean on as a leader the remainder of my career.

### What Joel Likes Most About His Job

I'm proud to call myself a Commercial Relationship Manager now after putting in the work as a Financial Analyst and Business Banker (managing both relationships and underwriting responsibilities). I feel blessed to work with an analyst team, where I now take a step back from deep financial analysis and view things from the 1,000ft view. Anyone who has been in the



weeds of analysis knows that someone from the outside looking in sees things they simply cannot because the tunnel vision of analysis is blinding. I was that way and now enjoy working with analysts to structure deals, mitigate risks, and work through solutions to get loans to the finish line. My current role keeps me constantly moving from one thing to another. First Interstate Bank's team in Rapid City is so fantastic to work with from beginning to end, and I adore our Commercial Banking Representatives who keep us lenders in line and on track to finalize our loans. I'm focused on developing deeper relationships with my portfolio of clients and through them and other organic opportunities become known as a reliable Commercial Relationship Manager who is a go-to to get deals done.

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

My "professional" career had a hiatus of about 2 1/2 years from 2018-2020 where I chased dreams and crossed items off the Bucket List. My adventures took me on a 42-day road trip skiing across the West, Alaska, and Canada, guiding hunts in Wyoming and Alaska, and teaching skiing in Jackson Hole. So, I'd probably do something like that again. I got my own turn being guided on a fishing trip in 2024, and it was wonderful. In another life I can see myself sight-fishing Red Fish in South Carolina as a fishing guide in the Spring, guiding Dall Sheep and Moose hunts deep in the Alaskan bush in the late Summer (again), and teaching skiing in the Winter on various mountains. All that's to say though, I'm blessed to have done these things already, and the job I've wanted my whole life is upcoming this summer, where my wife and I will welcome our first child. I've always wanted to be a Dad.



### Joel's Passions in Life

I think your "life's passions" for someone like me vary and change, probably because I grew up with our seasonal weather, so I'm accustomed to constantly changing what I'm doing. The things that stay the same are the rush I get hooking into a fish, the euphoric sensation of powder under foot while skiing, and the burning desire to move silently or sit unmoving in the woods during hunting season. Those outdoors activities, along with cooking or enjoying great, long meals with family and friends always fill my cup. When I need things to be quiet, journaling allows me to meditate and think. Oh, and I can't forget swinging the sticks on the golf course, too. All those things are hard to beat in my world.



### How He Unwinds

One of the biggest blessings of my life is our family cabin in the Black Hills, where my parents always allowed me to unwind, stay, and just be an outdoors kid. In my darkest times I've sought refuge there, and in my most confident times it's been a place to celebrate life and how good we have it in the Black Hills. Beyond that,

I've come to appreciate the slow moments in life where you've put in hard work for the day and you now have a moment to decompress and enjoy existing. That could be an evening cooking a meal with my wife, a phone call with a friend, or sitting quietly outside and letting Mother Nature reveal her secrets.

### Fun Facts

From a banking perspective, I'm interested in the future with the emergence of artificial intelligence and have been doing a lot of thinking about how it could be put to good use in our day-to-day work. I hope we can use it to speed up some tasks, reduce the mundane requirements we all encounter, and build more useful software for our work. If you find that, or anything else I've written here, interesting, I'd love to hear from you. I am easily found on LinkedIn. Also, if you ever need a fourth on the golf course, I'm always game. Thanks for your time reading! 🏌️‍♂️



# SD Works

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bankers in action

# CorTrust's Season of Giving Campaign Drives Charitable Donations



CorTrust Bank invited customers to spread a little cheer throughout the 2024 holidays during their Season of Giving campaign. For every qualifying digital banking transaction a customer made during the campaign, CorTrust donated \$1 to two chosen charities.

The chosen charities were Ronald McDonald House Charities of South Dakota and Ronald McDonald House Charities, Upper Midwest.

"As a community bank, we're always looking for unique ways to engage our customers and get them involved in our charitable giving. The Season of Giving campaign was the perfect way to incentive digital banking, while brightening the season for those in need," shared Hillary McQuade, VP/Director of Marketing at CorTrust Bank.

