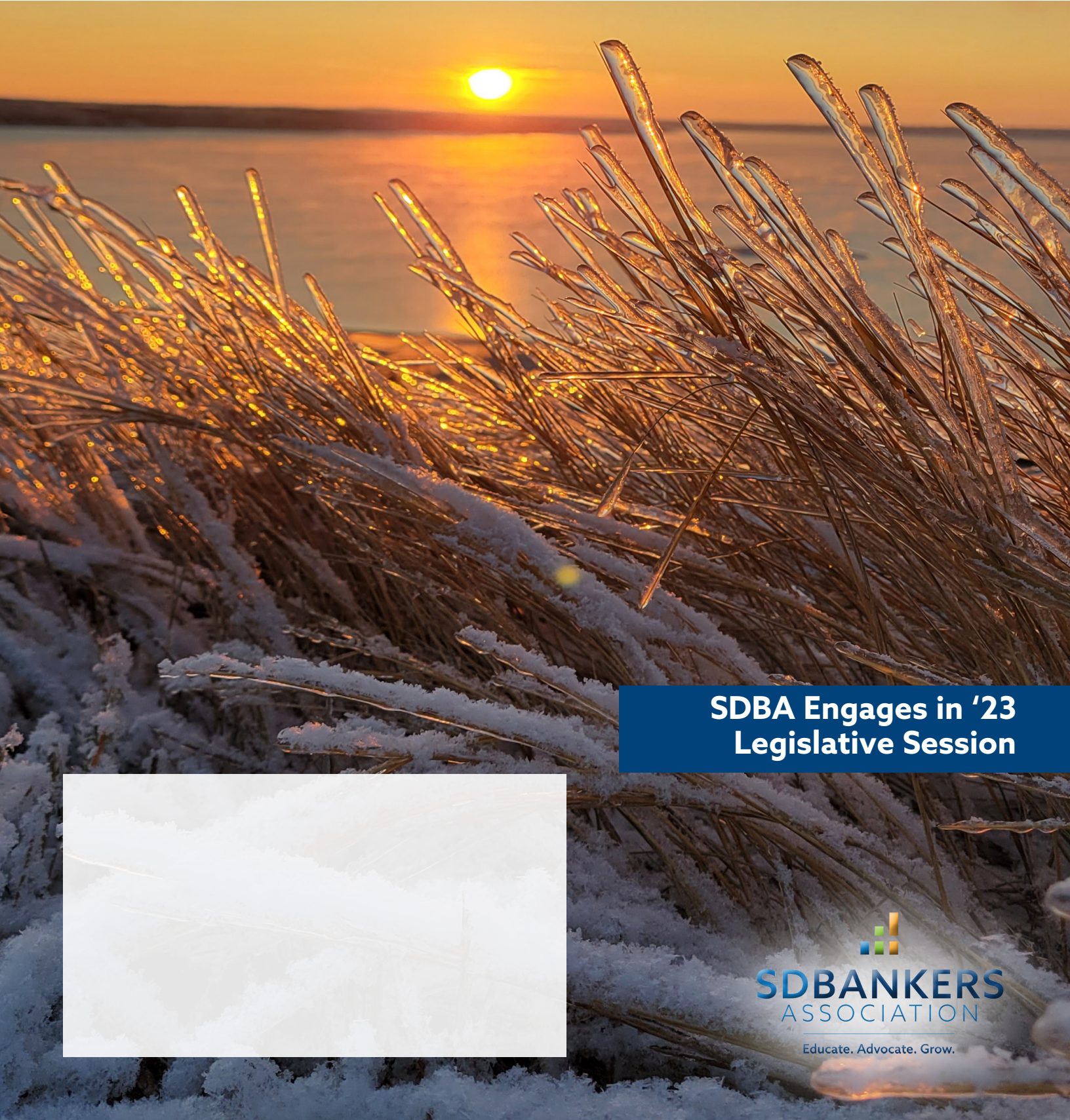


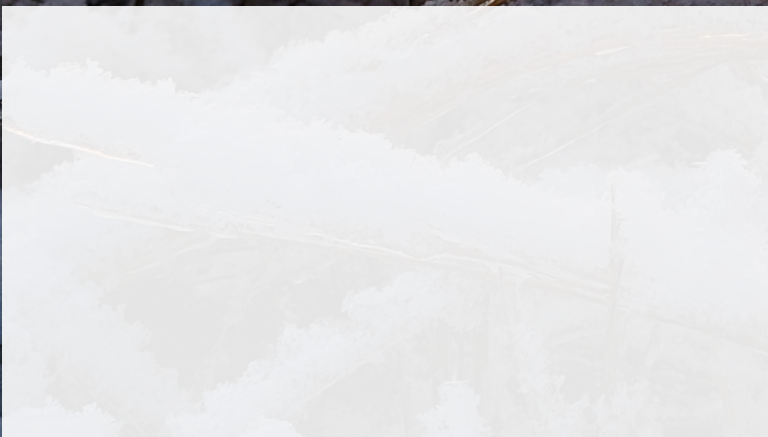
SDBANKER



OFFICIAL PUBLICATION OF THE SOUTH DAKOTA BANKERS ASSOCIATION | JANUARY 2023



**SDBA Engages in '23
Legislative Session**




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State Legislative Day

February 15, 2023

Ramkota Hotel & Conference Center, Pierre

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SDBA STAFF
Karlton Adam, SDBA President
kadam@sdba.com
Mike Feimer, President of Insurance and Services
mfeimer@sdba.com
Halley Lee, Administrative Vice President
hlee@sdba.com
Haley Juhnke, Communications Coordinator
hjuhnke@sdba.com
Natalie Likness, Member Services Coordinator
nlikness@sdba.com
Dean Franzen, Commercial Lines Specialist
dfranzen@sdba.com
Michelle Guthmiller, Insurance Specialist
mguthmiller@sdba.com
Robin Feimer, Insurance Specialist
rfeimer@sdba.com

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COVER PHOTO: The Missouri River, 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
605.367.6435 | dave.bangasser@dacotahbank.com

A New Year - New Opportunities

Happy New Year my fellow SDBA Bankers! I hope your holiday celebrations were full of family, food, relaxation, and warmth. Our South Dakota weather once again reminded us of how ultimately, Mother Nature is in charge. When the severe cold arrived along with the blizzard conditions, Karen and I received calls from friends and family in warmer climates across the country asking us why it is we live where we live! While they were truly just poking fun, I found myself asking myself the same questions. The answers came quickly as I watched how our banks from all parts of South Dakota worked feverishly to keep their location open during the blizzard and severe cold conditions. Neighbors kept their neighbors warm during power outages. We helped each other dig out after receiving several feet of snow, and we made sure people got where they needed to be. Our South Dakota spirit of caring and community showed brightly through the extreme conditions, and the holidays happened despite of it all!



2023 has arrived, and so have the challenges and opportunities that will confront our industry. On December 8, the SDBA Board of Directors, along with the SDBA Legislative Committee held meetings in Pierre. The agendas included several banking regulatory topics, both in South Dakota and nationally that are on the radar screen for the SDBA leadership team. The 2023 South Dakota Legislative session will convene on January 10, 2023. While the recent election saw favorable results for those that we feel are pro-business and have been supportive of our industry, we cannot take anything for granted. As there often is, we are almost certain there will be proposed legislation that will have an impact on our banks. The first opportunity of 2023 for all of us to ENGAGE comes with the SD Bankers Associate State Legislative Day which is scheduled for Wednesday, February 15, 2023, in Pierre, SD. Please consider attending and allowing as many of your team members to do the same. This event provides a day full of meaningful ways in which we can stay current on both state and federal legislation being proposed. We are also able to ENGAGE our state legislators and constitutional officers and demonstrate to them the

