

SD BANKER



OFFICIAL PUBLICATION OF THE SOUTH DAKOTA BANKERS ASSOCIATION | JUNE 2026

SD Bankers Foundation
Scholarship Winners
Named



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ASSOCIATION

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11



12



15



19

features

4 Message from the Chair

"My Privilege to Serve SD Bankers" - Pete Mehlhaff

5 From the Executive Office

"Stronger Together: Every Community, Every Day" - Karl Adam

6 SDBIS Update

"Thinking About Using AI in Your Bank?" - Dean Franzen

7 South Dakota Bankers Foundation

"Annual Report" - Halley Lee

10 SDBA News

"SDBA Board of Directors Welcomes Kevin Moe, FNBO, and Lloyd Sanderson, Dacotah Bank"

11 Bankers in Action - "First National Bank Team Volunteers with Sioux Falls Area Humane Society" | The First National Bank in Sioux Falls

12 Emerging Leader of the Month

Mandy Sizer | Dacotah Bank, Aberdeen

14 Bank Notes

BankStar Financial, BankWest, First Bank & Trust, Black Hills Community Bank

18 Schools & Scholarships

"SD Bankers Foundation Scholarship Winners Named"

"Final Call: GSBC's 2026 Annual School Session"

"Graduate School of Banking 2026 Human Resource Management School"

"American Bank & Trust Awards \$35,000 in Scholarships to Area Students"

21 SDBA Events

23 Online Education



message from the chair

Pete Mehlhaff | President/CEO | Great Plains Bank, Aberdeen
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My Privilege to Serve SD Bankers

Reflecting on my service as Chair of the South Dakota Bankers Association has reminded me of what makes South Dakota banking so special.

Certainly, we've faced our share of challenges. Economic cycles shift. Interest rates rise and fall. Regulations evolve. Technology continues to transform how customers interact with their bank. Fraudsters become increasingly sophisticated. Agriculture faces uncertainty. Yet through every challenge, one thing remains remarkably consistent: the strength, resilience, and character of South Dakota bankers.

Over the past year, I've had the opportunity to visit with bankers from across our state. Whether in our largest communities or our smallest towns, I have been reminded that community banking is far more than a business model. It's a commitment to people and the places they live.

Every day, bankers across South Dakota help families purchase homes, finance businesses, support agricultural producers, and guide customers through important financial decisions. We celebrate successes with our customers and help them to navigate difficulties when challenges arise. The relationships we build often span generations. That trust is not something we inherit. It is something we earn every day.

One theme that has stood out during my year as chair is the importance of steady leadership. In times of uncertainty, communities look to their local bankers for guidance, stability, and confidence. While headlines focus on disruption and change, community bankers continue doing what they have always done: showing up, solving problems, and helping their communities move forward.

I have also been reminded that the banking industry's greatest strength is its people. While we compete vigorously in the marketplace; we work together to advance the interests of our customers, communities, and our profession. The willingness of South Dakota bankers to share ideas, mentor future leaders, and advocate for our industry is one of the defining characteristics of this association. It makes me proud to be a banker.

I am grateful for the present and past SDBA Board of Directors and committee members who have stepped up to serve on behalf of SD banks. Their leadership, expertise, and commitment are the foundation of this association's success. I appreciate the contributions made to our organization by my predecessor, Dylan Clarkson, and look forward with the greatest confidence

to the leadership Nate Franzén and Pennie Lutz bring to SDBA as they transition to the offices of chair and chair-elect. The skills and talents they bring to SDBA are considerable and will serve our association well. I am grateful for the hard work and energy put forth every day by our SDBA staff. Karl, Mike, Halley, Natalie, Laura, Dean, Michelle and Kim; thank you for all that you do for our association. Your dedication and hard work are deeply appreciated.

The future will undoubtedly bring new challenges, but it will also bring new opportunities. Our industry must continue investing in talent development and succession planning to prepare the next generation of banking leaders. We need to embrace innovation while remaining vigilant against growing cybersecurity and fraud threats. We have to continue advocating for balanced regulation that allows community banks to serve customers effectively while preserving the safety and soundness of our financial system. And we must continue supporting the economic vitality of rural communities that depend on strong local financial institutions.

If we remain grounded in the relationships and values that define community banking while continuing to adapt and lead, I am confident our best days are ahead.

The future of banking is bright! While the tools we use and the environment in which we operate will continue to change, the core mission of community banking remains as relevant today as it has ever been. Communities need trusted financial partners. Businesses need access to capital. Families need guidance and support. South Dakota bankers are uniquely positioned to meet those needs.

The future will undoubtedly bring new challenges, but it will also bring new opportunities. If our industry continues to embrace innovation while remaining grounded in the relationships and values that define community banking, we can be sure that our best days are ahead.

Serving as Chair of the South Dakota Bankers Association has been one of the greatest honors of my professional career. Thank you for the opportunity, for your support, and for your friendship.

The strength of South Dakota banking has never been found solely in our balance sheets. It is found in the people who serve their neighbors every day with integrity, commitment, and care.

Community banking succeeds because relationships still matter, trust still matters, and serving people still matters.

It has been a privilege to serve alongside you. 🌈



from the executive office

KARLTON ADAM | President | South Dakota Bankers Association
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Stronger Together: Every Community, Every Day

As summer arrives across South Dakota, many of us look forward to a season filled with community celebrations, family gatherings, vacations, and a slightly slower pace before the busy months ahead. I also hope many of you took time earlier this month to participate in South Dakota's June 2 Primary Election. Voting is one of the many ways we strengthen our communities and help shape the future of our state and nation.

That same spirit of civic responsibility and community engagement is reflected every day in community banking. Whether serving customers, supporting local businesses, volunteering in our communities, or helping protect vulnerable individuals from fraud and financial exploitation, South Dakota bankers continue to play an essential role far beyond the walls of our institutions.

Beginning July 1, South Dakota House Bill 1238 — legislation designed to protect financial institutions taking action to prevent the financial exploitation of consenting, senior, or vulnerable adults — will officially take effect. The law provides banks with additional authority and protections when responding to suspected financial exploitation and scams targeting vulnerable customers.

Unfortunately, financial exploitation continues to rise nationwide, particularly among senior customers. Community bankers are often the first line of defense in identifying suspicious activity, unusual transactions, or situations involving undue influence or coercion. In many cases, it is a frontline employee noticing that something simply "doesn't seem right" that helps prevent significant financial harm.