At the end of the campaign, CorTrust was proud to donate \$2,500 to both organizations, for a total donation of \$5,000. "We were so thrilled to be one of the recipients of CorTrust Bank's generous gift. It was such a treat to end last year on such a positive note!" said Jill Evenocheck, President & CEO at Ronald McDonald House Charities, Upper Midwest. "This donation is the result of our customers' participation and commitment to doing good for our communities. Thank you to everyone that joined the fun," said McQuade.



## Over \$17,000 Donated through CorTrust Cares Jeans Day Program

Since 1930, CorTrust Bank has been investing in the cities and towns they serve. While the needs of local communities have changed over time, their principle of giving back has not.

"As a proud community bank, we prioritize investing local dollars back into the places we call home. We believe in the power of community collaboration and fully support CorTrust employees who go above and beyond to help our neighborhoods thrive," said Jack Hopkins, President and CEO of CorTrust Bank.

Because of CorTrust's commitment to give back, a charitable giving initiative was created in early 2023. The program is called CorTrust Cares Jeans Day and offers a centralized way for each CorTrust market to uplift worthwhile causes. In exchange for a financial gift each month, CorTrust employees can wear jeans on Fridays.

In 2024, the CorTrust Cares Jeans Day program donated \$17,425 to local nonprofits in the areas they serve. These funds helped over 40 organizations. Some of the causes CorTrust contributed to in 2024 included:

- Aberdeen Area Foster Closet
- Alzheimer's Association
- Bowdle Nursing Home
- Dress for Success
- Feeding South Dakota
- Langford Area Lunch Program
- Mitchell Public Library
- Salvation Army
- Sharing & Caring Hands
- Southeast CASA

"The CorTrust Cares Jeans Day program has only strengthened our giving efforts, allowing us to make a bigger impact within our market areas. Since the program's inception, we've donated nearly \$38,000. I'm proud of the work being done by our local branches," Hopkins shared.



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## Reliabank Announces Leadership Transition: Joshua A. Hogue Named New CEO



South Dakota - [February 10, 2025] - Reliabank, a community bank dedicated to serving South Dakota families and businesses, has announced that Joshua A. Hogue will assume the role of Chief Executive Officer, effective February 2024. Hogue succeeds David W. Johnson, who will retire in August after leading the bank for 50 years.

Under Johnson's leadership, Reliabank expanded from one location to ten along the I-29 corridor, with a commitment to delivering personalized, hometown banking services. "I have always thought of myself as an entrepreneur, and that attitude has helped me to determine the direction of Reliabank," Johnson said.

Joshua Hogue brings nearly two decades of experience in the banking industry and affirms that he is dedicated to upholding Reliabank's core values while embracing technological advancements and new opportunities for growth. "Beyond providing financial products, our mission will remain focused on building relationships, strengthening local businesses and agricultural producers, and fostering a sense of community where everyone thrives. I am excited to lead Reliabank into its next chapter, ensuring we continue to be a trusted partner for our customers and communities," Hogue said.

While Hogue will take the helm as CEO, the Johnson family will continue to retain ownership of Reliabank. Johnson said that Reliabank customers can expect the same high level of service and personal relationships that have defined the bank since his father purchased the then-Farmers State Bank of Estelline in 1967. Hogue added, "I am honored and humbled by the trust the Johnson Family has placed in me to carry forward their community banking legacy. Community banking isn't just what I do—it's who I am."

For more information about Reliabank and the leadership transition, visit [www.reliabank.com](http://www.reliabank.com).



## Dacotah Bank Welcomes O'Hara to the Team



Dacotah Bank — (Sioux Falls, S.D.) — Dacotah Bank in Sioux Falls is pleased to welcome Mark O'Hara as a Business Banker serving the Sioux Falls area. O'Hara joins Dacotah Bank after building his career at U.S. Bank, where he served in various roles, most recently as a Business Banking Relationship Manager.

O'Hara attended Dakota State University, where he earned his bachelor's degree in elementary education. In 2022, O'Hara received the Hartford Area Chamber Commerce Volunteer of the Year award.

