



CONNECTING

BUSINESSES IN THE BANKING INDUSTRY

2026 South Dakota Bankers Association Associate Member Directory



Educate. Advocate. Grow.

Connecting Businesses in the Banking Industry

2026 SDBA Associate Member Directory

A Great Resource—SDBA Associate Members

The South Dakota Bankers Association is pleased to provide our member banks with this directory of 2026 associate members. SDBA associate members are an invaluable resource for the SDBA and its member banks.

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

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

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

Sincerely,



Karlton Adam, President
South Dakota Bankers Association



Educate. Advocate. Grow.

PO Box 1081 | Pierre, SD 57501

605.224.1653 | 800.726.7322

www.sdba.com

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2026 SDBA Endorsed Vendors

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

Accounting & Auditing

Brady Martz & Associates

Ryan Bakke, Shareholder/FI Practice Segment Lead
24 West Central Avenue
PO Box 848
Minot, ND 58702-0848
701.852.0196
Ryan.bakke@bradymartz.com
Bradymartz.com

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

Cain Ellsworth & Company, LLP

Shane Jager, CPA, Partner
5130 E. 57th St.
Sioux Falls, SD 57108
605.610.4611
sjager@cainellsworth.com
<http://www.cainellsworth.com>

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

Eide Bailly LLP

Tom Fogarty, Partner
200 E 10th St., Ste 500
Sioux Falls, SD 57117
605.367.6719
tfogarty@eidebailly.com
<http://www.eidebailly.com/fi>

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

Forvis Mazars

Chris Van Long, CPA, Partner
1120 South 101st Street, Suite 410
Omaha, NE 68124
402.392.1040
chris.vanlong@us.forvismazars.com
www.forvismazars.us/

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

RSM US LLP

Corey Fishel, Partner
110 S Phillips Ave Ste 300
Sioux Falls, SD 57104-6721
605.575.0525
corey.fishel@rsmus.com
<http://www.rsmus.com>

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

Architecture Firms

HTG Architects

Dan Schaff
840 43rd Ave NE, Ste 200
Bismarck, ND 58503-1671
701.425.3282
dschaff@htg-architects.com
www.htg-architects.com

HTG Architects specializes in the planning and design of financial institutions. For more than 60 years, HTG has provided sound architectural advice and real solutions to help banks maximize their profits through efficient designs. Our expertise includes more than 2,800 financial institution projects, ranging from site selection studies, remodeling, additions, and new building. We provide interior design, architecture, and engineering. We will work with your local general contractor. We are more than architects. We provide solutions that make a difference.

Auction Services

Pifer's Auction & Real Estate and Land Management

Christopher Bair, Regional Equipment Manager, SD & NE Licensed Realtor
28020 Boondock Ave
Worthing, SD 57077
605.836.2277
cbair@pifers.com
www.pifers.com

Pifer's Auction & Realty and Land Management is a full-service auction, real estate and land management company. Pifer's specializes in the selling of land, farm and ranch, real estate, equipment and land management. Pifer's has offices in North Dakota, South Dakota, Minnesota, Montana, Wisconsin and Arizona. Pifer's sells more than 50,000 acres annually and currently manages more than 230,000 acres. Land Report Magazine ranked Pifer's as "One of the largest land auction companies in America." The hallmark of Pifer's is to consistently do the best for its clients and to achieve the highest results possible. Call Pifer's today at 877-700-4099 for a free consultation or view more info at www.pifers.com.

Steffes Group, Inc.

Ben Hochgraber, Sales Representative
1688 Hwy 9
Larchwood, IA 51241
605.789.5677
ben.hochgraber@steffesgroup.com
SteffesGroup.com

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

Bank Equipment

Bankers Equipment Service, Inc.