HB 1238 helps provide additional clarity and confidence for banks and employees acting in good faith to protect customers from fraud and exploitation. Importantly, the legislation recognizes the realities community banks face every day and supports reasonable actions taken to protect customers while balancing customer autonomy and privacy considerations.

Over the past several weeks, the SDBA has been developing guidance materials and implementation resources to assist member banks as they prepare for the new law. These resources are intended to provide practical operational considerations — not one-size-fits-all mandates — recognizing that each institution's staffing structure, procedures, and customer relationships are unique.

The toolkit includes suggested operational guidance, sample forms and templates, escalation consider-

ations, and customer communication resources. Suggested forms include sample incident documentation templates, internal escalation checklists, and trusted contact authorization forms that banks may adapt for their institution's needs. The toolkit, which is live on the SDBA website, can be found at www.sdba.com/hb-1238-toolkit.

One of the most valuable aspects of this process has been the collaboration among bankers, compliance professionals, legal counsel, and association leadership working together toward a common goal: protecting South Dakotans from financial exploitation while preserving the trusted customer relationships that define community banking.

At the same time banks continue addressing fraud prevention and consumer protection concerns at the state level, our industry also remains actively engaged on important issues in Washington, D.C. In May, the Senate Banking Committee advanced the Digital Asset Market Clarity Act, commonly referred to as the Clarity Act, legislation intended to establish a regulatory framework for digital assets and cryptocurrencies.

While the banking industry supports efforts to establish clear regulatory guardrails around emerging technologies, concerns remain regarding provisions tied to stablecoin interest and yield offerings. The American Bankers Association (ABA) and other financial services organizations have urged lawmakers to strengthen portions of the legislation to help prevent unintended impacts on bank deposits and local lending activity.

These discussions underscore an important point: innovation and modernization within financial services must be balanced with strong consumer protections, regulatory clarity, and the continued ability of community banks to serve local customers and communities effectively.

That spirit of collaboration and advocacy will continue this month as we gather in Bismarck, ND, for the 2026 NDBA/SDBA Annual Convention, June 15-17, under this year's theme, *Stronger Together*. The convention provides an opportunity to reconnect with peers, share ideas, discuss industry challenges, and celebrate the strength of community banking across our region. If you have not yet registered, please visit www.ndba.com for additional information.

As we prepare for convention, I also want to extend sincere appreciation to Pete Mehlhaff, President & CEO of Great Plains Bank, for his outstanding leadership and service as outgoing SDBA Board Chairman. Pete has

Continued on page 8



south dakota bankers insurance & services

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Thinking About Using AI in Your Bank?

Artificial intelligence is rapidly reshaping the business landscape. Despite AI risk concerns, banks are capitalizing on the benefits of this new technology. In terms of risk management, banks must remember that AI introduces new risks into banking operations, including model bias, inaccurate predictions, and operational failures. AI adaptation is also forcing insurers to rethink both risk assessment and coverage design for both cyber and professional lines of insurance (Bond-D&O). We are all entering a brave new world, without any clearly established standards.

On the cyber side, AI is a double-edged sword. Organizations can now deploy AI-driven security tools to detect anomalies, automate threat responses, and even predict vulnerabilities before they are exploited. Meanwhile, attackers can use AI to scale phishing campaigns, generate convincing deepfakes, and even identify system weaknesses faster than ever.

Traditionally, cyber policies cover data breaches, privacy liability, network security incidents, and cyber extortion. However, potential AI-related data privacy claims like unauthorized collection or processing of personal data by an AI system could trigger your cyber coverage. Additionally, cyber policies are evolving, pushing insurers to refine underwriting rules and procedures and pricing strategies. Some carriers are even beginning to add exclusions from losses arising from AI-specific risks.

Professional liability insurance (D&O) is also evolving. AI-related liability can arise from many directions, and the range of potential claims is expanding as AI becomes more deeply embedded in business operations. There is a growing trend toward holding individual executives accountable for cybersecurity and technology failures. This suggests that AI governance will increasingly be viewed as a board-level responsibility. In the coming years, don't be surprised if D&O underwriters begin asking about the bank's internal oversight and controls around the use of AI tools.

On the claims side, if AI tools are used in professional service delivery and produce inaccurate or misleading outputs, which a business or individual then relies on, resulting in potential harm, does this give rise to a professional negligence claim? In such a situation, would this error no longer be considered solely human, since it could have been from a flawed algorithm or biased training data? Or, if an error occurs, is the professional using the AI system at fault, or is the AI software provider? What happens if the AI was operating independently and an event happened? Determining the liability from

these kinds of events will become much more complex as AI becomes more widespread.

The bond market is also beginning to feel AI's impact, although the transformation is less visible than in cyber or D&O. Bond policies, which traditionally protect banks from items such as fraud and employee dishonesty, are also under pressure from new AI-driven, deep fake impersonation schemes and targeted social engineering attacks. Insurers are increasingly concerned that existing verification processes are becoming inadequate in an era where a convincing, fabricated executive voice scam can authorize fraudulent wire transfers within minutes. Bond insurers are also exploring new AI-related exclusions and coverage limitations as concerns over systemic losses grow.

An AI-related claim could also potentially trigger General Liability coverage if it involves: bodily injury caused by an AI-controlled process, property damage resulting from an AI malfunction, or advertising injury from AI-generated content. However, most General Liability policies were not written with AI in mind, so insurers may contest whether AI-related injuries constitute "occurrences."

So, what does the future bring? It likely brings uncertainty when it comes to the use of AI. Many traditionally-worded policies are silent on the topic of AI, meaning they neither include or exclude coverage, leaving claims to be handled on a case-by-case basis. The insurance markets are currently trying to determine their risk from AI given the breadth of the potential exposure. A present trend appears to be the adoption of exclusions across all the policy lines: cyber, bond, and D&O/E&O. Some early versions of these exclusions appear to be "absolute" exclusions meaning "based upon, arising out of, or attributable to":

- any actual or alleged use, deployment, or development of Artificial Intelligence
- any statements, disclosures or representations concerning AI
- any alleged violation of laws regulating AI or AI disclosures
- any demand or regulatory requirement to investigate, monitor or respond to AI-related risks

Currently, none of the carriers provided through the SDBIS has implemented such exclusions or communicated to us that similar exclusions are to be implemented on their policies.