O'Hara has maintained a high level of involvement with the community and state as a resource, leader, and volunteer, serving on various committees and boards, such as President of the Hartford Area Community Foundation, Co-Chair of the Hartford Area Chamber Events Committee, Board Member of the Hartford Area Optimist Club, and Treasurer of Downtown Hartford Inc.

Mark grew up just outside Hartford area, working on the family farm with his three brothers.

Please join us in welcoming Mark to Dacotah Bank. You can reach Mark at (605) 331-4000 and by email at [Mark.O'Hara@dacotahbank.com](mailto:Mark.O'Hara@dacotahbank.com).



## First National Bank Named 2024 7(A) Lender of the Year

Sioux Falls, SD: The First National Bank in Sioux Falls was recently honored with a Leadership in Lending award for the 2024 fiscal year.

The South Dakota District Office of the U.S. Small Business Administration (SBA) named First National Bank as the 7(a) Lender of the Year for closing the most 7(a) loans and the highest dollar value of 7(a) loans in the state.

"Our organization has a long history of supporting small businesses in the Sioux Falls area," said Chris Ekstrum, president and CEO of First National Bank. "It's an honor for our organization to once again be named 7(a) Lender of the Year, recognizing the hard work our team is putting in to help entrepreneurs start and grow their businesses."

In the 2024 fiscal year, the family-owned community bank made 25 loans for a total of \$8,566,800, which supported 145 jobs across 10 industry sectors.

"First National Bank has been a great partner to the SBA for years," said District Director Bryson Patterson. "This award recognizes a lender that is making credit available to small businesses and is a leader in our community."

Seven of the bank's lenders wrote 7(a) loans in 2024. Business Banking Associate Alison Carlson helps process the loans, working with the lenders and entrepreneurs to complete the necessary paperwork and secure financing.

"It's rewarding to collaborate with our team of lenders in helping current and future business owners bring their vision to life," Carlson said, "which creates opportunities for new business concepts and expanded options to come to the Sioux Falls area."

One of the 7(a) loans First National Bank made in 2024 supported Sioux Falls's newest Wingstop location, which co-owners Jeff Oliver and Mike Leslie opened on 57th Street near Louise Avenue.

"We felt comfortable with FNB's proven track record and years of experience," Oliver said of choosing to partner with the bank, adding that "the SBA loan provided flexible terms we would not get from traditional lending."

Business Banker Blake Chesley, who has been with the bank for nearly four years, worked with Oliver and Leslie on the loan.

"Blake and the FNB team are a pleasure to work with," Oliver said. "It felt like, after our first meeting with Blake, he was a step ahead of us by keeping us on task. FNB's Business Banking team took a genuine interest in the business and what we're building as a company."

First National Bank previously received lender awards for the 2017, 2019, and 2021 fiscal years.



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## bank notes

### Baloun Named Emerging Training Leader, BankWest Ranks #20 in the 2025 Training APEX Awards

PIERRE- Training Magazine recently unveiled the winners of its prestigious 2025 Training APEX Awards, honoring organizations that demonstrate excellence in employee training and development. Among the recipients was BankWest, who ranked 20th out of 95 companies. The Training APEX Awards recognizes organizations that excel in harnessing human capital. Winners are evaluated based on a combination of qualitative and quantitative criteria, including investment in employee development, program scope, alignment with business goals, and demonstrable impact on behavior and business outcomes.

"At BankWest, we believe that effective training isn't just about sharing information—it's about building relationships and empowering our team to create exceptional customer experiences," stated Becky Burke, VP Learning & Strategic Development. "Through our CRM system conversion and programs like VAST, we've seen firsthand how strategic training initiatives directly impact our business goals while developing our people."

BankWest's Value-Added Sales Training (VAST) was specifically highlighted in the award. The VAST program supports BankWest's culture of deepening customer relationships by offering services that help customers achieve financial success. Participants are immersed in a 2-day intensive workshop that includes role-play, instructor-led discussions, an interactive workbook, a networking dinner with senior leaders, and a discussion panel with the organization's top sales leaders.

The Value-Added Sales Training program is led by Jennifer Baloun, VP Sales/Marketing Sales Manager for BankWest, who was recognized as a 2024 Emerging Training Leader by Training Magazine's international training program. The program recognized 25 individuals as emerging leaders who provide exceptional leadership skills, communicate



the scope of large initiatives, change behaviors, and measure outcomes.