passion we have for our community banks. As past events have shown, coming out in force with a strong number of people makes a difference to the lawmakers. There is no substitute for the impact made when we as bankers speak directly to those in Pierre and Washington, D.C. and let them know where we stand on banking related topics. Numbers matter to our elected officials, so let's do our best to show up in force on February 15!

During the SDBA Board of Directors meeting on December 8, we were also provided with a summary from SDBA President Karl Adam and staff as to the 2022 financial performance of the SDBA and SDBIS. My thanks to Karl, Mike and their teams for a job well done. Rest assured, your association stands on strong financial ground and is well prepared to assist the members in 2023 and beyond. We also discussed updates on progress that has been made on SDBA Strategic Plan. We have been pleased with the feedback regarding the SDBA "How We Roll" sessions, so look for those to continue in 2023. Another goal for 2023 is to continue working on the Liaison Program that will work towards identifying key individuals within member banks that can serve as a point of contact for all things SDBA related. If you have not already had the opportunity to tune into an "SDBA Bank Squawk" podcast, please do so. These are proving to be a great way for SDBA staff to further educate members on hot topics in our industry. All these examples demonstrate the dedication of our SDBA staff and leadership towards providing meaningful benefits to the member banks across South Dakota. Great work everyone!

With all the positive momentum our association has enjoyed, it is hard not to be optimistic about what lies ahead in 2023. Please continue to support the association by being ENGAGED! The success and vitality of your banks and communities is forefront in the work done on your behalf by the SDBA. Reach out to any of the staff or members of the board of directors if you have any questions, concerns, or ideas that can aid the SDBA in being as effective as it can be.

As I write this article, Sioux Falls and surrounding communities are dealing with 2 feet or more of fresh snow. In keeping with the spirit of community I mentioned earlier, I will now suit up and go outside to help my neighbor free his truck from being stuck in the middle of our street! It is only the beginning of January, so we have a good deal of winter in front of us. I hope to see many of you in Pierre on February 15, but until then, stay safe, stay warm, and stay ENGAGED! 🌨️



from the executive office.....