Differing definitions of what is considered "Artifi-

Continued on page 9



south dakota bankers foundation

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

The older I get, the faster things seem to change. Or maybe I'm just slower to absorb the changes! AI, fraud, deposit competition, policy, regulation, compliance... the list goes on and on. Adapting and adopting

in today's banking industry does more than just keep us on our toes. It forces us to be vigilant, constantly learning and adjusting. Yet through all of the change, one thing remains true: banking is still a relationship business built on trust, leadership, and people. That's why investing in the next generation of banking professionals has never been more important. The future of our industry will depend not only on how well we adapt to change, but on how well we prepare future leaders to navigate it.

It's true that over the past year, the banking industry has continued to evolve at a rapid pace—but one thing has remained unchanged: our commitment to developing the next generation of South Dakota banking professionals. As community banks navigate new technologies, changing economic conditions, increased competition, and evolving customer expectations, strong leadership and talent development have never been more important. The South Dakota Bankers Foundation remains focused on equipping future industry leaders with the knowledge, opportunities, and support they need to succeed.

The mission of the South Dakota Bankers Foundation—developing South Dakota banking industry professionals—continues to guide everything we do. Throughout the past year, we've advanced that mission primarily through our scholarship programs. At the same time, in partnership with the SDBA's strategic priorities, we continue working to increase awareness of the many rewarding and impactful careers available within banking.

I encourage you to visit www.sdba.com/banking-career-awareness to explore resources and tools designed to help banks attract, develop, and retain the next generation of banking professionals.

Thank you for your continued support of the Foundation and its mission. We remain committed to serving our member banks and strengthening the future of South Dakota's banking industry. As always, we welcome your ideas, feedback, and partnership as we continue this important work together.

QUASI-ENDOWMENT

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

Earnings from the quasi-endowment supported the Foundation's scholarship programming for post-secondary scholarships. Contributed value of the quasi-endowment fund is \$1.472 million with a market value of \$3.714 million as of 12/31/25, compared to a market value of \$3.216 million as of 12/31/24. The asset allocation of the portfolio ending 12/31/25 was approximately 69.9% equity, 28.4% fixed income and 1.75% cash.

NAMED SCHOLARSHIPS

The Foundation continues to award five named scholarships to deserving students interested in pursuing a career in banking, business or finance. 2026 winners are outlined below.

Gracen Hansen, a banking and financial services major at Northern State University, was named the recipient of the \$1,500 Deb Gates Scholarship. This scholarship was established to honor Deb Gates, the former executive director of the SD Bankers Foundation. Hansen plans to pursue a career in banking as a loan officer after graduation in May of 2027.

Graycee Sargent, a Dakota State University student, was named the 2026 winner of the \$3,000 David S. Birkeland Scholarship. Sargent is pursuing a degree in business administration with a specialization in finance. Her plans include pursuing a career as a financial advisor in South Dakota following graduation.

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

Juan Moncada, a student at Augustana University, was named the winner of the \$3,000 Herman Lerdal Scholarship. This scholarship is an annual award created in honor of banker Herman Lerdal for his service to the banking industry and to the South Dakota Bankers Foundation. Moncada is currently earning a degree in finance/fintech/business administration. He would like to pursue a career in the banking and financial sector upon graduation.

Shelby Mennis, a student at Dakota State University, was named the 2026 winner of the \$3,000 Joyce Hazeltine Scholarship. Mennis is majoring in business management and marketing. Shelby's career goal is to be a bank branch manager after completing her education.

The Joyce Hazeltine Scholarship is an annual scholarship created in honor of Hazeltine's fundraising efforts as campaign chair for the high school scholarship

Continued on page 8

Continued from page 5

Stronger Together: Every Community, Every Day

generously dedicated his time, talents, and leadership to helping move our association and industry forward, and we are deeply grateful for his commitment to South Dakota banking.

We also extend our appreciation to his wife, Paddy, for her support, involvement, and willingness to share in the many responsibilities that accompany association leadership.

Community banking has always been about relationships, trust, and people helping people. Whether protecting customers from fraud, supporting local businesses, advocating for sound public policy, or mentoring the next generation of banking leaders, our industry is strongest when we work together.

I look forward to seeing many of you in Bismarck next month. ■■■

Continued from page 7

SD Bankers Foundation Annual Report

program. Hazeltine served eight years as a foundation board member and as the organization's chair, and it was during her tenure with the Foundation that she spearheaded a major fundraising campaign to raise money for the Foundation.

Natalie Haase, an agricultural business major at South Dakota State University was named the recipient of the \$4,000 Alan M. Graff Scholarship. The Graff Scholarship was endowed to the Bankers Foundation through generous contributions from First PREMIER Bank, PREMIER Bankcard, and employees of First PREMIER bank. Haase plans to pursue a career in ag banking in South Dakota while continuing her involvement with the family farm following graduation in May of 2027.

MEMBER BANK SCHOLARSHIPS

In addition to the named scholarships, the Foundation also offers scholarships in conjunction with member banks. The Foundation's member bank scholarship programming was modified to strive to encourage and support students who exhibit a strong desire to pursue a career in banking. In 2026, each SDBA member bank has been given the opportunity to apply for \$4,000 to be awarded as scholarships through the Foundation. These awards are given to a South Dakota college sophomore, junior, senior or grad student or second year South Dakota technical college student seeking employment in a banking/financial services organization. The application period for this year is still underway so final numbers are not yet available for report, however, in 2025, twenty banks submitted 36 applications.

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

BANKING CHAIR ENDOWMENT

The Banking Chair Endowment Fund continues to be managed by the University of South Dakota Foundation (USDF). Contributed value of the banking chair endowment is \$254,751 with a market value of \$463,776 as of 12/31/25 – up from \$431,248 as of 12/31/24. The payout from the banking chair endowment has provided funding for special banking research programs and a portion of the salary and benefits for the professor at the

Institute for the Study of Rural Banking. Dr. James Driver currently holds this position and is working closely with the Foundation to develop programming that will be impactful for the banking industry.

