

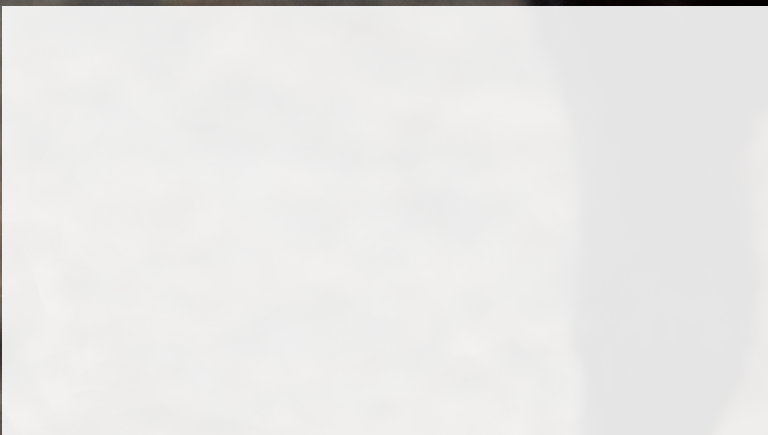
SDBANKER



OFFICIAL PUBLICATION OF THE SOUTH DAKOTA BANKERS ASSOCIATION | APRIL 2023



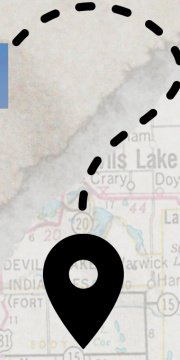
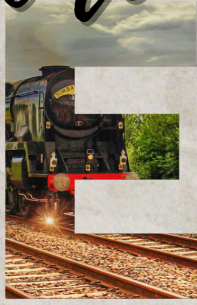
**SDBA Staff and Members Visit
Washington, D.C.
First Women in Banking
Power Hour a Success**



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ASSOCIATION

Educate. Advocate. Grow.

Where to



2023



SDBA/NDBA ANNUAL CONVENTION



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STOUX FALLS, SD



JUNE 4-6, 2023

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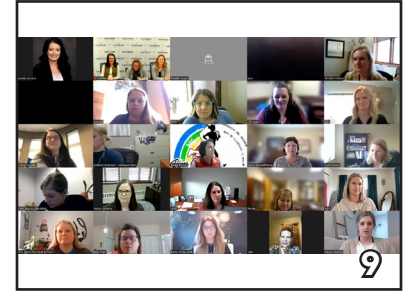
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COVER PHOTO: Calf on the Juhnke Farm & Ranch, photo by Haley Juhnke



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message from the chair.....

BY DAVE BANGASSER | Senior Vice President Chief Banking Officer | Dacotah Bank, Sioux Falls
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SDBA Membership:

"Steering A Course Through Choppy Waters"

My final thought in last month's column was for everyone to think SPRING! Like many of you, I thought we finally put winter behind us as we started to see some nicer weather and some melting snow. Not so fast! As I write this article, central and northeast South Dakota are enjoying 7-inches or more of new snow, with another big storm on the horizon. There is a bright spot in the forecast however, with 60-degree temperatures soon to follow. Perhaps this is beginning of the end of the cold and snow, and fishing, golfing and all other outside activities are not far behind!

On March 20-22, several members of the SDBA Board of Directors and Legislative Committee, along with SDBA staff made the trip to the ABA Washington Summit in Washington, DC. The cherry blossoms were in full bloom and provided a welcome diversion to the snow and cold we left behind in South Dakota. We had a great group that was enhanced by having several Emerging Leaders join us. My thanks to our own Kristina Schaefer for informing several member banks of the existence of some ABA Emerging Leader scholarships that were not being used by other states. The Emerging Leaders who took advantage of this benefit were treated to their own series of speakers and interactive sessions. I heard from them all that attending these sessions helped grow their knowledge of our industry, most notably in the areas related to **ADVOCACY!**

The ABA had an impressive agenda in place with a broad list of prominent speakers. Then, 10-days prior to the conference, Silicon Valley Bank and Signature Bank both failed and were seized by regulators. You can imagine how the agenda was quickly flipped on its head. As a result, Secretary of the Treasury Janet Yellen was the first keynote speaker of the conference. It soon became clear that she was making every attempt to communicate that the overall condition of our banking industry is sound. She stressed that all parties should remain calm as they consider what led to these bank failures, and what regulatory changes, if any, may need to be considered. Later that morning, Senator Sherrrod Brown, Chair of the Senate Banking, Housing, and Urban Affairs Committee offered prepared remarks. While many of his opinions and positions may not be ones that our industry agrees with, he too spoke often of the overall safety and soundness of our banking

industry. He also shared his opinion that most of our community banks are safe, sound, and resilient, and are vital to the communities they serve. The ABA website contains a section under the "Washington Summit" entitled "Summit Rewind". I invite you to spend some time viewing and listening to all the presentations, and to hear for yourselves the remarks made by these prominent government officials.

I included in my title for this month's column the phrase "Steering A Course Through Choppy Waters". If I have learned anything from my involvement with the SDBA, it is that **ENGAGEMENT** is key to the future of our community banks. In addition, I now see more clearly how valuable a membership in both the SDBA, and ABA can be. The SDBA, led by Karl Adam, President, and the ABA, with it's President and CEO Rob Nichols, along with the wonderful teams they have in place are solid champions of the mission of our community banks. They are well respected and are highly listened to by both our state and federal policymakers. They help us navigate the difficult times faced by our industry. The SDBA clearly states that it has the mission to Educate, Advocate, and Grow our banks and bankers across South Dakota. Never has this been more evident to me than it was during the 2023 South Dakota Legislative Session in Pierre. We were faced with several pieces of proposed legislation that would have had an effect, both positive and negative on our industry. The SDBA staff took the time to educate the Board of Directors, the members of the Legislative Committee, and member bank leadership on these important topics. By doing so, we were much more effective when called upon to **ADVOCATE** for our banks on a specific piece of legislation. Our voices were heard and were effective. While we may not have come out on top on every issue, your **ADVOCACY** was impressive. This same leadership will continue to help us navigate through the uncertain times ahead. Continue to lean on, but also support both the SDBA and the ABA as they continue to do the meaningful work that they do.

Karen and I were fortunate to have Cade, our 14-year-old grandson, join us on our trip to DC. He is an 8th grader at Brandon Valley Middle School and had never had the opportunity to tour Washington, DC.

...continued on page 7



from the executive office.....

BY KARLTON ADAM | President | South Dakota Bankers Association

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Final Thoughts on the '23 Legislative Session

Is it just me or does it feel like January 90th? The March folklore, "If March comes in like a lion, it will go out like a lamb," proved to be not accurate this year, as once again, the Midwest was pounded with spring snowstorms. Some parts of our state eclipsed 30+ inches of snow during the month of March, with more on the way in April. Sure, most of it has been a fast melt, but boy am I ready for some warmer weather, sunny skies and dry ground.