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

SDBA Member Advocacy

Happy New Year, friends! I hope the final weeks of the 2022 holiday season were filled with plenty of family togetherness, a full home, a full heart and cherished memories to look back on. Once Mother Nature bowed back, it gave our kids the chance to make it home for Christmas. The December storms were a not-so-gentle reminder that even in the wintertime, Mother Nature calls the shots! Nevertheless, I hope you and your loved ones made it to everywhere you needed and wanted to be, safely.

Last month, I wrote about calling this time of year the "Legislative Preseason." Well, ready or not, we're in the final days before "opening day," and my predictions of it being a busy season are coming to fruition, with there already being over 100 pre-filed bills. I can't say yet the impact, if any, these bills will have on South Dakota's banking industry, but you can rest assured, I've got my finger on the pulse.

In 2022, I wrote a lot about MEMBER ENGAGEMENT, and guess what? I'm not ready to take my foot off the gas on that message quite yet. But it's a new year, new look...so, let's call 2023's message: MEMBER ADVOCACY. (Trust me, this isn't the last time you'll hear or read that phrase—you'll want to remember it!) All jokes aside, this is the time of year to start penciling out all the ways you can ENGAGE and ADVOCATE for our industry, starting with the 2023 SDBA State Legislative Day.

SDBA's Legislative Day is an annual event we host in Pierre about midway through the legislative session, and it's a great opportunity to dip your toes into the engagement/advocacy pool, so to speak. This year's event will be held on Wednesday, February 15 at the Ramkota Hotel & Conference Center in Pierre. It's a full day designed to stay up-to-date on both state and federal legislation which could affect the banking industry, a chance to meet and talk to our state legislators and constitutional officers, and take a vested interest in making sure our industry is heard. Friends, do not sleep on the SDBA's first major event of the year! James Nowak is our featured speaker from United Bankers' Bank out of Bloomington, Minn. James will walk us through what was, what is and what will be in 2023 and beyond. Jim will also take a deeper dive discussion with our Emerging Leaders about the impacts 2023 may have on our industry.

Liza Clark, Director of Government Relations and Economic Development, SD Board of Regents, will speak to our Emerging Leaders, as well, about what exactly goes into turning an idea into a law. And finally, the Honorable Kristi Noem, Governor of South Dakota, is also invited. Go to www.sdba.com to review the full agenda and register.

Looking to advocate one step further? Great! Coming up in March, the SDBA will return to Washington, D.C., for the annual ABA Washington Summit, March 20-23. The Washington Summit is the opportunity for you and your peers 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. Our collective voice is critical as we educate policymakers on the important role banks play in economic growth and job creation. Not only is registration FREE, but the ABA is once again offering two \$750 emerging leaders scholarships per state. Additionally, the SDBA will provide a \$500 stipend to one person per bank for anyone interested in attending. There are some restrictions, but if you're interested, please reach out to Halley Lee for details at hlee@sdba.com or **605.224.1653**.

Put plainly, in order for advocacy to influence change, we need our members to show up. Whether it's by attending our events, responding to Calls to Action, or communicating with lawmakers, the SDBA's best resource is our engaged members. A good way to keep a pulse on legislative ongoings is to subscribe to the Legislative Update, which will come via email weekly, usually on Friday. To subscribe or to confirm your subscription, contact Natalie Likness, SDBA's member services coordinator, at nlikness@sdba.com.

We'll call that a wrap for January, friends. This is an exciting time of year and you'll almost certainly be hearing from me in the coming weeks. Should you have any questions or concerns regarding legislation that comes up, never hesitate to contact me at kadam@sdba.com or **605.224.1653**. Many of my mornings will be spent at the Capitol sitting in on committee hearings, but I'm typically back in the office after lunchtime. Over and out... 🌈



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

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

605.220.4219 | dfranzen@sdba.com

Did You Know?

With a new year starting, it's easy to overlook some of the advantages of belonging to the South Dakota Bankers Benefit Plan. So, I just wanted to remind everyone about these additional valuable benefits we all can enjoy.

Dr. On Demand

We all know that it can be a challenge to schedule a doctor's office visit at a convenient time. For those of you in rural areas, it could require driving some distance as well. With Dr. On Demand, you can visit a doctor right on your smartphone, tablet, or computer right from your very own home.

Just download the app from **DoctorOnDemand.com** to get started. Have your Wellmark BCBS member ID ready and then create an account. It's that easy to get started. You can now connect face-to-face with a board-certified doctor on your schedule. So, if you feel you need treatment for things like the flu, sore throats, allergies, fevers, and headaches don't forget you have a convenient way to see a doctor without going to the doctor's office. All for a \$10 co-pay.

myWellmark App

This app from Wellmark BCBS provides you with mobile access to valuable information about your health insurance coverage.