BOARD MEMBERS

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

- Karl Adam, SDBA, Pierre
- Jody Bender, US Bank, Rapid City
- Liza Clark, Member At Large, Pierre
- Paul Domke, Heartland State Bank, Redfield
- Pennie Lutz, Richland State Bank, Bruce (chair)
- Derek Nolan, Rivers Edge Bank, Marion
- Dave Rozenboom, First PREMIER Bank, Sioux Falls
- Dr. Klaus Beckman, USD, Vermillion

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



Continued from page 6

Thinking About Using AI in Your Bank?

cial Intelligence" are on the horizon and are likely to be broad for the purpose of the exclusions. This pattern of exclusions and differing definitions will most likely continue until the insurance markets find their footing amidst the shifting landscape of technology and business. Even without asking AI, it's clear that all we can be certain of is more changes to coverage, concerns and policy language in the years to come.

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SOUTH DAKOTA LAND AND LENDING CONFERENCE

OCTOBER 15, 2026

Denny Sanford PREMIER Center | Sioux Falls, SD



SOUTH DAKOTA STATE UNIVERSITY
Ness School of Management and Economics



AGENDA & TICKETS

INQUIRIES:

Joseph.Santos@sdstate.edu

SDBA Board of Directors Welcomes Kevin Moe, FNBO, and Lloyd Sanderson, Dacotah Bank

The South Dakota Bankers Association Board of Directors is pleased to welcome Kevin Moe of FNBO, Yankton and Lloyd Sanderson of Dacotah Bank, Aberdeen to the board. Moe was appointed by Chair Pete Mehlhaff, following the retirement of John McGrath of First PREMIER Bank in Sioux Falls. Sanderson was elected to fill the Emerging Leaders Work Group seat after the completion of Sarah Wilson's term from Central Bank. The board looks forward to the leadership, insight, and industry perspective both Kevin and Lloyd will bring to the table.

Kevin Moe



Kevin Moe brings more than 30 years of experience in financial services and credit policy and currently serves as Regional Credit Policy Officer and Vice President at First National Bank of Omaha, where he oversees credit administration across a multi-state region with a \$1.2 billion portfolio.

A graduate of South Dakota State University, Moe earned a Master of Science in Finance from

Georgetown University and a Master of Studies in Law from University of Southern California.

In addition to his professional leadership, Moe is deeply involved in his community and industry. He currently serves as an executive board member and former chair of Yankton Thrive, chair of the Ty Eschenbaum Foundation, board member of South Dakota Ag and Rural Leadership, vice president on the corporate board of Boys and Girls Club of the Northern Plains, board member of FNN Trust Company, and board member of the SDSU Rodeo Boosters. He also previously served as president of Trinity Lutheran Church and is actively involved with the SDBA's Legislative and Trust Committees.

Moe and his wife, Amber, reside in Yankton and are proud parents of two grown sons, Landon and Brody.

Lloyd Sanderson



Lloyd Sanderson, Director of the Service Center and Retail Team Leader for Dacotah Bank in Aberdeen, brings a strong commitment to customer service, team development, and community engagement to his pursuit of continued leadership opportunities through the Emerging Leaders program.

In his current role, Sanderson oversees the Service Center while

also leading the Retail team in Aberdeen. His primary focus is creating exceptional customer experiences and ensuring Dacotah Bank customers have the support, resources, and guidance needed to achieve their financial goals.

Beyond his professional responsibilities, Sanderson is deeply invested in the Aberdeen community. He is actively involved with Junior Achievement, serves as Vice President of the Safe Harbor Foundation Board, and regularly participates in charitable initiatives and community sporting events. His commitment to service extends beyond the workplace as he seeks to make a positive impact throughout the region.

Family remains a central part of Sanderson's life. He and his wife, Amy, have created a blended family that includes three daughters, one son, and a newly welcomed grandson. Together, they enjoy spending time at the lake, camping, and participating in a variety of sports and outdoor activities. ■■■



save the date

20 FALL FORUM
26

MAKE PLANS TO JOIN US IN SIOUX FALLS OR ONLINE.

EVENT WILL BE HELD AT THE NEW CANOPY BY HILTON IN THE DOWNTOWN STEEL DISTRICT!

REGISTRATION OPENS IN JULY!

sdtrustassociation.org

SOUTH DAKOTA TRUST ASSOCIATION

bankers in action

First National Bank Team Volunteers with Sioux Falls Area Humane Society

For the fifth year in a row, team members from The First National Bank in Sioux Falls completed a spring volunteer project at the Sioux Falls Area Humane Society.

The group of 15 teammates first tackled an outdoor project, refreshing the playpens that the Humane Society uses to provide enrichment and exercise time for dogs.

This consisted of unloading truck beds full of woodchips into wheelbarrows, dumping the woodchips around several playpens, and raking to level out the surface.

Following the playpen refresh, teammates went inside for a tour of the Humane Society. They learned about the adoption process, the experience for animals while in the shelter, and proper animal care.

Lastly, the group spent time petting and cuddling the shelter cats, which was followed by meeting the dogs.

First National Bank is proud to offer its teammates volunteer time off (VTO) as a way to live out the bank's core value of stewardship.

Each year, full-time teammates receive 12 hours of VTO to use during work hours. They can choose where and how they use it, and the bank organizes frequent volunteer outings like this one.

Since 2022, First National Bank has tackled a project with the Humane Society every spring.

Past projects included cleaning the lobby of the Humane Society's building, putting away supplies from the



annual Paws to Celebrate event, and refreshing playpens in other years as well.

In addition to the Humane Society, a group of teammates from First National Bank also volunteered with Lunch Is Served, Inc. this past month. Lunch Is Served, Inc. is a Sioux Falls nonprofit that delivers sack lunches to working men and women who face poverty and hunger.

The group prepared sandwiches, packaged sack lunches, and wrote inspiring messages to include with the meals.



First National Bank
www.fnbsf.com The First National Bank in Sioux Falls® Member FDIC

Emerging Leader of the Month

Mandy Sizer



As part of SDBA's ongoing commitment to growing South Dakota's next generation of bank leaders, we shine a spotlight on one emerging leader each month. In June, we're excited to feature Mandy Sizer of Dacotah Bank in Aberdeen, SD.

Very First Job

During my high school years, I worked at a family-owned drive-in restaurant in my small hometown. Each summer felt special as the snow melted and the drive-in reopened, bringing back the ice cream treats and favorite foods we had missed throughout the winter months. The nostalgia and charm of those classic drive-in restaurants remain some of my favorite memories.

Working in a small business at a young age taught me valuable lessons about customer service, teamwork, and the importance of creating positive experiences for others. It also gave me an appreciation for the strong relationships and sense of community that local businesses create.