Paige Brooks Briggs, Marketing Director
11561 12th Avenue S.
Burnsville, MN 55337
952.808.4246
pbbriggs@bankersequipment.com
www.bankersequipment.com

With over 85 years of experience serving Financial, Casino, and Commercial clients, Bankers Equipment Service are experts in helping our clients increase efficiency, profitability and better serve their customers. We take pride in our long-term client relationships where we have consistently demonstrated superior value. Our mission is to provide the highest level of service, products and solutions that enable our customers to prosper. We will meet or exceed our customers' expectations while maintaining a positive environment that provides success for our team members and the company. Through our partnerships with NCR, Glory and other industry leaders in the Financial Industry, Bankers Equipment Service provides a broad array of premium solutions covering: Currency Recyclers, Coin and Currency Counters, Cash Management, Cash Automation, Branch Automation, Branch Transformation, Quick-change Self Service Coin Machine, Interactive Teller, Assisted Self

Service Terminals, Kiosks, ATMs, Image Enabled ATMs, Digital Displays, Automated Employee Bank, Soft Count, Hard Count, Cage Automation, Floor Automation, and Retail Cash Management solutions for clients throughout Minnesota, North Dakota, South Dakota, and western Wisconsin. We strive to provide the highest quality service and support of the products we offer and have service offices located close to our clients. We have offices in the Twin Cities, Bemidji, Bismarck, Mankato, Marshall, Duluth, Rochester and Fargo / Moorhead. To learn more about technology solutions that can drive efficiency, compliance, and profitability - please email sales@bankersequipment.com or call us 952-890-6661. We look forward to helping your company to achieve its goals.

Data Business Equipment

Dave Fehrs, Regional Sales Manager
10435 New York Ave
Des Moines, IA 50322
605.310.3035
dfehrs@dbeinc.com
www.dbeinc.com

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

Money Handling Machines, Inc.

Louis Ferrin, EVP Sales & Marketing
8727 Irvington Rd
Omaha, NE 68122-2406
402.571.5577
louisf@mhm.inc
<http://www.mhm.inc>

State-wide sales and service on: Glory coin and currency counters, Glory cash dispensers and recyclers, Nautilus/Hyosung ATMs, Maverick encoders and Martin Yale folders and shredders.

NuSource Financial LLC

Jon Erpelding, President
9749 Hamilton Road
Eden Prairie, MN 55344
605.377.8427
jone@nsourcefinancial.com
<http://www.nsourcefinancial.com>

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

Benefits & Retirement

Ascensus

Jennifer Banker, Regional Sales Director
7651 Universal Road
Baxter, MN 56425
218.825.5883
Jennifer.A.Baker@ascensus.com
<http://www.ascensus.com>

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

★ NFP Executive Benefits

David Hagen, VP Business Development
696 Hahn Drive
Shakopee, MN 55379
952.913.4698
dhagen@nfp.com
<http://www.nfp.com>

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

Compliance

★ Bankers Alliance

Membership Team
203 W 10th St
Austin, TX 78701
833.683.0701
info@bankersalliance.org
www.bankersalliance.org

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

Consulting

BPR Services

Matt Vance, CFO
600 W Main St., Ste 400
Louisville, KY 40202
833.692.0381
info@bankperformancereport.com
www.bankperformancereport.com

Utilizing data from the quarterly FFIEC Call Reports, the BPR is a state-by-state quarterly publication providing a wealth of data carefully curated to help you quickly and easily determine your bank's greatest strengths and opportunities. Find out where your bank's overall performance ranks with the BPR'S quarterly ranking based on eight different categories - Net Interest, Non-Interest Income, Non-Interest Expenses, Efficiency, NPA's/Equity & Reserve, Asset Quality Index, Return on Assets and Return on Equity. Reports are available in both print and electronic formats.

Check Printing Contract Consulting

Jim Schartman, President and Co-founder
499 Locklie Drive
Cleveland, OH 44143
216.970.0105
jim.schartman@checkprintingconsulting.org
<https://checkprintingconsulting.org/>

Check Printing Contract Consulting (CPCC) negotiates check printing agreements on behalf of banks. Its principal had a 32-year track record as a top sales performer for one of the country's largest check printers. Since early 2015, more than 350 institutions have chosen Check Printing Contract Consulting to impartially negotiate their next check printing agreement. About 95% of its clients choose to stay with their current vendor. The check vendor funds CPCC's full consulting fee as a portion of the negotiated savings. A bank with 35,000 checking accounts would typically enjoy five-year total contract savings of \$500,000 or more.