I want to start this month by thanking all of our engaged members for your participation in legislative activities during the 98th Session of the South Dakota Legislature. This year was no easy lift, and thanks to our membership, we were successful in passing good, sound policy, while we defeated other bills that would set poor standards and guide bad policy. Whether you made phone calls, sent emails, attended cracker barrels, attended SDBA's State Legislative Day or anything else to move the needle in our favor—our industry's favor—thank you. Thank you for advocating for our industry and the people who serve it and the people who depend on it—our customers, family, friends and neighbors.

Unfortunately, we did meet defeat with HB 1193, "An Act to amend Provisions of the Uniform Commercial Code (UCC)." Candidly, this was not an easy loss to accept, but it is our reality and from here, we must march forward. If you've been following along for the duration of this year's legislative session, you know the last 2-3 weeks were challenging and HB 1193 made waves in unprecedented and unexpected ways.

Since the SDBA brought the bill forward in February, the SDBA and our business and legislative partners have stood resolute on the facts, and I'd like to share some of those key facts and concepts today. I invite you to visit sdba.com/latest-news-blog, to read the trio of op-eds we published in March for the full scope of our fact-based presentation.

The UCC is a legal and commercial framework that has underpinned transactions for over 60 years in all 50 states, which has been crucial to fueling interstate commerce. It has been successful in creating certainty and security for Americans engaged in commercial activity of all sizes throughout our country.

A non-partisan commission of appointees from every state works together to draft amendments to the UCC when needed to address changes in the economy.

Upon completion of the 2022 amendments all states were asked to ratify the updated language in state law, and SD legislators followed suit by passing HB 1193. However, Governor Noem vetoed HB 1193 and the veto was upheld on the 41st day, March 27, 2023 known as Veto Day.

South Dakotans are rightly proud of our state's status as a top destination in which to start and operate a business. The SDBA and business advocates from throughout SD supported the UCC Amendments in HB 1193 to ensure our state and its business laws work toward maintaining that edge. As companies find new ways to create and unlock value in digital assets, they will likely gravitate to states that pass these amendments to give them more legal and financial certainty.

Failure to adopt the 2022 UCC amendments prolongs legal uncertainty around cryptocurrency. Today, many Bitcoin/cryptocurrency enthusiasts believe that they own their Bitcoin. But oddly enough there's no commercial law on the books to support those beliefs. HB 1193 provides certainty to cryptocurrency owners by creating an asset category called a "controllable electronic record." The creation of a "CER" in the law allows owners to benefit from more traditional notions of ownership, and to maintain their anonymity to boot. Most notably perhaps, HB 1193 would allow owners of "controllable electronic records" to borrow against their Bitcoin from traditional lenders, thereby creating additional means to unlock its value for themselves.

Unfortunately, these and many other facts did not prevail. What our path forward looks like at this juncture, is still unresolved. And while we didn't win the day this time, our service to you, our members, and our belief in the facts, remain strong and resolute, and we'll continue to advocate when given any opportunity to do so.

In closing, I want to thank you all again for your friendship, your trust and your involvement in the SDBA. Should you have any questions or want to talk further about the UCC amendments or other bills the SDBA was involved in, don't hesitate to contact me at kadam@sdba.com or 605.224.1653.

Enjoy the well-deserved Spring weather. 🌱

south dakota bankers insurance & services update.....

BY DEAN FRANZEN | Commercial Lines Specialist | South Dakota Bankers Insurance & Services Inc.

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Introducing Hanover

The South Dakota Bankers Insurance and Services has recently selected a new company for our member banks to select from to assist them with an ever-changing insurance marketplace. This new company, Hanover, has been in business for 170 years, has "A" ratings from AM Best, Standard & Poors and Moody's rating services as well as an "A+" from the Better Business Bureau. Hanover wrote \$5 billion in premium in 2021 and holds over \$14 billion in total assets. This is a well-funded company with a strong reputation within the insurance markets.

Hanover will be providing Financial Institution Bond, D&O as well as Cyber Security coverages with a wide range of options for our member banks and they will be a great addition to the SDBIS's portfolio of companies. Let's look at the few of the highlights of the coverages offered by Hanover.

Cyber Coverage

Their coverage can be written up to a \$5 million maximum limit which is right in line with our current cyber providers. This coverage is a pay on your behalf design so the bank should only be responsible for the deductible amount in the event of a claim. Also, this eliminates the need for the bank to request for reimbursement to be filed with the company during or after a claim. Below are some of the items covered by the policy.

- Privacy and Security liability
- Media and content liability
- Fines, penalties, and regulatory defense
- Security breach notification and remediation
- Data and systems restoration
- Cyber extortion
- Public relations
- Hardware replacement expense
- Funds transfer fraud
- Computer fraud
- System resource fraud
- Social engineering
- Business income and extra expense
- Systems deficiency remediation costs

D&O

This coverage is designed to protect institutions from traditional and evolving liability threats. It has

a wide range of options and limits allowing for the tailoring of coverage to meet our member's needs. Below are some of the items covered by the policy.

- Directors and officers and entity liability
- Employment practices liability
- Fiduciary liability
- Bankers professional liability including Trust and IRA Keogh
- Primary or excess coverage
- Limits up to \$10 million
- Multi-year policy terms available
- Pay on behalf of contract language
- Diminishing deductible option

Financial Institution Bond

A financial institution bond protects financial institutions from risks that may arise as a consequence of carrying out their business. It works to protect the assets of the bank and its investments from different types of losses that may be the result of employee actions or other external and internal acts. Below are some of the items covered by the policy.

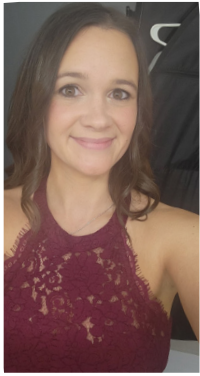
- Non-cancelable offered
- Computer systems fraud
- Fraudulent mortgages
- Fraudulent transfer instructions
- Telephone systems fraud
- Debt card fraud
- Automated teller machines
- Social engineering coverage
- Multi-year policy term available
- Data processing services fraud
- Diminishing deductible option

Property and Casualty

Hanover offers property and general liability designed to address the needs of financial institutions and they provide endorsements that can be used to best align their coverage with the banks needs. They offer blanket limit of insurance and limits up to \$1 million for items such as fine arts, valuable papers and more. Below are some the items coverage by the policy.

- ATM's on and off premises
- Business income and extra expense

Emerging Leader of the Month: Taylor Reining



As part of the SDBA's mission to grow South Dakota's future bank leaders, we feature a monthly emerging leader. This month's feature is on Taylor Reining from Elkhorn Valley Bank in Yankton.