Emerging Leader Story

I began my career in an accounting office, where I quickly realized I wanted to pursue a career in banking. The banking industry offers a wide range of opportunities and career paths, allowing individuals to grow professionally while discovering their passions.

As I progressed in my banking career, I was given the opportunity to join a newly centralized mortgage department. This experience sparked my passion for building teams, developing processes, and creating workflows that drive success. I take great pride in contributing to initiatives from initial development through successful implementation.

Mortgage banking has become an especially rewarding career path because of the complexity and variety involved in each loan. With every loan program presenting unique requirements and challenges, the industry provides continuous opportunities to learn, grow, and expand my expertise.

When the opportu-



nity to step into management and leadership arose, I embraced the challenge. Driving operational improvements, developing teams, and creating efficiencies—while seeing the positive impact these efforts have on both employees and borrowers—has been incredibly rewarding. One of the most fulfilling aspects of leadership is helping team members build confidence in their abilities and supporting them in reaching their professional goals.

Throughout my career, I have been fortunate to work alongside exceptional mentors and leaders at Dacotah Bank who helped shape my understanding of effective leadership. I believe there is something to learn from everyone we work with, and that continuous learning is essential for both personal and professional growth.

Lessons Learned

Some of the greatest opportunities for growth come from the challenges and setbacks we face. Those experiences encourage us to adapt, work harder, and continue moving forward with resilience and determination.

I have learned the importance of leading by example while remaining adaptable, open-minded, and eager to learn. I believe the best lead-



ers create environments where people feel supported, empowered, and motivated to grow.

I have also learned the value of maintaining perspective and recognizing that strong relationships are at the center of every successful organization. Whether working with borrowers, business partners, or team members, trust, communication, and collaboration are essential to long-term success.

On the Job

I currently serve as the director of mortgage banking for Dacotah Bank, overseeing mortgage operations including underwriting, processing, appraisals, rate lock management, and investor relations. This role has provided me with the opportunity to utilize two of my greatest strengths: problem-solving and developing teams and processes that drive operational success.

I am particularly excited to see how technology and artificial intelligence continue to shape banking operations and improve efficiencies within the mortgage and financial industries. Mortgage banking is rewarding

because it allows me to help borrowers navigate important milestones such as homeownership and home improvement projects.

Being part of a community bank is especially fulfilling because of the strong sense of community involvement and the opportunities that come from a relationship-focused environment. Community banking fosters both personal and professional growth while encouraging individuals to discover their passions and continuously strive for improvement.

Dacotah Bank actively encourages employees to support the communities we serve through initiatives such as the Give Where You Live program. This program provides employees with funds to donate to local charities and organizations that are meaningful to them, promoting both financial support and hands-on community involvement.



Another Path

I believe I would have pursued a career as a therapist. I have always found people and their experiences fascinating, and I enjoy listening to others' stories and understanding the different ways people think and interact. In fact, this was the field I initially considered when I began college.

In many ways, management has provided a similar opportunity, as it allows you to work closely with your team, support them through challenges, and celebrate their successes and professional growth.

Life Passions

My greatest passions in life are my family, my dogs, and taking the time to appreciate life's meaningful moments. My family provides me with motivation, support, and a strong sense of grounding. I believe it is important to slow down, prioritize mental well-being, and remain fully present in the moment.

I strongly believe in the philosophy of "work hard and play hard," creating a healthy balance that allows for fulfillment in both professional and personal life..

Spare Time

My family and close group of friends are avid campers—more accurately, "glampers." During the busy summer months, when the mortgage industry is at its peak, one of the best ways to recharge and decompress is spending time outdoors, relaxing in nature, and enjoying laughter around a campfire.



Camping has become an important way for me to disconnect from the fast pace of daily life and reconnect with the people who matter most. Those moments of relaxation and connection help me return to work refreshed and ready to take on new challenges. 🌲

Turning Regulations into Plain English



Banker's Compliance Consulting Powered by Brady Martz delivers a comprehensive, practical approach to compliance support for financial institutions. From on-demand expert guidance and rapid-response consulting to in-depth webinars, collaborative monthly discussions, and specialized membership groups, we equip teams with the knowledge, tools, and confidence to navigate an evolving regulatory landscape.

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BankStar Financial partners with Federal Home Loan Bank of Des Moines to award \$141,750 through the Member Impact Fund

Brookings, S.D. – April 2026 – BankStar Financial, in partnership with the Federal Home Loan Bank of Des Moines (FHLB Des Moines), announced multiple grants awarded through the Member Impact Fund to support affordable housing and community development initiatives in Brookings. Recipients include Sleep in Heavenly Peace, SD-Brookings; the Brookings/SDSU chapter of Fellowship of Christian Athletes (FCA); and Vision Brookings.

In total, \$141,750 in grants will support local programs focused on housing stability, youth development, and economic vitality. The awards coincide with BankStar Financial's 100th Anniversary, reflecting the bank's ongoing commitment to the communities it serves: Elkton, Brookings, and Volga.

The Member Impact Fund is a matching grant program supporting affordable housing and community development across FHLB Des Moines' district. In 2026, the program will award more than \$12.9 million to organizations across Alaska, South Dakota, Guam, and the Commonwealth of the Northern Mariana Islands.

"For our 100th anniversary, we wanted to identify meaningful projects as a way to give back," said Julie Puetz, BankStar's Brookings Market President. "We are pleased that FHLB Des Moines was able to provide matching funds that expand the impact of these community investments."

Sleep in Heavenly Peace will receive a \$52,500 grant, including a \$15,000 contribution from BankStar matched by \$37,500 from FHLB Des Moines. The volunteer-driven nonprofit builds and delivers beds to children in need.



Sleep in Heavenly Peace Volunteers

According to Dave Miller, president of SHP-Brookings, the funding will allow the organization to purchase mattresses at volume pricing, helping supply more than 400 beds for local children this year.

"I wish I could find the words to express what an impact this will have on the families that receive the beds. There will be lots of smiles and tears, for our team and for the recipients," said Miller. "Thank you BankStar and FHLB for helping make a difference for hundreds of children in need of a safe place to sleep."

In celebration of its centennial, BankStar plans to build 100 beds in October and will collect bedding, pillows, books, and stuffed animals, with public donations supporting the effort.