Haberfeld

Preston A Frank, Executive Vice President
206 S 13th St, Ste 1500
Lincoln, NE 68508
402.405.0806
pafrank@haberfeld.com
www.haberfeld.com

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

Hurley & Associates

Jackson Waage
126 W 2nd St. S
Brookings, SD 57006
605.705.4040
jacksonw@hurleyandassociates.com
<https://www.hurleyandassociates.com/>

Keenan & Partners

Tom Keenan, President
1935 SE Washington Street, Ste 3
Milwaukie, OR 97222
503.705.6393
tkeenan@keenanandpartners.com

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

Omnitech, Inc.

Jack Adam, Sales Representative
5841 S. Corporate Place
Sioux Falls, SD 57108
605.336.0888
jadam@omnitech-inc.com
omnitech-inc.com

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

SBS CyberSecurity

Cole Kratovil, Account Executive
700 S Washington Ave Ste 200
Madison, SD 57042
605.923.8722, ext 119
cole.kratovil@sbscyber.com
http://www.sbscyber.com

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

Vantage Point Solutions

Lyndon Overweg, Customer Relations Director
2211 N Minnesota St
Mitchell, SD 57301-5521
605.770.4881
Lyndon.overweg@vantagepnt.com
http://www.vantagepnt.com/financial-institutions

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

Core Processing

Finovifi

Ron Suhr, Regional Account Executive
7655 Burlington Street
Ralston, NE 68127
rons@modernbanking.com
http://www.modernbanking.com

Modern Banking Systems is a leading provider of core banking processing solutions. Essentia, our real-time core banking software, delivers profitability, efficiency and security. It's continually evolving with customer-driven enhancements, innovative technology solutions and strict regulatory compliance. We offer service bureau, service center, hosted and in-house data processing alternatives along with a host of managed services such as mobile banking, doc imaging, and a host of security services. We've been in the banking industry for 60 years, and we've built a strong reputation as a trusted partner delivering solutions that help keep you strong and ahead of the competition.

Jack Henry

Jacqueline Scheider, Marketing Director
663 W Hwy 60
Monett, MO 65708
417.414.9627
jscheider@jackhenry.com
jackhenry.com

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

Correspondent Banking

Bankers' Bank of the West

Eric Hallman, VP - Bank Card Sales & Support
1099 18th Street, Ste 2700
Denver, CO 80202
402.440.7210
ehallman@bbwest.com
<http://www.bbwest.com>

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

Bell Bank

Todd Holzwarth
SVP/Correspondent Banking Business Development Officer
507 Mulligan Drive
Parker, SD 57053
605.321.9197
tholzwarth@bell.bank
<http://www.bell.bank>

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

United Bankers' Bank

Michael Hahn, Vice President, Correspondent Banking Officer
2 Meridian Crossings, Ste 600
Richfield, MN 55423
952.881.5800 x689
michael.hahn@ubb.com
<http://www.ubb.com>

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

Due Diligence Services

Capitol Lien Records and Research, Inc.

Brad Abrahamson, CEO
1010 Dale Street North
St. Paul, MN 55117
651.488.0100
brada@capitollien.com
www.capitollien.com

Capitol Lien provides public records due diligence and corporation services in South Dakota and nationwide. Providing our legal, lending, and real estate clients reliable, professional, and accountable services with UCC's, Tax Liens, Real Estate Research, Court Research, Corporate Services, and Registered Agent Services. Capitol Lien's proprietary platform, Database Direct, is a comprehensive, self-serve, cost-effective online UCC management tool to search and file UCC's in South Dakota and other states.