Reflecting on the accolades, Baloun remarked, "This award reflects not just my efforts, but the dedication of our entire team which embraces learning with enthusiasm and applies these skills to strengthening customer connections every day. I'm grateful to work in an environment where innovation in training is valued as a cornerstone of our success."

BankWest's recognition at the 2025 Training APEX Awards reaffirms its commitment to excellence in employee training and development, underscoring its position as a leader in cultivating talent and driving organizational success.

"For the last 25 years, Training magazine has recognized organizations for their excellence in employee training and development," said Lorri Freifeld, editor/publisher of Training magazine. "We are proud to honor this year's winners for their inspiring achievements, innovation, and dedication to continuous learning and skill building."



### BankNorth Opens Newly Built Branch in Warner

Arthur, N.D. (March 3, 2025) – BankNorth is pleased to announce the opening of its newly built branch located at 2 West Main Street in Warner, SD. "This building represents our deep commitment to the Warner community," said BankNorth CEO, James L Williams III. "It will help us better serve our customers and the community for many years to come."

The new office space was rebuilt on the site of BankNorth's former facility. From the outside, the space includes a wider drive-through to accommodate most full-size vehicles, a drive-up ATM and night deposit drop box that can be easily accessed from any vehicle. On the inside, the space is warm and welcoming. There is improved handicap accessibility ensuring that everyone can navigate and utilize the space comfortably. Additionally, a large boardroom will be available to the community to host meetings and gatherings.

BankNorth has been part of the Warner community since 1906. "We're thrilled about this milestone in our company's story and look forward to serving our cus-



tomers and local community for generations to come," said Grant Seaman, president of BankNorth's Warner branch.

A grand opening celebration will be held in the coming months to welcome customers, community members and neighbors to the new facility. In the meantime, please stop by the new location and see how BankNorth can assist you with meeting your financial goals.



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Aberdeen, South Dakota



**Jeff Weiler**  
Bachelor of Science in Business  
Finance and Economics  
Class of '96

[northern.edu/banking](http://northern.edu/banking)

## SDBA Seeking Candidates for 2025 Board Elections

Elections for the SDBA's Board of Directors are scheduled for April 2025. Two seats are up for election: Group I and Group III.

- Group I: This seat is currently held by John McGrath, First PREMIER Bank, who is eligible to run for a second three-year term. John will be running for the Group I seat.
- Group III: This seat is currently held by Dusty Petersen, First Interstate Bank, who is eligible to run for a second three-year term. Dusty will be running for the Group III seat.

If you are interested in running for one of the Board seats, please contact one of the nominating committee members listed below by **March 28, 2025**. In addition, please submit a short bio and headshot photo for the voting ballot to Laura Norton at [Lnorton@sdba.com](mailto:Lnorton@sdba.com). Newly elected SDBA Board members will take office on May 1, 2025, and serve a three-year term expiring April 30, 2028.

### Group I Nominating Committee

Banks in Bon Homme, Clay, Davison, Hanson, Hutchinson, Jerauld, Lake, Lincoln, McCook, Miner, Minnehaha, Moody, Sanborn, Turner, Union and Yankton counties.

**Derek Nolan**  
Rivers Edge Bank, Marion  
605-648-3683  
[dsnolan@riversedge.bank](mailto:dsnolan@riversedge.bank)

**Jamie Dooley**  
Citibank NA, Sioux Falls  
605-331-3130  
[jamie.dooley@citi.com](mailto:jamie.dooley@citi.com)

### Group III Nominating Committee

Banks in Aurora, Bennett, Brule, Buffalo, Charles Mix, Custer, Douglas, Fall River, Gregory, Haakon, Jackson, Jones, Lawrence, Lyman, Meade, Mellette, Oglala Lakota, Pennington, Stanley, Todd and Tripp counties.