First-Ever Job

Growing up I always had a knack for hard work. Whether it was helping do chores on our family farm or picking rocks out of a bean field on my uncle's place. As brutal as it sounds, looking back, I enjoyed feeling that sense of accomplishment. I knew I wanted to make something of myself one day, but I wasn't sure what my passion was until life pushed me in a direction I never paid much attention to before. My first real job was a server at Minervas Bar & Grill – we did weddings, catering, and other events. It was a lot of fun! I am grateful for my job in the serving industry because I can multitask, and it taught me competence.

Emerging Leader Story

When I first started working in the banking industry, I didn't see myself moving past the teller line, but when a new opportunity presented itself, I knew if I worked hard and showed dedication, I'd earn my place. Working at Elkhorn Valley Bank has allowed me to grow in ways I never thought would be possible. Starting as a teller and moving into a manager position is a big shift. Before, I relied on my own individual skills. But now, I'm measured based on what my team delivers, so that means setting an example. Sure, I have a lot of work to do to better myself in this position, but I am fortunate to work with remarkable leaders who go beyond for our team and support me in ways that inspire me to be great.

What She Most Likes About Her Job

I am currently the Branch Manager at EVB. Elkhorn Valley Bank is a small community bank, and we recently branched out into South Dakota and have been welcomed by the community. When we first came to town there was a devastating incident that happened at our local VFW where hundreds of thousands of dollars were embezzled by a member. EVB decided there was a way we could help the VFW through this difficult time by donating \$10,000 and challenging other businesses and community members to do the same. It's moments like those that make me proud to work at EVB. We have a vested interest in the long-term success of the community and are always looking for ways to support it. We want to see our customers succeed and will do everything we can to make that happen - that is what I like most about banking.

If She Could Have Any Job

I've always wanted to make a difference in people's lives and when I was younger, becoming an obstetrician nurse seemed like the best way to accomplish that. In my mind, being an OB nurse would be the most unique and rewarding job. I wanted to do something that was challenging, interesting, but most importantly, be a person that someone could lean on in their most vulnerable state. I have learned that I can accomplish that no matter where I am in my life. Today, I would say if I could have any job in the world, it would be anything that involves making a difference.

Her Life's Passions

My family is my greatest passion. My husband and I have a 12-year-old daughter and a 7-year-old son. My daughter is active in basketball and gymnastics and my son is busy with hockey, soccer, and soon, football. We enjoy traveling together and spending as much time outdoors as possible. My husband is on the fire department and in the military, so we cherish moments together as much as we can. Another one of my greatest passions is being a good Christian; I want my kids to grow up knowing the Lord and His word.

How She Unwinds

Being outdoors is my favorite way to unwind. Whether its hiking, horseback riding, doing chores on the family farm, or even sitting on the deck and reading a good book, I will be in my happy place.

Little Known Facts About Her

As I sit here thinking about how I would like to answer this question, I am reminded about the kind of person I am. Talking about myself is not my strong suit, as I have always struggled to see the value in myself but in retrospect, I see that I fight for the things I want in my life. I care deeply about people, and I love to see people succeed. The people I surround myself with see the value in me and they make me want to strive to be the best version of myself I can be. I know that I have made a difference in a lot of peoples lives by being the kind person that I am, and those moments are my greatest accomplishments. 🌈



KNOW AN EMERGING LEADER?

Nominate them! Send an email to hjuhnke@sdba.com.

SDBA Welcomes New Associate Member

Steffes Group, Inc.



Contact: Jordyn Seyer, HR Coordinator
Address: 3280 Veterans Blvd Suite 200
 Fargo, ND 58104
Phone: 701.970.2643
Email: jordyn.seyer@steffesgroup.com
Website: 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.

SDBA associate members are board-approved organizations that provide significant and ongoing services to the banking industry. The SDBA encourages member banks to utilize the products and services offered by these companies. To see the full list of SDBA associate members including contact information, visit www.sdba.com/associate-members.

Becoming an associate member of the SDBA increases a company's visibility and credibility with the state's banking industry executives and decision makers. Associate members enjoy priority promotional, advertising, exhibiting and sponsorship opportunities at SDBA events and in SDBA publications. Associate members also stay informed of activities and changes in South Dakota's financial services industry.

For more information, contact Haley Juhnke at hjuhnke@sdba.com, 605.224.1653 or visit www.sdba.com/associate-members.

First Women in Banking Virtual Power Hour a Success

The SDBA hosted its inaugural Women in Banking Power Hour (and a half!) via zoom on Thursday, March 9, 2023. 154 Women registered to attend the live event and/or receive the recording.

Melissa Eich of Melissa Eich Coaching based in Sioux Falls was our guest presenter. As a registered nurse turned full-time women's functional nutrition, mindset, and weight-loss coach, she gave the attendees wisdom on how to live mindfully well. She shared about ways a perfectionism mindset can hold us back and affect our health and she also shared about burnout and ways to help manage stress.

The SDBA staff highlighted the Women in Banking event coming up on September 26-27 in Sioux Falls and revealed a few of the speakers for the event. The newest addition to the event was shared: Women of Impact awards. Nominations have opened already, so for more information email events@sdba.com.

The last portion of the power hour event was a networking opportunity for those attending to connect and converse through smaller breakout rooms. 🌈



sdba news.....

SDBA Staff and Members Visit Washington, D.C.

The ABA recently hosted its annual Washington Summit in Washington, D.C. This event presents an opportunity for attendees to advocate for the changes America's banks need to better serve their customers, form and build relationships with lawmakers and unite our industry's voice on Capitol Hill. A collective voice is critical to educate policymakers on the important role banks play in economic growth and job creation.

The SDBA hosted a cadre of twenty-six bankers, staff, sponsors and special guests this year to make sure that our voices are being heard. Recent events in and around the banking industry have reinforced the need to speak our mind, educate our policy makers and advocate for positive changes impacting banking.

The summit treated us to a variety of speakers such as Rep. Maxine Waters, Sen. Sherrod Brown, Secretary of the US Treasury, Janet Yellen and many others. In addition, our congressional delegation and staff took time from their busy schedules to discuss timely banking issues such as bank closures, the SAFE act, ACRE and much more. Following our visit to the hill, we joined our colleagues from North Dakota for a reception and dinner sponsored by IntraFi Network.

As you work on filling in your calendars for 2024, we encourage you to save the date for next year's Washington Summit: March 18-20, 2024. The SDBA provides a stipend of \$500 per bank to attend. There is also programming for Emerging Leaders as well as Women in Banking. This is a great opportunity to learn, grow, connect and influence. And, you may even have a little fun along the way. 🍷

Thank you to our sponsor:



Left: The South Dakota contingency prepares to meet with Congressional Delegation staffers.