Claims	Track the status of your claims. Obtain digital EOB's (Explanation of Benefits). Even get notifications when your EOB is ready to be viewed.
Coverage	Obtain personalized information on your health plan such as copays, deductibles, and out-of-pocket maximums.
Find Care	Find in-network health care providers, or the closest doctor or facility using GPS technology and even get a map with driving directions. Also, you'll have access to patient reviews and ratings for hospitals and doctors.
Find Costs	Use the cost estimator tool to find out how much you'll pay for common procedures and services
Well-Being Services	Look for Blue365 discounts, blogs, and whitepapers through WebMD.
View and Email	You'll have the ability to see and email your ID card right from your phone. Share information with your doctor or care facility by text or email and save to your favorites for future use. Even get health answers over the phone with one tap of the screen.

Blue365

Just by being a Wellmark member, you have access to Blue365. When you sign up, you get exclusive discounts for wellness products and services you use every day.

Register for Blue365 at **Wellmark.com/Blue365**. It's free and you can start saving right away. Browse the discounts and be the first to know about the latest deals to hit Blue365 through a weekly email sent right to your inbox. All you need to register is a valid email address and the first three characters of your Wellmark ID number.

- Save up to 20 percent on Reebok® shoes or 30 percent on Skechers®.
- Get access to a network of gyms near you for just \$29 per month or track your health with discounted wearables from FitBit®, Garmin® and Polar®.
- Get eyeglass frames and hearing aids at a discounted rate.
- Eat well for less with a free 3-month Jenny Craig® membership.
- Travel for less with an extra 10 percent off hotels through Hotels.com and 20 percent off Fairmont Hotels and Resorts.

Visit **Wellmark.com/Blue365** for a full list of deals and discounts available to you.

IDX Identity Theft

As a Wellmark BCBS member, you and your dependents have exclusive, free access to identity protection services called IDXTM Identity.

- Monitor your credit record.
- Keep track of your online activity 24 hours a day, seven days a week.
- Have access to complete identity recovery if fraudulent activity is found.

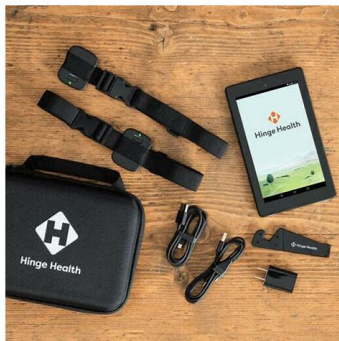
Register or sign in to myWellmark® at **myWellmark.com** to get started.

Be Well Line

Get connected with a real person who can help you with a variety of health-related concerns. Just call **844-84-BEWELL (239355)**.

Hinge Health

Beginning in 2023 the South Dakota Bankers Benefit Plan will be offering a new service for our members. Hinge Health is a digital physical therapy company providing physical therapy to members right in their own home remotely. Hinge provides the right care at the right time whether you need preventative, acute, chronic or pre/post-surgery care. They can work with your doctor to provide an integrated medical history combined with a personalized physical therapy care plan and coordination while delivering real time proactive monitoring.



Hinge is pioneering a new standard in advanced motion technology by offering both wearable sensors and computer vision technology to track movement during exercise therapy programs. They combine motion sensors and computer vision technology to deliver the most comprehensive uniquely enabling care.

Motion assessments. Objectively measure functional ability across strength, flexibility, balance, and endurance.

Expanded exercise tracking. The combination of computer vision and wearable sensors enables the widest range and measurement of full-body exercises.

Enhanced clinical care programs. Care for difficult-to-treat areas, such as the head, neck, and hands, by tracking 87 unique points on the body.

If you want to address musculoskeletal pain without drugs or surgery, Health Enso is an FDA-cleared wearable technology that delivers electrical impulses to provide effective pain relief to those suffering from musculoskeletal pain. The small wireless device is non-addictive and noninvasive and attaches to the skin with an adhesive pad, making it comfortable to wear during exercise therapy and daily activities restricted by pain.

Best of all, the equipment, access to the clinical care team and all the assistance you need is available to you at no cost right from the comfort of your own home!

Medicare Plan F Group Plan from Wellmark BCBS

The South Dakota Bankers Benefit Plan in association with Wellmark BCBS is making a Medicare Plan F supplement available for our plan members who are 65 or older and are retiring from full-time employment. The Plan F is no longer available in the open individual market however, it is still available for our members through Wellmark BCBS. There are two plans available, one with a traditional design and one high deductible plan. You must be eligible for Medicare and enrolled in Part A and B prior to submitting your application. If you are interested in this option, please contact your banks HR officer for further information. 📊



Todd Holzwarth

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GSBC to Award Scholarship to SDBA Member Banks

As a co-sponsor of the Graduate School of Banking at Colorado (GSBC), the South Dakota Bankers Association has partnered with GSBC to recognize community banks across South Dakota for their innovative approaches to serving their customers and communities with a new, nomination-based scholarship.

The scholarship is called the Bolder Banking Scholarship and is an extension of GSBC's Bolder Banking campaign launched in April 2022, which aims to highlight bold leaders in the community banking industry by sharing innovative information and ideas with fellow bankers.

The Bolder Banking Scholarship will afford the SDBA the opportunity to recognize and reward our member banks displaying innovative approaches to banking. GSBC will fund the scholarship for a rising star within the recipient bank to use toward tuition at GSBC's Annual School Session.