Education & Training

Bank Holding Company Association

Tom Bengtson, Managing Director
250 Prairie Center Dr., Ste 300
Eden Prairie, MN 55344
800.813.4754
info@theBHCA.org
<http://www.thebhca.org>

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

Lake Area Technical College

Kerry Stager, Financial Services Co-Department Supervisor
PO Box 730, 1201 Arrow Ave
Watertown, SD 57201-2959
605.882.5284
Kerry.Stager@lakeareatech.edu
<http://www.lakeareatech.edu>

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

Northern State University

Lisamarie Anderson, Senior Secretary
1200 S Jay St
Aberdeen, SD 57401-7155
605.626.2400
lisamarie.anderson@northern.edu
<http://www.northern.edu>

Northern State University is a public university under the control of the South Dakota Board of Regents, which offers a bachelor of science degree in Banking and Financial Services and a master of science degree in Banking and Financial Services. Northern State University is one of two accredited universities in the United States that offer the Banking and Financial Services degree programs.

UMACHA

Nicole Prelgo, Marketing and Communications Specialist
7100 Northland Circle, Suite 402
Brooklyn Park, MN 55428
800.348.3692
info@umacha.org
<http://www.umacha.org>

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

Insurance Products

AmTrust North America

Phil Sampognaro, Marketing and Public Relations
800 Superior Ave.
Cleveland, OH 44114
440.655.2150
philip.sampognaro@amtrustgroup.com
www.amtrustgroup.com

AmTrust North America, an AmTrust Financial Services company, is rated "A-" (Stable) FSC IX by A.M. Best. The company provides a broad suite of financial institution products including financial institution bond, management liability, professional liability, property and casualty, workers compensation and excess deposit bond. For more information, visit www.AmTrustFI.com or call 866-327-6904.

★ Central States Health & Life Co of Omaha

Mr. Tyge Rowen, Regional Vice President
1212 North 96th Street
Omaha, NE 68114-2279
800.826.6587 ext 6617
trowen@csco.com
<http://www.csco.com>

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

★ Delta Dental of South Dakota

Micah Honeywell, Sales & Marketing Coordinator
720 N Euclid Ave
Pierre, SD 57501
800.627.3961
micah.honeywell@deltadentalsd.com
<http://www.deltadentalsd.com>

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

★ Wellmark Blue Cross and Blue Shield of South Dakota

Stephanie VerHey, Senior Account Manager
1601 W. Madison St
Sioux Falls, SD 57104
605.373.7274
verheys@wellmark.com
<http://www.wellmark.com>

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

Investment Services

FHN Financial

Trae Winston, Accounts Management
1000 Ridgeway Loop Road, Ste 200
Memphis, TN 38120
901.435.8757
trae.winston@fhnfinancial.com
www.fhnfinancial.com

FHN Financial is an industry leader in fixed income sales, trading, and strategies for institutional customers in the US and abroad. With an average daily trading volume of \$4.2 billion, FHN Financial transacts business with approximately 45% of all US banks with portfolios over \$100 million. For 24-month period ending 4Q24. Learn more at www.fhnfinancial.com.

IT Services

Abrigo

Mark Blankespoor, VP
5100 E 57th St
Sioux Falls, SD 57108-8748
605.306.5534
mark.blankespoor@abrigo.com
<https://www.abrigo.com/>

Abrigo enables 2500+ U.S. financial institutions to support their communities through technology that fights financial crime, grows loans and deposits, and optimizes risk. Abrigo's platform centralizes the institution's data, creates a digital user experience, ensures compliance, and delivers efficiency for scale and profitable growth. Make Big Things Happen. Get started at abrigo.com.

Marco

Cortney Ficken, Sales Manager
1764 Centre St, Ste A
Rapid City, SD 57703
605.389.7875
cortney.e.ficken@marconet.com
<https://www.marconet.com>

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

Network Center, Inc.

Jerad Newgard, Account Manager
3487 University Dr S
Fargo, ND 58104-6225
701.866.8855
jerad.newgard@netcenter.net
<http://www.netcenter.net>

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

Saris AI

Bobby Neville, Enterprise Account Executive
250 Sutter Street
San Francisco, CA 94018
bobby@saris.ai
<https://saris.ai/>

Why we built Saris: The pace of change in AI is relentless. New models, infrastructure, and capabilities are evolving continuously. Customer expectations are rising just as quickly. The companies that win in this

environment are not just those with strong ideas but those that execute with clarity, speed, and discipline at scale. We saw that large technology companies were spending billions of dollars on AI while banks and credit unions, the institutions that serve local communities were getting left behind. Not because they lacked ambition, but because no one was building purpose-built AI for them. Saris was founded to change that. We build end-to-end AI platforms that scale output, improve efficiency, and give employees their time back, so they can focus on the work that matters most: serving their communities.