Right: South Dakota bankers along with staff from Senator Rounds's, Senator Thune's, and Congressman Johnson's offices.



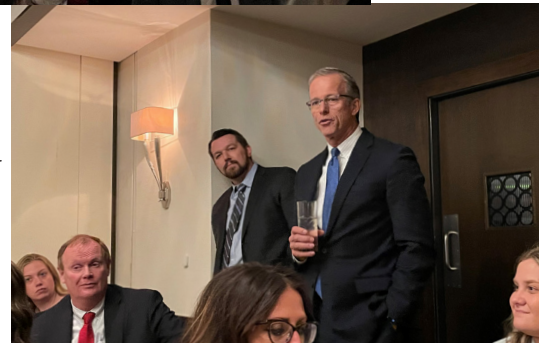
Left: SDBA President Karl Adam introduces Congressional Delegation staffers.

Right: South Dakota bankers listen to banking updates from Washington, D.C.



Left: Senator Rounds addresses SDBA and NDBA dinner guests.

Right: Senator Thune updates dinner attendees on current banking issues.



Get Involved in the SDBA and Join a Committee or Work Group!

The SDBA is seeking bankers to serve on four standing committees and four work groups for 2023-2024.

Agricultural Credit Committee: Provides timely information to SDBA agricultural lenders and keeps them abreast of developments, regulations and legislation in agricultural lending. Also helps plan the annual Agricultural Credit Conference.

Credit Card Committee: Represents the credit card industry in South Dakota.

Legislative Committee: Represents the interests of the banking industry in South Dakota. The committee sponsors legislation and also reviews existing law and proposed legislation that may be detrimental to the industry.

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

Education Work Group: Helps to determine the SDBA's educational platform, offerings and methodologies.

Emerging Leaders Work Group: Helps to grow South Dakota's future bank leaders.

Technology Work Group: Assists in planning and implementing the annual Bank Technology Conference.

Women in Banking Work Group: Encourages, supports and inspires women to succeed in the workplace.

Committee and work group terms are for one year beginning May 1, 2023. Committees and work groups generally meet one to two times a year.

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

www.sdba.com/committees by April 30. Questions, contact the SDBA at 605.224.1653 or email events@sdba.com.

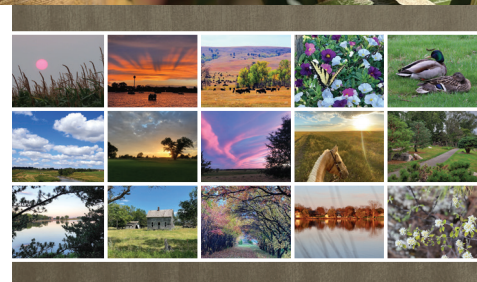
Submit Your Photos for a Chance to be Featured in the 2024 SDBA Calendar

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

If you are an amateur photographer and would like the opportunity to have your creativity displayed in homes and businesses across South Dakota, this is your chance! Send us your photos of farms, barns, agricultural activities, historical South Dakota locations, county fairs, carnivals, parades or festivals, fall colors, winter snowfalls, spring flowers, or summer fun. Any photo that shows the history and beauty of the great state of South Dakota qualifies.

To submit your photos, go to www.sdba.com/scenes-of-south-dakota-calendar. Submission deadline is July 31, 2023. All photos submitted will be judged and the top photos will be featured throughout the 2024 Scenes of South Dakota calendar.

Questions, email events@sdba.com or contact Haley Juhnke at 605.224.1653.



Argus Leader

4-6-39

BANKERS RECEIVE SPECIAL HONORS

South Dakotans Get Perfect Rating for Their Agricultural Activities

Brookings, S. D., April 6.—R. M. DePuy, chairman of the committee on agriculture of the South Dakota Bankers association, has just announced that South Dakota bankers have, for the fourth consecutive year, been awarded the perfect rating of 1000 points on agricultural activities by the agricultural commission of the American Bankers association. The rating is based on attendance at agricultural meetings during the year 1938, work on special agricultural activities, and assisting farmers with definite farm projects such as farm inventories, credit statements, farm budgets, soil conservation, 4-H club work, and Future Farmers of America.

South Dakota is one of few states which have attained such a high agricultural rating with the A. B. A., and fewer have been able to maintain the record. "This showing would not have been possible without the cooperation of bankers, farmers and stockmen, the extension service at Brookings, county agents and business interests," according to Mr. DePuy.

In recognition of the attainment of South Dakota bankers, the executive committee of the agricultural commission of the American Bankers association will present their representative with a star of achievement at the annual spring meeting of the American Bankers association executive council at Hot Springs, Va., on April 24.

The members of the South Dakota Bankers Association Committee on Agriculture, which directed the work that resulted in the high standing are: R. M. DePuy, chairman, Brookings; H. E. Edmunds, Yankton; Henry Jacobs, Lennox; M. F. Patton, Mitchell; F. A. Olson, Toronto; A. B. Cahalan, Miller; J. O. VanNice, McLaughlin; and G. A. McGarrough, Sturgis.

Each county in the state is represented agriculturally by a banker known as a county key banker who works in cooperation with the agricultural committee.

Editorial in Argus Leader on 4-7-39.

The committee on agriculture of the South Dakota Bankers' association has a proper reason for being proud of the rating just accorded to it by the American Bankers' association. It has been awarded 1,000 points—a perfect score—on the basis of its activities. And this is as it should be. South Dakota bankers naturally have every reason to be interested in agriculture because the welfare of their own business depends upon the status of the farmers.

Editorial in Woonsocket News on 4-6-39

The committee on agriculture of the South Dakota Bankers' association has just announced that the South Dakota bankers, for the fourth consecutive year, have been awarded the perfect rating of 1000 points on agricultural activities, by the Agricultural Commission of the American Bankers' association. This rating is based on attendance at agricultural meetings during the year 1938, work on special agricultural activities, and assisting farmers with definite farm projects such as farm inventories, credit statements, farm budgets, soil conservation, 4-H club work and Future Farmers of America. South Dakota is one of few states which has attained such a high agricultural rating with the American Bankers' association, and this showing speaks well for the cooperation our bankers have given farmers and stockmen in recognition of promoting better agriculture in South Dakota.

bankers in action.....

American Bank & Trust Contributes to the Mellette Community



American Bank & Trust strives to make an impact throughout the local communities where they are located to let them know they genuinely care. They give back to the communities through a variety of donations, events, programs, and sponsorships.

Recently American Bank & Trust sponsored a pizza party for elementary students at Northwestern Area School in Mellette during their "Read Across America Week," a nationally-recognized reading event inspired by Dr. Seuss that kicks off on his birthday every year. AB&T provided pizza during their last class period for reaching their reading goals from March 2 to 6. Rhonda Borchard, Mellette Market President, read to the kindergarten and first grade as they enjoyed their pizza. The kids loved it and many hugs were received that day. As of 2023, American Bank & Trust has been promoting reading to the elementary for eight years.