There is one of these bank-wide scholarships to give annually. To submit a Bolder Banking Scholarship nomination for your or another bank displaying innovative, out-of-the-box initiatives, complete the nomination form by February 15, 2023. The recipient bank will be decided on by March 1.

www.sdba.com/scholarships

Emerging Leader of the Month: Cody Byrum



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 Cody Byrum from Black Hills Community Bank in Spearfish.

First-Ever Job

Like a lot of youngsters, I did some amateur yard work. But my first "real" job was lifeguarding at the Young Center pool in Spearfish.

Emerging Leader Story

Prior to banking, I worked for a small firm that managed commercial real estate and investment portfolios. I've worked in state government too, in both the Governor's Office and GOED. I'm also a former member of the South Dakota Army National Guard - I enlisted first and then went through Officer Candidate School to get my commission. Throughout these different careers/jobs I've been in a few different leadership positions; however, I've gained the most from my experience working for some very talented and genuine leaders.

What He Most Likes About His Job

As Commercial Loan Officer I really enjoy when I'm able to help people support and grow their businesses. We're a community bank and most of our customers are local/area business owners. The way we approach lending is to build relationships and understand our customers. In many ways, it feels like we're business partners with our customers, as opposed to just having a transactional relationship. I really enjoy having this level of engagement with our customers as it makes me feel closer to my community.

I also appreciate my co-workers and the work environment they create. Our Spearfish branch is a smaller group (14 employees), but they're talented, hardworking, and fun. It's a great team that I'm proud to be a part of.

If He Could Have Any Job

I don't find myself having a lot of time to daydream about the perfect job. I've only been in banking for 5 years. It feels like I'm on a good path and have a few more years to go.

His Life's Passions

Being on the wrong side of 40 has helped me focus on the important stuff, and my passions are centered around my family. My wife, Rachel, is a Pharmacist for Monument Health. Our daughter, Naomi, is five and our son, Connor, is three. They're a lot of fun and keep us very busy. We're also fortunate to live near our parents, so our kids get a lot of great grandparenting.

How He Unwinds

I like outdoor activities and love the Black Hills. Hiking and camping are a couple of my favorite activities.

Little Known Facts About Him

Bruce Byrum is my dad. He's had over 40-years of active banking experience (including SDBA Board Chair in 2012). In retirement he still serves on the BHCB Board of Directors and is a Member Relations Consultant for the American Bankers Association. I was just getting into banking as he was retiring, so he still owes me some more banking mentorship, but he's always been a great example for me to follow, no matter what career I've been pursuing. 📊



Left: Black Hills Community Bank team in Spearfish

Below: The Byrum family



Mt. Ghar Summit, Afghanistan



KNOW AN EMERGING LEADER?

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

SDBA Requests 'Banks Make a Difference' Survey Participation

The SDBA is calling on all member banks to participate in its annual South Dakota Banks Make a Difference Survey. Each January, the SDBA emails all member banks the online annual survey. The results provide a glimpse into how banks work every day to help South Dakotans grow and prosper.

The Association requests that banks supply basic data for calendar year 2022, or for the most recent 12-month period for which the bank has data available. The SDBA will present the results at its State Legislative Day on Feb. 15, 2023, in Pierre.

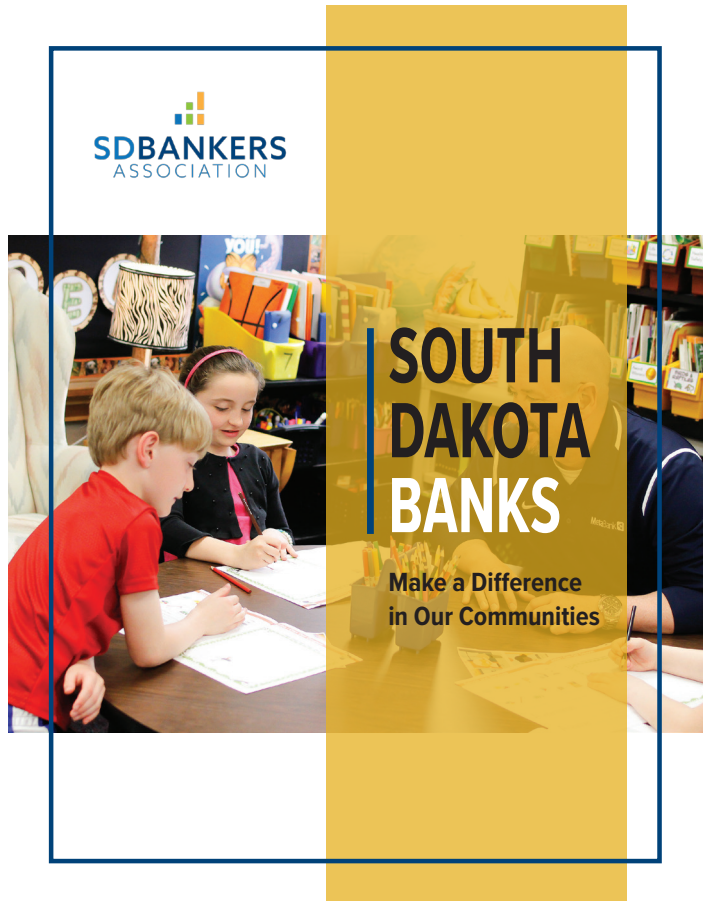
The names of all banks that participate in the survey will be listed in the survey piece. All individual information will be kept confidential as to the amounts disclosed in any of the categories.