SDN Communications

Hannah Boquet, Marketing Manager
2900 W 10th St
Sioux Falls, SD 57104-2543
605.978.2222
hannah.boquet@sdncommunications.com
<http://www.sdncommunications.com>

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

Secure Enterprise Asset Management, Inc (SEAM)

Clint Parsons, Director of Strategic Partnerships
3101 N 1st Ave
Sioux Falls, SD 57104
605.274.7326
clint@seamservices.com
<http://www.seamservices.com>

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

Law Firms

Ballard Spahr LLP

Amy Arndt, Partner
101 South Reid Street, Ste 302
Sioux Falls, SD 57103
605.978.5200
arndta@ballardspahr.com
<http://www.ballardspahr.com>

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

capabilities to the rapidly developing fintech services market. This includes cross-disciplinary strength pertaining to privacy, data security, intellectual property, blockchain, and cryptocurrencies.

Davenport, Evans, Hurwitz & Smith, LLP

Keith A. Gauer, Partner
206 W 14th St
PO Box 1030
Sioux Falls, SD 57101-1030
605.357.1256
kgauer@dehs.com
www.dehs.com

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

May Adam LLP

Brett Koenecke, Partner and SDBA Counsel
PO Box 160
Pierre, SD 57501-0160
605.224.8803
brett@mayadam.net
http://www.mayadam.net

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

Lending Services

Ag Resource Management

Jeremy Zink, Area Manager
2926 E Jackson Street
Sioux Falls, SD 57108
605.370.5216
jzink@armlend.com
https://www.armlend.com

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

★ BHG Bank Institutional Network

Keith Gruebele, EVP Institutional Relationships
10234 W State Road 84
Davie, FL 33324
954.263.6399
kgruebele@bhg-inc.com
BHGBank.Network/SD

Since 2001, BHG has been the #1 source for high quality loans across the country, providing community banks with super prime borrowers at incredible rates. Today, over 1580 bank partners purchase on average \$1.5MM in loans EVERY HOUR from BHG and our partners have earned over \$1.3 Billion in interest income from BHG loans purchased through the Loan HUB. BHG's high-earning, top credit profile borrowers and our unique credit enhancements have resulted in ZERO Losses to our partners in our core loan program since our inception! As members of the BHG Bank Network, banks get access to fee income opportunities, joint venture programs, compliance and regulatory support, industry leading technology offerings and to our family of companies offering products and services designed to support your bank.

Federal Home Loan Bank of Des Moines

James Lee, Relationship Manager
909 Locust St
Des Moines, IA 50309
605.759.4320
jlee@fhlbdm.com
http://www.fhlbdm.com

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

South Dakota Housing Development Authority

Chas Olson, Executive Director
PO Box 1237
Pierre, SD 57501-1237
605.773.3181
chas@sdhda.org
<http://www.sdhda.org>

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

USDA/Rural Development

Grant Konechne, Director
200 4th St SW, Room 210
Huron, SD 57350
605.352.1100
grant.konechne@usda.gov
www.rd.usda.gov/sd

Federal loans and grants.