Each year, AB&T's Spirit Card program helps the schools within their communities purchase additional needs for staff and students. In 2023, AB&T will be awarding a total of \$45,107 to local schools through their Spirit Card Program – almost double the amount from 2022!

Northwestern Wildcats were given a donation of \$2,239 from the Mellette branch. This donation will be put towards a convection oven and popcorn popper for the concession stands in their new auditorium.



Rhonda Borchard and other AB&T bankers have given presentations to the senior personal finance class on credit reports and how to obtain a loan. AB&T in Mellette also purchases checking account workbooks used in their freshman business classes which simulates different checking scenarios.

AB&T sponsors several other Northwestern activities with donations and sponsorships. Some of those are treats for teachers and administrators during conferences and sponsorships for sporting activities, FFA, FBLA, science fair and robotics.

When April rolls around, that means new scholarship opportunities for the youth in their communities. This year, AB&T will be offering up to 25 scholarships worth \$1,000 a piece to qualifying high school seniors.

American Bank & Trust has been dedicated to giving back to their local communities. A large donation helped to fund the Mellette Community Center during their building campaign. The new facility was constructed in 2019 built right across from the AB&T bank in Mellette. AB&T has given back in each community they represent and serve. 🏡



IMPACTING YOUR COMMUNITY?

Share how your banks are making a difference!
Submit your stories and photos to hjuhnke@sdba.com.

sdba events.....

UPCOMING EVENTS

Tri-State Trust Conference

April 25-27, 2023 | Fargo, N.D.

The NDBA will be hosting the 2023 Tri-State Trust Conference on April 25-27 in Fargo ND and online.

Highlights include: Economist Fritz Meyer: "The Economy, Markets and Investment Strategy"; Sharon Carson, J.P. Morgan: "Retirement Planning Timely Topics"; Charles "Clary" Redd, Stinson: "Recent Developments in Estate Planning"; Plus meeting with over 30 companies in the exhibit hall!

For more information and to register, visit www.sdba.com/events.

Emerging Leaders Power Hour

May 4, 2023 | Virtual

The SDBA is hosting its first Emerging Leaders Power Hour! Join Billie Sutton, Investment Executive and Human Resources Manager of First Fidelity Bank in Burke, for an afternoon power hour (and a half) where he will help us recharge our leadership goals and initiatives!

This event will be held virtually. There is no cost to attend, but registration is required so that we can properly manage our zoom account.

For more information and to register, visit www.sdba.com/events.

ANTICIPATING AN EVENT?

View all upcoming events and details under the Events tab at www.sdba.com



Dakota School of Banking

June 11-16, 2023

University of Jamestown • Jamestown ND

Scholarship Opportunity Available! Application Deadline is April 28.

Questions?

Please call Dorothy Lick, DSB administrator, at 701.223.5303 or email dorothy@ndba.com.

For more information, visit www.ndba.com.



BEYOND THE FUNDAMENTALS

National School for Experienced Ag Bankers



JUNE 26-29, 2023

BLACK HILLS STATE UNIVERSITY
SPEARFISH, SOUTH DAKOTA

Visit www.sdba.com/events for more information.

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- Certificate in Lending Compliance Core Concepts
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- Certificate in BSA and AML Compliance
- Certificate in Fraud Prevention
- Certificate in Risk Management Frameworks
- Certificate in Financial and Credit Risk
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- Bank Teller Certificate
- Branch Manager Certificate
- Certificate in General Banking
- Digital Banker Certificate
- Customer Service Representative Certificate
- Foundational Certificate in Bank Marketing
- Personal Banker Certificate
- Supervisor Certificate/Team Leader Certificate
- Universal Banker Certificate

WEALTH MANAGEMENT & TRUST

- Private Banker Certificate
- Certificate in Asset Management
- Certificate in Core Concepts and Ethics for Fiduciary Advisors
- Certificate in Fiduciary Principles and Ethics
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- Certificate in Fiduciary Risk and Compliance
- Certificate in Integrated Wealth Planning and Advice
- Certificate in Trust Administration
- Health Savings Account (HSA) Expert Certificate

Where to



Featured Speaker



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CPAs & BUSINESS ADVISORS

Joe Micallef is an Award-Winning banking expert with over 30 years of banking and sales leadership experience. He has been recognized throughout his career for his strategic, innovative and collaborative approach to achieving exceptional results for his team, his bank and his clients. Joe has held senior management positions at financial institutions in Australia, Canada and the USA developing an intrinsic knowledge and understanding of global markets. Joe's mission is to energize bankers, enlighten them with new ideas and get them excited about creating a better quality of life for their customers and themselves.

For over 30 years Joe Micallef has been sharing captivating stories that have inspired prospects, customers and colleagues to enlist his superpowers and seek his support. In this presentation, he will provide practical guidance on how you can better differentiate yourself and your bank by becoming a highly compelling storyteller. Learn the art of making you and your bank more relatable and engaging to your audience.

behind the scenes.....

The Road to Convention 2023...

By Halley Lee, SDBA Vice President

Each month leading up to the 2023 SDBA/NDBA Convention, SDBA VP Halley Lee will share updates and insights throughout the planning phase of this event.



Dakota Connection – 30 Years of Partnership

From the Badlands to the Great Plains to the Missouri River, it's no secret that the Dakotas are connected in many ways, including our respective bankers' associations. In 1993, the first SDBA/NDBA joint convention was held in Rapid City, South Dakota. Since that time, bankers from the Dakotas have been coming together to celebrate successes, create partnerships and learn from industry experts on a wide variety of banking topics.

2023 marks the 30th year of convention partnership between SDBA and NDBA. This is a milestone definitely worth celebrating. As I write this, I am staring down 35 years of 'partnership' with my one and only. (In case you're wondering, I was 12 when I got married.) I can attest to the fact that ANY union that has been in existence for this long is worthy of recognition.

As I prepared to write this article, I googled "traits of a successful marriage". Several great attributes popped up: sense of humor, respect, trust, tolerance, gratitude, teamwork... the list goes on. These traits play a huge part in a successful marriage. But they are also integral to a successful business partnership.

When I first started with the SDBA in 2016, my predecessor immediately introduced me to Dorothy with the NDBA. Not only have Dorothy and the entire NDBA team been incredible partners in my tenure here, but long before as well. I know that NDBA has our back, and I hope they know we have theirs as well.

Join us in Sioux Falls as we celebrate this incredible milestone - 30 years of partnership. From 1993 to the present, we have traveled through challenges, navigated obstacles and driven change. And we will continue to work together to move our banks, our communities and our industry forward as we answer the question, "Where to NEXT?"