The SDBA is also requesting short narratives and photos of banks' community service projects. If your bank has a community service project from this past year, please submit a short narrative describing the project and email photos to the SDBA at events@sdba.com.

The survey link was emailed to all member bank CEOs and those who helped to completed the survey last year. If your bank did not receive the survey link, contact the SDBA at events@sdba.com.

Last year, responses were compiled from 35 SDBA member banks. The results of last year's survey can be viewed at www.sdba.com/sd-banks-make-a-difference.

If you have any questions on the project, contact Haley Juhnke at hjuhnke@sdba.com or **605.224.1653**.



2023 SD Bank Directory Available

The SDBA's 2023 South Dakota Bank Directories are now available.

The directory provides detailed information on all South Dakota banks, including addresses, telephone numbers, important contact names and additional pertinent information. The directory also contains information on the SDBA, banking associations, regulatory agencies, endorsed vendors, associate members and South Dakota officials.

All SDBA member banks and branches receive one complimentary directory. Associate members will receive a complimentary directory when they pay their 2023 membership dues.

Additional copies are available for purchase. The member cost is \$35 plus tax for a single copy, or \$30 each plus tax for multiple copies. The non-member cost is \$50 plus tax for a single copy, or \$45 each plus tax for multiple copies. Orders can be placed online at www.sdba.com/bank-directory. If you have any questions, contact Haley Juhnke at hjuhnke@sdba.com or **605.224.1653**.

Any inaccuracies in the 2023 directory should be brought to the attention of the SDBA, and corrections will be made in the next edition. Banks will also receive a survey in the fall requesting current information.



2023 Holiday Signs Available for Member Banks

The SDBA offers holiday signs that banks can print and display to notify customers when the bank will be closed for standard holidays.

The signs are set up to be printed on 8.5" x 11" paper and are provided as a high-resolution pdf file. Banks can print the signs and use them how they see fit.

Find the holiday signs at www.sdba.com/holiday-signs.



SDBA Engages in '23 Legislative Session

The 2023 South Dakota Legislature opened on Tuesday, Jan. 10, in Pierre and will consist of a 38-day session. The main run of the session ends on March 9, with March 27 reserved for consideration of gubernatorial vetoes. For the full legislative schedule, listing of bills, committee schedules and legislators' contact information, visit the South Dakota Legislative Research Council's website at www.sdlegislature.gov.

The SDBA Board of Directors and Legislative Committee met on Dec. 8, 2022, in Fort Pierre where SDBA President Karl Adam and SDBA Legal Counsel Brett Koenecke shared information on potential legislative issues for the 2023 session.

Bankers can stay current on pertinent legislative issues by reading or listening to a podcast of the SDBA's weekly Legislative Update and reading the Legislative Bill Watch. Publications are posted at www.sdba.com/lobbying on Fridays during session. To request an email notification when the publications are posted online, contact Natalie Likness at nlikness@sdba.com or **605.224.1653**.

SDBA Legislative Committee

- Chair Dillon Kjerstad, First National Bank in Philip, Philip
- Marlyn Benavente, Dacotah Bank, Rapid City
- Jody Bender, U.S. Bank, Rapid City
- Julie Benedict, Security First Bank, Rapid City
- Leah Brink, BankStar Financial, Brookings
- Todd Christoffer, First National Bank, Pierre
- Ryan Corcoran, Citibank NA, Sioux Falls
- Jeff Davis, Bryant State Bank, Bryant
- Scott Fiegen, Pathward, Sioux Falls
- Donald Greiner, First Bank & Trust, Brookings
- Josh Hogue, Reliabank Dakota, Watertown
- Melissa Hood, Black Hills Community Bank NA, Rapid City
- Josh Horak, Pioneer Bank & Trust, Spearfish
- Jeremy Hoven, Black Hills Community Bank NA, Spearfish
- Michael Hudson, First National Bank, Pierre
- Shelly Jones, Wells Fargo Bank NA, Sioux Falls
- Jeremy Keizer, Reliabank Dakota, Sioux Falls
- Kelsea Kenzy Sutton, First Fidelity Bank, Burke
- Tanner Kost, First National Bank, Pierre
- Brody Maier, BankWest, Pierre
- Joe Miller, The First National Bank in Sioux Falls, Sioux Falls
- Kevin Moe, FNBO, Yankton
- Tony Nour, First PREMIER Bank, Sioux Falls
- Mike Owens, Sunrise Bank Dakota, Onida
- Diana Pfister, Dacotah Bank, Aberdeen
- Dave Rozenboom, First PREMIER Bank, Sioux Falls
- Dina Ryan, Citigroup Management Corp, Washington, DC
- Grant Seaman, BankNorth, Warner
- Matthew Smith, Dacotah Bank, Sioux Falls
- Jennifer Spall, JPMorgan Chase Bank, NA, Seattle, WA
- Jason Stone, First Interstate Bank, Chamberlain
- Kevin Tetzlaff, First Bank & Trust, Brookings