**Dave Nelson**  
First Fidelity Bank, Burke  
605-775-2641  
[davidnelson@ffb-sd.com](mailto:davidnelson@ffb-sd.com)

**Craig Davis**  
First National Bank, Pierre  
605-945-3900  
[craig.davis@firstnationalbanks.com](mailto:craig.davis@firstnationalbanks.com)

### Election Timetable

- |                 |   |
|-----------------|---|
| <b>March 28</b> | Deadline to contact nominating committee to get name on ballot. |
| <b>April 2</b>  | One mail ballot sent to each bank in respective groups.         |
| <b>April 18</b> | Voting complete in respective groups.                           |
| <b>May 1</b>    | New directors begin terms.                                      |

## BHG Financial Institutional Network National Seminar

Designed for community banks: A deep dive into  
BHG Financial and the loan purchasing program

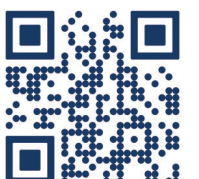
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Canyon Resort  
TUCSON, AZ

MARCH  
25-26  
2025



**Courtney Milana**  
SVP, Institutional Relationships  
[Courtney@bhg-inc.com](mailto:Courtney@bhg-inc.com)  
315.430.3919

Scan to register



# The Power of Alone Time

Newsflash: We live in busy, over-stimulating, reactive times. This can lead to us feeling stressed, scattered-brained, unimaginative, or disconnected from ourselves. Depending on our inputs (who we're spending all our time with and what we're doing with our time — ahem, that includes scrolling on social media), we might even find ourselves internalizing values and habits that we're not fully aligned with. Intentional alone time might just be the antidote we've been looking for. Studies suggest that when we spend intentional time alone — journaling, reading, walking in nature, daydreaming — we actually boost our creativity and learn to better regulate our emotions. So, it's essential that we make time to be alone in order to recalibrate, get to know ourselves better, and recharge our batteries.

## What is alone time?

Ah, 'alone time' — those precious moments of your day where you don't have your boss breathing down your neck or your roommate asking you "what's for dinner?" It's just you and your car and your favorite podcast, or maybe it's just you and your sudsy bathtub and a few flickering candles. Merriam Webster defines 'alone time' as time spent apart from others. A pretty straightforward definition for a culturally fraught subject. The debate here is whether or not there is a difference between 'alone time' and loneliness — turns out there is. In an article for The New York Times, assistant professor of psychology at Middlebury College, Virginia Thomas confirms that 'alone time' is different from loneliness. She claims that loneliness means that we aren't connected to others as much as we would prefer, which can sometimes lead to emotional distress. On the other hand, intentionally spending time alone (alone time) is "almost always" a positive experience.

Humans are social creatures. In fact, it's been stipulated that we survived and prospered as a species due to our ability to form and maintain strong social connections. Since the dawn of the internet and its widespread use and the very recent COVID-19 pandemic, which pushed us all even further online and away from one another, there has been growing concern about an increase in loneliness. [...] One study shows that loneliness can lead to an increase in anxiety, depression, obesity, high blood pressure and even early death. Other surprising symptoms of loneliness include feeling physically colder, experiencing insomnia from prolonged and heightened states of stress, and a decrease in dopamine levels due to a lack of social interaction.

But alone time is not the same thing as loneliness. Unlike loneliness, alone time is intentional time spent with ourselves doing things we love or simply daydreaming. In fact, some people are eager to find time for themselves.[...]

## What are the benefits of alone time?

No surprise that there are several benefits to finding time to be alone on your couch curled up with a book, or sipping an iced beverage on a solo walk in your neighborhood. One study found that thinking about alone time and then spending time alone actually boosted the mood of participants. And the same study also uncovered that alone time has the potential of helping us regulate our emotions. Another study found that highly creative people actually seek out alone time to help get the creative juices flowing.

For introverts, this solitude often comes up in activities like reading, writing, or creating art, where a quiet environment encourages deep thinking and new ideas. In these moments, introverts can connect with their inner selves, discovering insights that might otherwise remain hidden. Extroverts also find that alone time can spark creativity, giving them a chance to experiment and come up with ideas without immediate external input. This time is crucial, allowing them to refine and workshop their thoughts before sharing and expanding on them with others.