Our convention closing party on June 6 will be devoted to honoring this 'totally RAD' achievement. We will travel back to 1993 in honor of our first joint convention. So... dig out your neon, your fanny packs, your parachute pants and your boom boxes and join the SDBA and NDBA teams as we celebrate this fabulous Dakota connection. We promise - it will be 'da bomb! 🎉



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2023 GSB Online Seminar Series
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Graduate School of Banking
at the University of Wisconsin – Madison

The Many Benefits of Cash Visibility

In 2017 the Federal Reserve committed to “bringing greater transparency and efficiency to cash supply chain logistics.” This lofty goal has gained incredible traction through the Federal Reserve’s Cash Visibility initiative since then.

In the last five years, Cash Visibility has gone from concept to reality. By tapping into supply chain logistics and best practices, the Federal Reserve created an approach that uses scanning technology to track cash shipments throughout the supply chain. This not only improves efficiency, but also establishes industry standards that yield benefits to all cash supply participants.

The Benefits Cash Visibility Brings

The greatest outcome of this new standard operating procedure is an overall improvement in how cash shipments are handled. However, there are many benefits wrapped up in this outcome, including:

Improved accuracy: Reducing manual data entry reduces the errors that come with it.

Improved transparency and tracking: The entire supply chain benefits from the ability to exchange information in a standardized way.

Accelerated service times: The transaction between CIT carriers and the Federal Reserve and customers will be quicker and more efficient.

Improved efficiency. Many benefits come from removing the paper and sharing data electronically. These range from improved controls and loss prevention to opening the door to the possibility of automating cash management tasks.

About Rochester

Rochester is a leader in adopting and implementing industry best practices. For this reason Rochester completed the Federal Reserve’s E-Manifest Service Readiness Program, which included obtaining its company GSI company prefix and global location numbers for all of its branches and cash vaults.

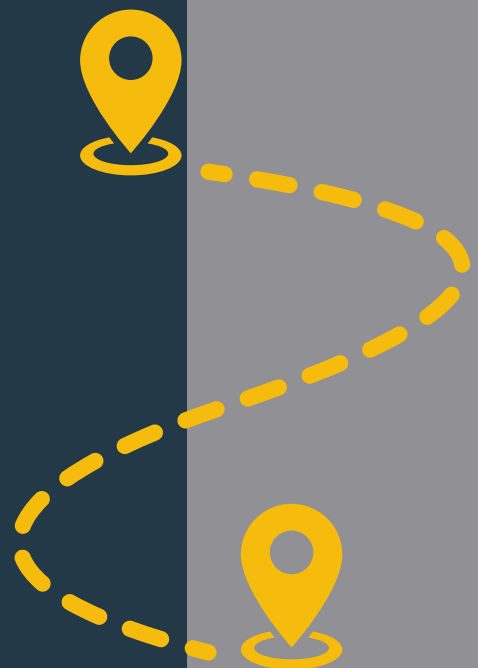
Simplifying the Path to Cash Visibility

The journey to becoming cash visibility compliant can seem like a difficult one. But it doesn't have to be. With Rochester as your guide, the path is clear and simple

Visit go.rochesterarmoredcar.com/cashvisibilitypreparation for more information.



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Threat Advisory: Recent Increase in BEC Activity

Written by: Shane Daniel, CPA, CISA, CIA, and SVP Information Security Consultant - SBS CyberSecurity

Who Can Be Affected?

Anyone who sends and receives email.

How Does this Threat Work?

Business email compromise is a cyberattack method whereby attackers assume the digital identity of a trusted email account through phishing and social engineering to swindle employees or customers into taking the desired action. BEC often results in victims making a payment or purchasing readily transferrable items, sharing data, or divulging confidential information in response to an email from an attacker masquerading as someone they trust.

With the increased availability of automation through advances in AI, online marketing tools, and online translators, BEC attacks can be customized to attack the intended victim and adapt with relative ease and incredible speed.

According to the FBI's IC3 2021 Internet Crime Report, BEC scams were the cybercrime type with the highest reported total victim losses last year.

Increased Probability

Over the past week, we have seen a visible increase in the number of clients reporting targeted phishing campaigns against their employees and institutions. Often these messages are encrypted messages, appearing to use legitimate encryption methods. For a few incidents, we have confirmed through industry contacts that the suspicious emails were indeed using compromised email accounts of legitimate employees.

What Can You Do?

Mitigate the Risk

Focus on the controls that will stop the BEC attack at some point during the incident and dramatically reduce cyber risk across the enterprise for most BEC attacks currently seen today. Such controls include:

1. **Multi-factor authentication** is the single greatest risk-mitigating control you can implement. Hackers can't use your employees' stolen credentials without an MFA key once it's turned on, which only your specific employee will possess via a token, authenticator application, or code sent to their cell phone through text message or call.

- SBS CyberSecurity recommends deploying the most secure implementation of MFA, which leverages a "soft" token in an authenticator application with number matching controls, due to SIM swapping attacks covered in our {THREAT ADVISORY} SIM SWAPPING. Number matching in MFA requires a user to enter the number the authenticator app displays into the appropriate login screen. Number matching helps to mitigate "MFA fatigue," where users receive a push notification from an authenticator app and accept the MFA blindly, without paying attention to whether or not they should accept the MFA push notification.
- Have you fully implemented MFA in your enterprise? Are you using an application or text messages-based solution? Is a user required to verify the code with a number match?

2. **DMARC, DKIM, and SPF** - These three email authentication techniques prevent unauthorized parties from sending emails on behalf of a domain or website address they do not own.

- DKIM and SPF can be likened to a license or certification displayed on the wall of a professional service provider - to demonstrate legitimacy.
- DMARC instructs mail servers on how to proceed when DKIM or SPF fail, whether that is flagging the failing emails as "spam," delivering the emails nevertheless, or dropping the emails altogether.
- Domains that have not set up SPF, DKIM, and DMARC correctly will not only find their emails quarantined as spam or are not delivered to their intended recipients, but are also in danger of having spammers impersonate them.

- What email authentication techniques have you implemented? What action is taken on failed emails?

3. **Country code blocking on firewalls and cloud resources** - The good news is that country code blocking is very simple. If you don't do business with anyone living in a certain (or any) foreign country, simply block that country's IP address range(s) in your firewalls, cloud deployments, and web application firewall (WAF). Your IT staff can then make specific exceptions to IP addresses where workers are traveling to or are temporarily stationed.

- Country code blocking will mitigate most hacking attempts from any country that has no need to access your Internet-facing applications or systems. While some threat actors may use VPNs to get around country code blocking, it is a simple and easy-to-implement control that will save you from dealing with most threat actors.
- Do you know which countries your organization currently blocks? Is there a business reason for not blocking foreign IP addresses?