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SOUTH DAKOTA HOUSING

Huronite
1-2-34

Federal Insurance On Bank Deposits Goes Into Effect

**All Huron Banks Are Members
Of Protective Fund; Deposits
Up To \$2,500 Now Secured By
Government.**

WASHINGTON, Jan. 2.—(AP)—A blanket of federal insurance for all bank deposits up to \$2,500 today was proclaimed in effect for all except three per cent of the nation's bank depositors, drawing word from President Roosevelt that this should result in "renewed faith."

Walter J. Cummings, chairman of the federal deposit insurance corporation, told the president that only one per cent or 141 of the banks applying were found ineligible.

In all, 13,423 banks were insured. Extending until July 1, 1934, in its present form, the insurance will then be increased to cover in full deposits of up to \$10,000, with partial insurance for much larger accounts. All national banks and members of the federal reserve system automatically come under the insurance, but state banks were required to meet strict standards. The RFC advanced many millions to these institutions to aid the meeting of requirements.

Of Great Value

Reporting the insurance corporation has \$327,000,000 of available funds through subscriptions by the government and the federal reserve banks and through assessments, Cummings said he felt the move would be "of incalculable value in restoring public confidence" and the expansion of credit.

Replying to his report, Mr. Roosevelt congratulated Cummings upon accomplishing in a few months "with complete success a gigantic task which the pessimists said could not possibly be done before Jan. 1."

No Excuse For Hoarding

Praising the inauguration of the insurance, Senator Vandenberg, Michigan republican, author of the plan, said today it provided safety for savings, and removed "any remote excuse for hoarding."

Vandenberg said the federal deposit insurance corporation and the reconstruction finance corporation had "done a superb piece of work" inaugurating the plan.

Not To Be Listed

Banks participating in the federal deposit insurance fund will not be listed publicly by the corporation.

Walter J. Cummings, chairman of the deposit corporation, announced this ruling.

Banks which are members of the fund, however, may advertise this fact.

Deposits in all three Huron banks today were insured by the new government insurance which went into effect with the start of the new year.

No. 1126

Federal Deposit Insurance Corporation

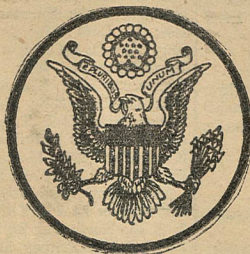
Washington, D. C.

EFFECTIVE JANUARY 1, 1934.

WHEREAS, by satisfactory evidence presented to the Federal Deposit Insurance Corporation, it has been made to appear that Farmers & Merchants Bank, Huron, in the state of South Dakota, is a member bank of the Federal Reserve System, entitled to become a member of the Temporary Federal Deposit Insurance Fund and to the insuring of its deposits as provided by law from the date hereof until July 1st, 1934.

Now, therefore, I, Walter J. Cummings, Chairman of the Board of Directors, do hereby certify that Farmers & Merchants Bank, Huron, in the state of South Dakota, is a duly qualified member of the Temporary Federal Deposit Insurance Fund.

In testimony whereof witness my signature.



Walter J. Cummings

Chairman of the Board of Directors of the
Federal Deposit Insurance Corporation

ATTEST:

Walter J. Owens,
Secretary

SEAL
FEDERAL DEPOSIT INSURANCE CORPORATION.

bankers in action.....

Reliabank Spreads Cheer with Sioux Falls Cares

Reliabank is well-known for their commitment to serving the community. In fact, Service to Community through volunteerism, community donations and charitable giving is one of the five Core Values that builds the community bank's success. When the opportunity was introduced to employees to volunteer for the Sioux Falls Cares program again last December, over 10 employees signed up immediately.

Although there are opportunities to volunteer and support Sioux Falls Cares all year round, the greatest volunteer need is for drivers around the holiday season. Several Reliabankers spent half a day packaging everything from grocery items to toys to prepare for the drivers that take part in the two-night delivery event. The remaining volunteers chose a slotted evening time to drive through the Expo Building at the Fairgrounds to load up their trunks with goods for a family in need. The instructions are simple, volunteers



are given the address to deliver to and are to communicate with the team at Sioux Falls Cares when delivery is complete.

Some of the highlights of volunteering included meeting and collaborating with other members of the community, team building with coworkers, and witnessing the joy and excitement these boxes of food and gifts given to the families in need. One Reliabanker commented, "... being part of that delivery was very fulfilling to me. It really hit me when I saw all the kids and the mom who were so happy and thankful for the gifts. Made me tear up with heavy tears. I'm so glad I took part in that. So very rewarding!"