The Fellowship of Christian Athletes Brookings/SDSU chapter will receive \$54,250 to support youth programming across the region, including a basketball tournament in Volga and expanded school-based outreach.

"The FHLB Des Moines Impact Fund, along with BankStar's partnership, accelerates the impact FCA will have in the Glacial Lakes region of South Dakota," said Collin VanderWal, local FCA leader. "This support allows us to shift our focus from fundraising to recruiting, hiring, and training leaders to serve our schools."



Fellowship of Christian Athletes Brookings/SDSU Chapter

Vision Brookings will receive \$35,000 to support the Ivy Center, home of Brookings Behavioral Health & Wellness.

"Thank you to BankStar and FHLB Des Moines for selecting Vision Brookings as a grant recipient," said Carla Gatzke, president of the Vision Brookings board of directors. "Pooled with other investor funds, this grant allows us to invest in catalytic initiatives that support long-term economic vitality in the Brookings area."

FHLB Des Moines provides funding solutions to more than 1,200 members and has awarded over \$83 million in Member Impact Fund grants since 2023, supporting affordable housing and community development across its district.



Vision Brookings

In addition to the bed build BankStar plans to complete in October, the bank is hosting summer grillouts at all locations and sponsoring additional community events and activities.



BankWest Ranks #9 in the 2026 Training MVP Awards, Kanarick-Godinez Recognized as Emerging Training Leader



PIERRE- BankWest has been recognized among the world's top organizations for employee learning and development, ranking #9 out of 91 global companies in the 2026 Training MVP Awards. The annual rankings—now in their 26th year—were announced during Training magazine's Field of Dreams Gala held at the

Training 2026 Conference & Expo at Disney's Coronado Springs Resort in Orlando, Florida. Training magazine's MVP Awards honor organizations that demonstrate best-in-class training programs and measurable commitment to developing their workforce.

"We are incredibly proud to be recognized among the top training organizations worldwide," said Dr. Becky Burke, VP Learning & Strategic Development. "This ranking reflects BankWest's commitment to building a culture where employees are empowered to grow, innovate, and support our customers and communities with excellence."

Also, during the conference, BankWest's Learning & Development Facilitator, Ivey Kanarick-Godinez was recognized as a recipient of the 2025 Emerging Training Leaders awards, recognizing 25 standout Learning and Development (L&D) professionals across the country. To qualify, nominees had to take on new responsibilities in the past year and lead a large-scale training initiative that achieved business goals and demonstrated results. Ivey's leadership qualities and potential to lead an organizational training function in the future were key factors in her selection.

"I'm grateful to work for an organization that truly values learning, innovation, and the growth of its people" said Ivey Kanarick-Godinez, Learning & Development Facilitator at BankWest. "This recognition reflects the collaborative spirit of our entire team—nothing we accomplish happens alone. I'm excited to continue building learning experiences that empower our employees and strengthen the service we provide to our customers and communities."

This recognition reinforces BankWest's dedication to innovation in employee development. Through progressive training strategies and a culture that encourages continuous growth, the bank continues to build a work-

force that is adaptable, knowledgeable, and prepared to lead the way in a rapidly changing industry.

"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."



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First Bank & Trust Partnership Awards Total of \$700,000 to Fifteen South Dakota Organizations

Brookings, SD, May 1, 2026 – Fifteen organizations in South Dakota received grant funding from First Bank & Trust and the Federal Home Loan Bank of Des Moines (FHLB Des Moines) through the Member Impact Fund. The grants are part of \$12.9 million in funding awarded by FHLB Des Moines through a matching grant program designed to support affordable housing and community development across South Dakota.

The organizations that received funding address critical needs in their communities, including food security, childcare services, support for individuals with disabilities, and youth sports programming. Grant recipients include:

- SoDak Spurs Soccer Club (Brookings)
- GROW South Dakota (Brookings)
- SDSU Fellowship of Christian Athletes (Brookings)
- Vision Brookings (Brookings)
- Brookings Area Habitat for Humanity (Brookings)
- Inter-Lakes Community Action Partnership (ICAP) Foundation (Madison)
- Milbank Ball Diamond Association (Milbank)
- DakotAbilities (Sioux Falls)
- McCrossan Boys Ranch (Sioux Falls)
- St. Francis House (Sioux Falls)
- Bread Break Food Recovery (Sioux Falls)
- Habitat for Humanity of Greater Sioux Falls (Sioux Falls)
- Sioux Falls Hope Coalition (Sioux Falls)
- Pulse of Life Kids Care Center (Vermillion)
- Joy Ranch of South Dakota (Watertown)

“Our communities are stronger because of these organizations and the work they do every day, and that matters deeply to us,” said Kevin Tetzlaff, President and CEO of First Bank & Trust. “We’re grateful to partner with FHLB Des Moines to support programs that make a real difference for people in our region.”

FHLB Des Moines provides funding solutions to more than 1,200 members to support mortgage lending, economic development, and affordable housing in the communities they serve. The Member Impact Fund provides FHLB Des Moines members with matching grant donations to strengthen the ability of not-for-profits and government entities to support the needs of their communities.

“The Member Impact Fund is designed to help our members champion the organizations that make a real difference in their communities,” said Kris Williams, president and CEO of FHLB Des Moines. “By partnering with First Bank & Trust, we’re able to multiply resources and support their vital work as they continue to strengthen opportunities for the people they serve.”



Thompson Promoted at First Bank & Trust



BROOKINGS, S.D., May 15, 2026 – First Bank & Trust has promoted Eric Thompson to Chief Banking Officer, elevating a trusted leader whose experience and approach closely align with the bank’s longstanding focus on relationship-based banking and community growth.

Thompson most recently served as the bank’s Chief Lending Officer, where he played a key role in guiding lending strategy and operational performance. In his new position, Thompson provides strategic oversight of lending, deposit, and relationship management functions across the organization, supporting teams that work closely with customers and communities throughout First Bank & Trust’s footprint.

With more than 25 years of experience in banking and financial services, Thompson brings deep institutional knowledge and a people-first leadership approach to the role. He holds a bachelor’s degree in accounting from Northern State University and an MBA from the University of Sioux Falls.

“Eric is a trusted member of our leadership team who understands both our business and our people,” said Kevin Tetzlaff, President and CEO of First Bank & Trust. “His contributions have helped drive efficiency and strategic initiatives across the organization, and we look forward to the impact he will continue to have as Chief Banking Officer.”