Marketing

★ Works24

Mr. Brian Robinson, VP Sales & Marketing
3508 French Park Dr., Ste 1
Edmond, OK 73034-7263
800.460.4653 ext 105
brobinson@Works24.com
<http://www.works24.com>

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

Other Services

The Advantage Network

Teresa Thill, Vice President, Advantage Network Manager
100 S Phillips Ave
Sioux Falls, SD 57104
605.335.5112
tmthill@fnbsf.com
<https://www.advantage-network.com/>

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

Prairie Family Business Association

Stephanie Larscheid, Executive Director
4801 N Career Ave
Sioux Falls, SD 57107
605.274.9530
stephanie.larscheid@usd.edu
www.fambus.org

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

Principal Financial Network

Ryan Anderson, Managing Director
4910 S. Isabel Place, Ste 100
Sioux Falls, SD 57108
605.331.2908
anderson.ryan.t@principal.com
<https://www.principal.com/about-us/our-company/worldwide-locations/regional-locations/dakotas>

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

SD Governor's Office of Economic Development

Bill Even, Commissioner
711 East Wells Ave
Pierre, SD 57501
605.773.4633
goedinfo@state.sd.us
sdgoed.com

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

SHAZAM

John Peck, Regional Director of Sales - EFT
6700 Pioneer Parkway
Johnston, IA 50131
763.250.3741
jpeck@shazam.net
<http://www.shazam.net>

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

South Dakota Chamber of Commerce & Industry

Ryan Budmayr, President
PO Box 190
222 E Capitol, Ste 17
Pierre, SD 57501-0190
605.224.6161
ryan@southdakotabusiness.com
<http://www.sdchamber.biz>

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

Real Estate & Appraisal Services

Northern Plains Appraisal, LLC

Brian J Gatzke, ARA, MBA
P.O. Box 63, 311 3rd Street, Ste 101
Brookings, SD 57006
605.691.2119
brian.gatzke@northernplainsappraisal.com
www.northernplainsappraisal.com

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

SBA Lending

Ally Dakota Development

Ms. Amy Waite, Senior Loan Officer
PO Box 756
Watertown, SD 57201
605.443.6991
await@allydakota.com
<http://fdcc.1stdistrict.org>

First District Development Company offers affordable financing for small businesses located throughout South Dakota. Working in partnership with local lenders, our loans are designed to fuel small businesses across South Dakota by offering favorable terms and rates that benefit borrowers and lenders. Operating since 1983, FDCC is committed to job growth and community economic development in our state.

Dakota BUSINESS Finance

Lynne Keller Forbes, President & CEO
500 N. Western Ave., Ste 100
Sioux Falls, SD 57104
605.367.5353
lynne@dakotabusinessfinance.com
<http://www.dakotabusinessfinance.com>

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

Security Services

Convergent Technologies

Paul Sims, General Manager
2201 E 54th St N
Sioux Falls, SD 57104-5543
605.271.7000
paul.sims@convergent.com
<https://www.convergent.com>

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

NewVision Security

Cameron Fleck, President
3320 Hamilton St
Bismarck, ND 58503
701.222.8888
office@newvisionnd.com
www.newvisionnd.com

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

Transportation

Rochester Armored Car

Joseph W. Shea, Vice President of Sales
3937 Leavenworth St.
Omaha, NE 68105
800.558.9323 ext. 268
jwshea@rocarmco.com
www.rochesterarmoredcar.com

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

Trust Services

Acorn Trust Company

Kristy Hight, President
321 S. Highland Ave, Ste 2
Pierre, SD 57501
605.945.1871
kristy@acorn-trust.com

Adler Trust Company

Robin Aden, President
101 S Phillips Ave., Ste 508
Sioux Falls, SD 57104
605.799.4967
correspondence@adlerllc.com

Private trust company.

Dorsey & Whitney Trust Co LLC

Carl Schmidtman, President
401 E 8th St., Ste 319
Sioux Falls, SD 57103-7031
605.336.6832
schmidtman.carl@dorseytrust.com
<http://www.dorseytrust.com>

Stand-alone trust company providing a range of fiduciary services.

IRA Financial Trust

Samantha Scholten, Transfer Department Lead
5109 S Broadband Ln
Sioux Falls, SD 57108-2208
605.937.6311
sscholten@irafinancialtrust.com
irafinancialtrust.com

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

Trident Trust Company (South Dakota) Inc.

Peter Randazzo, President
300 Cherapa Place, Ste 501
Sioux Falls, SD 57103
605.679.4355
prandazzo@tridenttrust.com
<https://tridenttrust.com/>

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