4. **Email sandboxing** - Email sandboxing filters all HTML and dynamic content in emails and only delivers messages with content deemed "safe" by the provider. When implemented with DKIM, SPF, and DMARC technologies, email sandboxing eliminates nearly 99% of all attacker phishing capabilities.

- Do you regularly receive emails with actionable links? Have you deployed email sandboxing controls to mitigate the risk of your users clicking on links or attachments?

5. **Outbound email monitoring** - Monitoring outbound email traffic for unexpected increases in activity is an effective method of detecting a possible compromised email account that is transmitting a mass amount of emails. A Key Risk Indicator is a logging metric that establishes the upper and lower bounds of "normal" on our network or client-server infrastructure. To measure a Key Risk Indicator, we must first know what "normal" looks like in our environments before we can understand "abnormal." When any of these metrics stray from what you have determined to be 'normal,' you have something that may indicate a compromise and thus a potential Indicator of Compromise (IoC).

- What is an abnormal number of outgoing emails in your organization look like? Would a spike trigger an investigation or go unnoticed?

6. **Implement a framework that drives security culture** - The final and best control to protect your network from an incident would be to create a culture of cybersecurity and implement a corresponding cybersecurity framework. Awareness of cybersecurity threats and attacks among all employees is critical, and testing employees' awareness with phishing campaigns is the key to making training stick.

- What cybersecurity framework do you use to secure your organization?

Don't Wait Until It's Too Late!

It's best to treat ALL emails as phishing emails. If you receive an email that seems suspicious, tries to get you to take an action urgently, or is unexpected, it is best to reach out to that person directly. Call that person, text them, or stop by in person - never respond to the email directly.

Deploying the controls listed in this article will strengthen your cyber resiliency from phishing and BEC attacks. Take it from all the clients SBS has helped with active hacking incidents and our experience; it is much more economical and cost-effective to implement these recommendations today than it will be if you suffer an incident and are faced with the business decision of implementing these controls as a response to an emergency situation in addition to notifying your customers and dealing with the fall-out. An ounce of prevention is worth far more than a pound of cure! 🌈



New Leadership Takes the Helm at South Dakota Data Destruction Company

Sioux Falls based data destruction and IT asset disposition (ITAD) company, SEAM, is proud to announce several key promotions to its leadership team.

This change comes at a time of continued growth for the company, which caters to highly regulated and security-conscious clients in healthcare, finance, education, and government agencies throughout South Dakota and North Dakota.

"Our new leadership team reflects SEAM's commitment to nurturing talent and promoting from within," said Vince Anderson, newly appointed President, "In today's technology landscape, protecting our clients' sensitive data and meeting the increasing demand for electronics recycling to recover critical materials is more important than ever. We are poised to meet these challenges head-on."

The new leadership team is comprised of the following:

- Vince Anderson, who has been with SEAM since its inception in 2012, has been promoted to President. With nearly 17 years of experience in the industry, Anderson's extensive knowledge and expertise will help guide the company's continued growth and success.
- Paul Baldwin, who has also been with SEAM since 2012, will assume the role of Vice President/Compliance Engineer. Baldwin's deep understanding of compliance regulations and standards will ensure that SEAM remains at the forefront of industry best practices.
- Levi Hentges, who joined SEAM in 2015, has been promoted to Vice President/Business Development. In this role, Hentges will be responsible for identifying new business opportunities and expanding SEAM's services in new markets.
- Denise DeCurtins, who joined SEAM in 2017, has been promoted to General Manager. DeCurtins will oversee daily operations and ensure that SEAM continues to provide exceptional service to its customers.
- Wade Whaler, who has been with SEAM since 2014, has been promoted to Testing Manager. Whaler's extensive experience will ensure that all equipment is thoroughly tested and sanitized prior to reuse.
- Nolan Hansen, who joined SEAM in 2018, has been promoted to Resale Manager. Hansen will be responsible for managing SEAM's resale operations and maximizing returns for customers.

- Ted Braaten, who joined SEAM in 2020, has been promoted to Fleet Manager. Braaten's experience in logistics and fleet management will ensure that SEAM's logistics operations run smoothly and efficiently.
- Megan Barkley has joined SEAM as the new Client & Human Resource Specialist. Barkley will oversee client relations and human resources management, ensuring that SEAM continues to provide exceptional service to its customers and foster a positive work environment for its employees.

"I'm proud to have such a talented and dedicated team of professionals leading the way," says Owner and CEO Jake Anderson, "With these promotions, SEAM will continue to set the standard in the industry, delivering unmatched service to our expanding client base across the Dakotas." Secure Enterprise Asset Management, Inc. (D/B/A SEAM) is a leading provider of secure data destruction, offering hard drive and document shredding, electronics recycling, technology refurbishment and resale services. Based in Sioux Falls, South Dakota, SEAM is the only fully certified IT asset disposition (ITAD) company in the Dakotas, ensuring the highest levels of data security and environmental compliance in the industry. SEAM's expert team securely and responsibly destroys client data and recycles or resells their IT assets for maximum return on investment. For more information, visit seamservices.com.

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SOUTH DAKOTA HOUSING



Lori Burmeister Promoted to Trust Officer



Lori Burmeister

BankWest is pleased to announce the promotion of Lori Burmeister to Trust Officer in Rapid City. Lori has eight years of experience in the Trust and Estate Planning industry.

BankWest's Vice President Trust Division Manager, Alexa Stulken, notes Burmeister's prior experience with trusts and estate planning is an important asset to her role as a Trust Officer and to the Investment

Management and Trust team as a whole.

Stulken noted, "We have an amazing team with over 100 years of combined experience and expertise in the industry. Our team members are trained and educated to manage everything from simple to complex accounts, while staying current with industry changes and standards via designation certifications and continuing education classes."

Lori has a bachelor's degree in communications and business management and a master's degree in administrative studies with an emphasis in leadership. Lori has two children and in her spare time enjoys spending time with family and friends, scrapbooking, and teaching barre and yoga classes. She has served on the Miss Rapid City Scholarship program board, volunteered for Junior Achievement, and has participated in the United Way Day of Caring for many years. She is also very involved at her church, having served on the finance and leadership teams in addition to serving in the children and adult ministries as needed over the past 20 years.

"Quality customer service is an utmost priority for me, and I believe that our clients should receive the best service that we can provide. I personally try to go above and beyond whenever I can." Burmeister stated. "The most satisfying part of my work is helping our clients meet their financial goals by assisting them with solutions to protect and grow their wealth as well as planning how they will care for and support future generations with that wealth."