Beyond his work at the bank, Thompson is active in community service through St. Nicholas Parish in Tea, the St. Nicholas Parish Knights of Columbus, the Backpack Program, and Feeding South Dakota. He and his wife, Jill, have three children: Brayden, Blake, and Lauren.

Thompson steps into the role following Jason Herrboldt, who pursued an opportunity out of state.



Black Hills Community Bank partners with FHLB Des Moines to award \$700,000 to Nonprofits in Rapid City and Spearfish

Over the past couple of months, Black Hills Community Bank has had the privilege of presenting checks to 13 different non-profit organizations in Rapid City and Spearfish. This is part of the \$700,000 in donations they are giving in partnership with FHLB through the Member Impact Fund. The program provides matching grants to support affordable housing and community development. FHLB awarded over \$12.9 million across five states and US territories, including South Dakota.

"Black Hills Community Bank is committed to investing in Rapid City and Spearfish, and we are proud to support nonprofits that strengthen our communities," said Jack Lynass, CEO and President of Black Hills Community Bank. "Supporting our communities is a cornerstone of who we are. We are grateful to FHLB Des Moines for helping us invest \$700,000 this year to the communities we are privileged to serve."

Here are just a few of the many comments Black Hills Community Bank received from non-profits receiving the donations:

"Thank you so much for being a community bank that really invests in community."

"I think it is important for people to see the "community" that Black Hills Community Bank provides not only to us, but to several other groups in the community and to your customers."

"We truly appreciate BHCBC's continued

partnership and investment in the families we serve."

The \$700,000 includes \$200,000 in direct donations from Black Hills Community Bank, matched at a 2.5:1 ratio by FHLB for an additional \$500,000. FHLB supports over 1,200 members with funding for mortgage lending, economic development and affordable housing.

"The Member Impact Fund is designed to help our members champion the organizations that make a real difference in their communities," said Kris Williams, president and CEO of FHLB Des Moines. "By partnering with our member banks, such as Black Hills Community Bank, we're able to multiply resources and support their vital work as they continue to strengthen opportunities for the people they serve."

Recipients were selected based on their need for funding to increase capacity or provide working capital for programs supporting affordable housing and community development, including job training, financial literacy, food banks and youth programs.



\$700,000 invested HERE.
Because We're Your Community Bank.



Building Financial Confidence in Our Communities, One Student at a Time

In April, during Financial Literacy Month, First Bank & Trust reached more than 1,000 students across the communities it serves. Teams met with students in classrooms and community spaces with a clear goal: teach money basics that students can use now and in the future.

Essential skills like saving, budgeting, and smart spending were the focus of each visit. Topics were explained in simple, practical terms and supported by real-life examples that made the lessons relevant. Students engaged in the conversations, asked thoughtful questions, and connected what they learned to everyday financial decisions.

This outreach reflects First Bank & Trust's commitment to helping communities thrive through financial education. When kids understand how money works, they are better prepared to make confident choices as they grow.



First Bank & Trust is dedicated to building these connections and investing time in area youth. The impact goes beyond the classroom, with lessons designed to last, helping students make informed financial decisions for years to come.



SD Bankers Foundation Scholarship Winners Named

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



Gracen Hansen, a banking and financial services major at Northern State University, was named the recipient of the \$1,500 Deb Gates Scholarship. This scholarship was established to honor Deb Gates, the former executive director of the SD Bankers Foundation. Hansen plans to pursue a career in banking as a loan officer after graduation in May of 2027.



Graycee Sargent, a Dakota State University student, was named the 2026 winner of the \$3,000 David S. Birkeland Scholarship. Sargent is pursuing a degree in business administration with a specialization in finance. Her plans include pursuing a career as a financial advisor in South Dakota following graduation.

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



Juan Moncada, a student at Augustana University, was named the winner of the \$3,000 Herman Lerdal Scholarship. This scholarship is an annual award created in honor of banker Herman Lerdal for his service to the banking industry and to the South Dakota Bankers Foundation. Moncada is currently earning a degree in finance/fintech/business administration. He

would like to pursue a career in the banking and financial sector upon graduation.



The mission of the South Dakota Bankers Foundation is to develop South Dakota banking industry professionals. For more information on the Foundation, visit www.sdba.com.



Shelby Mennis, a student at Dakota State University, was named the 2026 winner of the \$3,000 Joyce Hazeltine Scholarship. Mennis is majoring in business management and marketing. Shelby's career goal is to be a bank branch manager after completing her education.

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



Natalie Haase, an agricultural business major at South Dakota State University was named the recipient of the \$4,000 Alan M. Graff Scholarship. The Graff Scholarship was endowed to the Bankers Foundation through generous contributions from First PREMIER Bank, PREMIER Bankcard, and employees of First PREMIER bank. Haase plans to pursue a career in ag anking in South

Dakota while continuing her involvement with the family farm following graduation in May of 2027.

The mission of the South Dakota Bankers Foundation is to develop South Dakota banking industry professionals. For more information on the Foundation, visit www.sdba.com.

Final Call: GSBC's 2026 Annual School Session

Applications are still being accepted for the Graduate School of Banking at Colorado's 2026 [Annual School Session](#), taking place July 19-31 in Boulder, CO.

Designed for community banking professionals, GSBC offers a two-week, in-person experience focused on practical application, leadership development and peer collaboration with bankers from across the country.

Remaining spots are limited - - register today!



Graduate School of Banking 2026 Human Resource Management School



GSB was proud to host the 2026 Human Resource Management School in Madison, WI recently, welcoming banking professionals from across the country and beyond.

Through a focus on HR's direct impact on the bottom line, participants gained actionable insights—addressing key bank performance topics, including talent management, legal compliance, and

profitability.

Congratulations to Tina Tulibaski, The First National Bank in Sioux Falls, Sioux Falls, SD on your success at this year's school.



Graduate School of Banking
at the University of Wisconsin - Madison



Scholarships Offered Through our Member Banks

Deadline to Apply: June 30, 2026



LEARN MORE!

2026 SDBA WOMEN OF *Impact Award*

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



**NOMINATIONS
DUE AUGUST 3**

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schools & scholarships

American Bank & Trust Awards \$35,000 in Scholarships to Area Students



(May 11, 2026) – American Bank & Trust (AB&T) is proud to announce the awarding of 35 scholarships, valued at \$1,000 each, to graduating high school seniors across the bank’s footprint. The awards reflect AB&T’s ongoing commitment to investing in its communities and their future.