Creativity is one way that alone time lets us experience the world with curiosity — bringing a sense of fulfillment and purpose, while driving both personal and collective growth.

So, how do we know if we need more alone time in the first place?

## 6 signs you need some alone time

- **You've got a short fuse.** Irritation and underlying anger or discontent could be signs that you're in need of some 'me time' to calm your nervous system.
- **You're no longer having fun.** Maybe you're bored or need a change of scenery. Whatever it might be, some time spent alone in a new environment could do you some good.
- **You're tired.** You can't seem to concentrate on anything. Maybe you're a busy parent and need to put yourself in 'time out.'
- **Hanging out with others (or even the thought of it) makes you anxious.** There's no better time to take a step back from social interactions to recharge your batteries.
- **Your stress level is high.** If you can't seem to lower your cortisol levels, it's time for a personal day to reset.
- **You're always in a hurry.** This goes out to those always on the GO, GO, GO: this is your permission slip to take a breather and indulge in some alone time.

*Continued on page 22*

# UPCOMING EVENTS

## SDBA Spring IRA Update

**NEW DATE: March 18, 2025 | Sioux Falls**

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

## 2025 Breaking Into Banking 201

**March 26, 2025 | Webinar**

This 9-module online course is a "sequel" to the 101 course and is best taken after completion of that course, though it is not a prerequisite. The 201 course includes a case study and dives deeper into topics covered in modules 4, 6, and 8 of the 101 course: analyzing a borrower's balance sheet, income statement, collateral, and risk ratings.

## Understanding Bank Performance

**April 3, 4, 10, 11, 17, 18, 24, 25 - 2025 | Virtual**

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

## 2025 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.

Learn more and register  
for SDDBA EVENTS

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



## 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 SDDBA 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.

## classifieds

### Ag Loan Officer | Citizens State Bank of Arlington | Sinai

The Citizens State Bank has an opening for an Ag Loan Officer in its Sinai location. We're seeking a lender who will maintain strong relationships with existing clients and will actively develop new agricultural lending prospects.

The successful candidate will analyze credits individually and work with the Senior Loan Officer and Loan Committee through the loan approval process. The ability to read, analyze, and interpret credit and financial reports, legal documents and policies is essential. A farm background is preferred but not required.

A bachelor's degree in an agricultural or business-related subject is preferred, otherwise, related work experience will be considered.

We offer a competitive salary and a compensation package consisting of health, dental, life, vision, 401K, paid vacation and holidays.

Please send your resume to [resumes@csbarlington.com](mailto:resumes@csbarlington.com). ■



**40 AND 50-YEAR BANKER AWARDS**

The SDBA will honor and recognize bankers with 40 or 50 years of service in banking during its Annual Business Meeting at this year's 2025 Quad States Convention in Rapid City.

The deadline to submit an award to be presented at the 2025 Quad States Convention is May 16, 2025.

Request an Award

- scan QR code
- [sdba.com/service-awards-memorial-service](https://sdba.com/service-awards-memorial-service)

## The Power of Alone Time Continued

### Making time for alone time

Despite the many therapeutic benefits of alone time, there are some stigmas that are unavoidable in our busy capitalist society. One is the fear of loneliness which we covered earlier, lucky for us it has been determined that alone time is not the same thing as being lonely. We're also taught to praise the 40-hour (let's be real, 80-hour) work week and keep our schedules jam-packed with 'to dos'. On top of that, we want to be accommodating to our coworkers, family, and friends, so it's not a surprise that alone time gets pushed way down to the bottom of our list of priorities. But if we're clear, flexible, and specific about our need for alone time and are willing to return the favor, we can gain the important space we need to recalibrate our nervous systems and avoid overstimulation, stress, and the dreaded B-word: burnout.

### How to spend time alone

There are several things you can do to ensure you spend your time alone wisely.

- **Make room in your schedule** for alone time, just like you would for a dinner date with a friend.
- **Silence your notifications** or make an active effort to stay off social media or other social online platforms.
- **Plan your solo date.** Maybe you visit a quiet museum; or spend a day alone under a tree in a park; or try your hand at watercolors; or lounge on your couch while listening to an audiobook — whatever you choose, be intentional and leave room for daydreaming.
- **Take a walk around the block.** Spending time outdoors has been found to have huge benefits to our well-being.