BankWest is a full-service, independent community bank with 18 branches in 15 South Dakota communities including: Armour, Colman, Delmont, Geddes, Gregory, Kadoka, Kennebec, Madison, Mitchell, Onida, Pierre, Rapid City, Selby, Tripp and Winner. It also has stand-alone insurance offices in Murdo, Philip, Presho, Rapid City, Salem and Spearfish. 🌱



SDBA Congratulates Joshua Hogue on Appointment to ICBA's Rural America and Agriculture Committee



Joshua Hogue

The South Dakota Bankers Association would like to congratulate Joshua Hogue, President of Reliabank Dakota, headquartered in Estelline, on his election to the Independent Community Bankers of America (ICBA) Rural America and Agriculture committee. "As a financial steward of my community and advocate for the community banking industry, I'm proud to

support ICBA's efforts to highlight the important role community banks serve both locally and in our nation's economy," Hogue said. "As relationship lenders, community banks remain focused on the needs of their customers, and work hard to earn and retain their trust every day. I'm proud to be a community banker and to be called to serve to preserve our industry's legacy for future generations." Hogue's responsibilities include helping develop and promote ICBA's national policy positions and programs, as well as organizing grassroots activities in South Dakota to advance pro-community bank policies, and serving as a liaison between community banks and ICBA leadership and staff. 🌱

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Share information from your bank or business about promotions, achievements and other news! Submit your Bank Notes stories and photos to events@sdba.com.

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BankStar Financial seeks both a Personal Banker and an Ag/Business Loan Officer for our busy and growing Volga location. Both roles are full-time in person positions. BankStar Financial is a locally-owned community bank with a team of dedicated and talented individuals that work together to provide top-notch service to our customers. We take pride in lifting up and brightening peoples' lives through good work, strong partnerships, and community involvement. We seek team members who are willing to demonstrate leadership by embodying the bank's core values of accountability, flexibility, integrity, positivity, and teamwork. Full-time benefits include: 401(K) with employer match; medical, dental and vision insurance; paid time off and sick time; group life insurance and supplemental insurance; wellness reimbursement and more! BankStar is an equal opportunity employer. To view full job descriptions and apply online, visit www.ebankstar.bank/careers. ■

Market President, Reliabank Dakota, Watertown, S.D.

Reliabank is seeking a Market President for our north market to provide leadership and support as we grow. The position is responsible for overseeing the commercial and retail banking activities of our north market (Watertown, Estelline, Hayti, and Hazel). It will design and implement strategic, operational, customer service, branding and marketing strategies that will create awareness of Reliabank's business activities and help grow deposit and loan volume. To view full description and/or apply go to: <https://secure.paystubz.com/ta/reliabank.careers?careerssearch> ■

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Events/Webinars/Schools

SDBA EVENTS

SDBA Emerging Leaders Power Hour

May 4, 2023 | Virtual

2023 SDBA/ NDBA Annual Convention

June 4-6, 2023 | Sioux Falls

SDBA Agriculture Credit Conference

July 19-20, 2023 | Pierre

Digital Innovations for Today's Banking Environment Conference

August 30, 2023 | Sioux Falls

SDBA LEAD STRONG: Women in Banking Conference

September 26-27, 2023 | Sioux Falls

SDBA NEXT STEP: Emerging Leaders Summit

October 17-18, 2023 | Pierre

WEBINARS

For a complete list of webinars, visit www.sdba.com/online.

CECL and the Call Report Half Day Streaming

April 17, 2023

Overdraft Requirements & Best Practices

April 18, 2023

Top 10 Common Interest Reporting Errors on Nonresident Alien Accounts

April 18, 2023

Understanding Bond Risks and Duration: Information Important to Financial Institutions in a Changing Interest Rates Environment

April 19, 2023

Navigating the Complex World of Commercial Loan Compliance

April 19, 2023

New Compliance Officer Training Part 1: Compliance 101

April 19, 2023

New Compliance Officer Training - 3 Part Series

April 19, 2023

Demystifying Trusts: A Guide to Establishing Deposit Account and Loans

April 20, 2023

Secrets to Being a Great Call Center Agent

April 20, 2023

New Compliance Officer Training Part 2: BSA 101

April 24, 2023

Reporting Critical Information Security Areas Upstream

April 25, 2023

Annual Deposit Regulation Training

April 25, 2023

Security Assessments: The How & Why

April 26, 2023

New Compliance Officer Training Part 3: Conducting a Compliance Audit/ Review

April 26, 2023

Adding the WOW Factor to Credit Analysis

April 27, 2023

CRE Lending: Cash Flow Analysis & Cap Rates

May 1, 2023

Opening New Accounts - 3 Part Series

May 2, 2023

Opening New Accounts Part I: Personal/Consumer Accounts

May 2, 2023

Opening New Accounts - 3 Part Series

May 2, 2023

Annual Staff Training for BSA and OFAC

May 2, 2023

TRID All Day Live Streaming

May 3, 2023

Opening New Accounts Part II: Business Accounts

May 3, 2023

Elder Financial Exploitation

May 3, 2023

Opening New Accounts Part III: Trust and Fiduciary

May 4, 2023

High Performance Leadership: How to Have Blazing Productivity Without Burning Out

May 4, 2023

Call Report for Beginners - 5 Part Series

May 5, 2023

Unlocking Your Team's Full Potential: Cutting-Edge Strategies for Employee Engagement and Retention

May 8, 2023

Cyber Regulatory Compliance in 2023 - What Do You Need to Know?

May 9, 2023

New Banker Training

May 9, 2023

HMDA and Its Data Points

May 10, 2023

5 Proven Secrets to Mastering Communication for Better Results

May 11, 2023

CRA Essentials

May 11, 2023

SCHOOLS

GSB Bank Technology Management School

April 17-21, 2023 | Madison, Wis.

GSBC Community Bank Investments School

May 15-18, 2023 | Denver, Colo.

Dakota School of Banking

June 11-16, 2023 | Jamestown, N.D.

National School for Experienced Ag Bankers

June 26-29, 2023 | Spearfish

GSBC Community Bankers Summit

July 24-26 2023 | Boulder, Colo.

Graduate School of Banking Colorado

July 16-28, 2023 | Boulder, Colo.

Graduate School of Banking Wisconsin

July 30-Aug. 11 2023 | Madison, Wis.

GSBC Community Bank Investments School

September 13-15 2023 | Las Vegas

GSB Financial Managers School

September 18-22, 2023 | Madison, Wis.

IRA School

September 19-21, 2023 | Sioux Falls

GSB Sales and Marketing School

September 25-29, 2023 | Madison, Wis.

GSBC Executive Development Institute for Community Bankers

October 2023 | Westminster, Colo.

GSB Bank Technology Security School

October 16-20, 2023 | Madison, Wis.



For more details and to register for a training, visit the SDDBA's online event calendar at www.sdba.com/events. Questions, contact the SDDBA's Halley Lee at events@sdba.com or 605.224.1653.



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