The scholarship program, which is open to graduating high school seniors, supports students who plan to attend an accredited college, university, vocational school, or community college on a full-time basis in South Dakota, North Dakota, or Minnesota.

“At American Bank & Trust, we’re committed to creating lasting opportunities and meaningful change,” said Scott Erickson, President & Chief Executive Officer of American Bank & Trust. “Our scholarship initiative is just one way we invest in the future of our communities and encourage the next generation to achieve their goals.”

By recognizing and supporting students in their pursuit of higher education, the scholarship program reflects AB&T’s dedication to inspiring growth, fostering opportunity, and making a meaningful

difference – both inside and outside of its bank branches. This program helps remove financial barriers while supporting students as they work toward their educational and career goals.

The 2026 recipients were selected from a highly qualified pool of applicants and represent a diverse range of backgrounds and career paths.

“Education is a powerful force for progress,” Erickson continued. “We’re proud to recognize these students and support them as they embark on exciting new journeys.”

Congratulations to the following recipients:

- Grace Steger, Aberdeen, SD
- Daniel Opdahl, Aberdeen, SD
- Kean Hofer, Howard, SD
- Chase Temme, Bancroft, SD
- Hailey Moraga, Huron, SD
- Jayven Van Scharrel, Hitchcock, SD
- Hylton Heinz, Huron, SD
- Kaitlyn Stahl, Yale, SD
- Natalie Cundy, Iroquois, SD
- Emersen Lee, Lennox, SD
- Greyson Lyons, Lisbon, ND
- Rylee Erdmann, Lisbon, ND

- Brea Johnson, Gwinner, ND
- Carson Ewalt, Northville, SD
- Molly VanHatten, Conde, SD
- Isaak Hunter, Miller, SD
- Jayce Pugh, Miller, SD
- Hailey Hausmann, Pierre, SD
- Damen Horsley, Pierre, SD
- Breanna Tedrow, Fort Pierre, SD
- Jaelyn Painter, Baltic, SD
- Josie Wassink, Sioux Falls, SD
- Maria Muth, Canova, SD
- Delaney Rockvam, Harrisburg, SD
- Jayci Olson, Harrisburg, SD
- Lillian Kiesow, Sioux Falls, SD
- Alexis Spaans, Harrison, SD
- Jett Kemp, Stickney, SD
- Anna Binde, Tea, SD
- Sarah Li, Watertown, SD
- Meredith Hanson, Watertown, SD
- Masynn Mebius, Wessington Springs, SD
- Grady Gran, Wessington Springs, SD
- Sawyer Nelson, Wolsey, SD
- Mines Mazariegos, Fulda, MN

AB&T is proud to support area students and invest in the long term strength of its communities.



UPCOMING EVENTS

2026 National School for Beginning Ag Bankers

June 22-25, 2026 | Spearfish

***This year's school is full, with 72 registrants. Waitlist is available and will be filled on a first come first served basis.**

SDBA Farm & Ranch Profit in Conservation

July 8, 2026 | Virtual

This webinar will explain the conservation structure in South Dakota, where to start, beginning farmer/rancher benefits, what programs are available and how they help increase profit, and actual producer project run-through.

Understanding Bank Performance

July 9, 10, 16, 17, 23, 24, 30, 31 - 2026 | Virtual

Participants will learn how to assess and analyze a bank's financial performance by working with data from real institutions.

SDBA's Intro to HSA's

July 14, 2026 | Virtual

This program provides a solid foundation of operational and compliance issues associated with providing HSAs to customers, including opening, maintaining and distributing procedures.

2026 SDBA Ag Credit Conference

July 15-16, 2026 | Pierre

The 2026 SDBA Agricultural Credit Conference brings together key professionals from the financial and agricultural industries to discuss critical issues related to agricultural financing and credit accessibility. Attendees will gain valuable knowledge on navigating agricultural lending challenges, managing risks, and seizing opportunities for growth in this essential industry.

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2026 Fraud Academy

August 18-20, 2026 | Lexington, KY | Virtual

Fraud Academy is a pioneering initiative designed to arm bankers with the skills needed to detect and combat fraud. This two-and-a-half-day school will take a deep dive into the types of fraud most affecting financial institutions.

Commercial Lending Development Program

August-November, 2026 | WA | On-Demand

This comprehensive program emphasizes the entire commercial loan life cycle and provides participants with current lending approaches, an updated focus on key analytics and regulatory issues.

2026 SDBA IRA School

September 22, 2026 | Sioux Falls

IRAs are among the most complex areas of bank responsibility, and continual education is key to building confidence and accuracy in this work.

2026 SDBA Lead Strong: Women in Banking Conference

September 22-23, 2026 | Sioux Falls



Lead Strong: Women in Banking is your signature annual celebration of powerhouse women in finance! This year's conference encourages you to **CHANGE THE GAME!**

Learn more and register for SDBA EVENTS

www.sdbs.com/events



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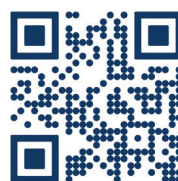
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2026 AG CREDIT CONFERENCE

July 15–16, 2026

Ramkota Hotel & Conference Center
Pierre, SD



SPEAKERS

Troy Bockelmann

CattleFax

Ed Elfmann

American Bankers Association

Bill Even

SDGOED

Keith Gauer

Davenport Evans Hurwitz & Smith

Abby Hanson

Razor Technologies

Randy McFarling

SD Dept. of Ag & Natural Resources

John McGrath

First PREMIER Bank (retired)

John Melius

Hurley & Associates

Blaine Nelson

Farmer Mac

Matt Scoletti

Breakthrough Enterprises, LLC

Eric Snodgrass

Nutrien Ag Solutions

Succession Planning Panel

Alan Hojer

SD Ag Foundation

Jayna Voss

Legacy Law Firm, P. C.

Ed Fiegen

First Bank & Trust

Clay Birkeland

Pioneer Bank & Trust

Lori Larson

Casey Peterson, LTD

Breakout Sessions

Loren Hanson

Crop 1

Brian Gatzke

Northern Plains Appraisal

Karl Oehlke

Avera Medical Group Psychiatry

WWW.SDBA.COM/EVENTS