And if you get caught up in an overwhelming fear of being alone, consider reframing the idea of 'alone time' as not just solitude, but a tool in your growing toolbox to regulate your emotions and improve your overall well-being. [...]

Enjoy the full article from *headspace* at: [www.headspace.com/articles/the-power-of-alone-time](https://www.headspace.com/articles/the-power-of-alone-time)



"Alone time is not the same thing as loneliness."

## education calendar

# Events | Schools | Webinars

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

### SDBA EVENTS

**2025 SDBA Spring IRA Update**  
**NEW DATE: March 18** | Sioux Falls

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

**Understanding Bank Performance**  
April 3, 4, 10, 11, 17, 18, 24, 25 | Virtual

**ABA Washington Summit**  
April 7-9, 2025 | Washington D.C.

**SDBA New Accounts Seminar**  
April 22, 2025 | Sioux Falls

**2025 Tri-State Trust Conference**  
April 22-24, 2025 | Fargo, ND

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

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

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

**2025 Fraud Academy**  
August 12-14, 2025 | Lexington, KY & Virtual

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

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

**NEXT STEP: Emerging Leaders Summit**  
October 28-29, 2025 | Aberdeen

### ONCOURSE WEBINARS

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

**Bank Accounting: Operational Perspective: 3 Part series**  
March 11, 2025

**Banking Cannabis: 2 Part Series**  
March 11, 2025

**Opening New Accounts Part 2: Business Accounts**  
March 11, 2025

**Banking Cannabis Part 1: Onboarding and KYC**  
March 11, 2025

**TRID: Common Violations, Gray Areas, and Regulatory Concerns**  
March 12, 2025

**Avoiding Check Fraud Liability: From Prevention to Loss Allocation**  
March 12, 2025

**Opening New Accounts Part 3: Trust and Fiduciary**  
March 12, 2025

**IRA Beneficiary Payout Options: The New Rules and When They Take Effect**  
March 13, 2025

**Banking Cannabis Part 2: Payments, Vendors and Monitoring**  
March 13, 2025

**Bank Accounting: Operational Perspective - Part 2**  
March 14, 2025

**Commercial and Business Lending Basics for Support Personnel**  
March 17, 2025

**Bank Accounting: Operational Perspective - Part 3**  
March 18, 2025

**New Account Fraud Prevention**  
March 18, 2025

**Fraudulent Cashier's Checks: Best Practices for Avoiding Losses**  
March 19, 2025

**Mortgage Origination Compliance - 2 Part Series (Part 1)**  
March 19, 2025

**2025 Call Report Update: All-Day Streaming**  
March 20, 2025

**FCRA Compliance: e-OSCAR and Metro2**  
March 20, 2025

**No More Wasted Time: Mastering the Art of Effective Meetings**  
March 20, 2025

**Unlock Your Coaching Potential: Helping Managers Identify and Build on Their Strengths**  
March 21, 2025

**CECL Analytics: Understanding the Power of Having Historical Data**  
March 24, 2025

**Financial Institution Business Development Workshop 2 Part Series (Part 1)**  
March 25, 2025

**Tax Returns and Personal Financial Statements**  
March 25, 2025

**Mortgage Origination Compliance - Part 2**  
March 26, 2025

**Basic Bankruptcy 101**  
March 26, 2025

**4 Pillars of Exceptional Supervision: Your Toolkit for Success in Leadership Beyond Management**  
March 27, 2025

**Lending Compliance Update**  
March 27, 2025

**Financial Institution Business Development Workshop - Part 2**  
March 28, 2025

**Key Ratio Analysis: Calculating and Interpreting the Numbers Correctly!**  
March 31, 2025

**Bank Accounting: Beyond the Basics - 5 Part Series (Part 1)**  
April 1, 2025

**CRE Lending Training Program - Part 1**  
April 1, 2025

**Safe Deposit Boxes: Opening, Managing, and Avoiding Potential Legal Issues**  
April 2, 2025

**Fair Lending Workshop for Community Banks**  
April 2, 2025



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