Sioux Falls Cares has been serving families for over 30 years. What started as a group of seven people getting together to spread Christmas cheer to 10 families has grown into a project that helps more than 600 families each year! Reliabankers look forward to volunteering and making deliveries again next year. 🎁



IMPACTING YOUR COMMUNITY?

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

UPCOMING EVENTS

SDBA's State Legislative Day

February 15, 2023 | Pierre

The SDBA State Legislative Day will be held on Feb. 15, 2023, in Pierre. This event is your opportunity to stay up-to-date on both state and federal legislation which could affect the banking industry, visit with state legislators and constitutional officers, and make sure our industry is heard.

The day will include an SDBA Legislative Committee meeting, lunch, SDBA update, featured speaker James Nowak, Gov. Kristi Noem (invited), the chance to visit with state legislators at the State Capitol, and an evening reception with state legislators and constitutional officers.

The day will also include special sessions specifically designed for emerging industry leaders.


Find more information at sdba.com/events. 

ABA Washington Summit

March 20-23, 2023 | Washington, D.C.

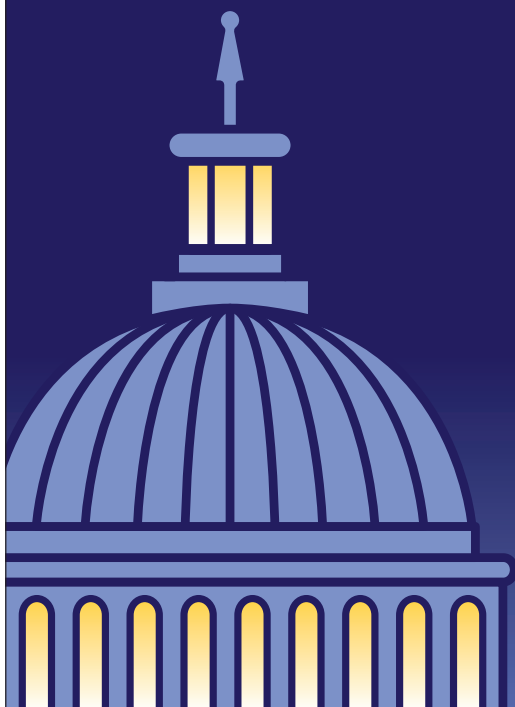
The Washington Summit is the opportunity for you and your peers to advocate for the changes America's banks need to better serve their customers, form and build relationships with lawmakers and unite our industry's voice on Capitol Hill. Our collective voice is critical as we educate policymakers on the important role banks play in economic growth and job creation.

The SDBA is currently planning to attend the Summit and would like to invite you to participate as well. The Summit will be held both in person and virtually. Registration is free. Join us as we hear from top-notch speakers, connect with our congressional delegation and dine with our friends at the NDBA. You won't want to miss this opportunity to engage on multiple levels.

Registration is now open. Find more information at www.aba.com/training-events/conferences/washington-summit 

ANTICIPATING AN EVENT?

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



WASHINGTON SUMMIT

March 20-22, 2023

Washington DC & Virtual

Get ahead of what's to come in the new Congress with ABA's Washington Summit. Don't miss this opportunity to make your voice heard about the major issues facing your bank, your customers, and your communities.

Registration is FREE for bankers.

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.

Bankers in Action

You've faced a global pandemic. Workforce has been an issue for the banking industry. Interest rates have been a challenge. But you've persevered. You've rallied. You've overcome. And through it all, you have been there for your communities. You have continued to volunteer. To donate valuable time and resources to a variety of charitable causes and organizations. To stand tall as a cornerstone of your community.

We at the SDBA and NDBA are proud of your reinvestment and commitment to keeping your community's pulse thriving, so we want to give you the opportunity to showcase how your organization has helped your community in 2022.

As part of the 2023 SDBA/NDBA Annual Convention programming, we will be showcasing six banks that have found creative ways to meet the needs of their communities and help transform lives. The six selected organizations will have five minutes on the convention agenda to showcase their unique and innovative project, with the ultimate goal to inspire their colleagues as we all work to answer the question, "Where to Next?"

If you are interested in learning more about this opportunity, please reach out to us at events@sdba.com. We would love to learn more about your programs and projects that are benefiting both your organization and your local community.

Mark your calendars now! We can't wait to see you in Sioux Falls, June 4-6 to find out, "Where to Next?" 🌈



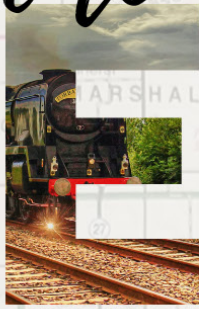
Which special projects does your team need to tackle to have all your 2023 submissions ready for exams?

Scan the QR code for R/A's capabilities.



The community bank compliance partner.
That's Review Alliance.
Explore how R/A can help - Talk with our team at info@bankersalliance.org or (833) 683-0701.

Where to



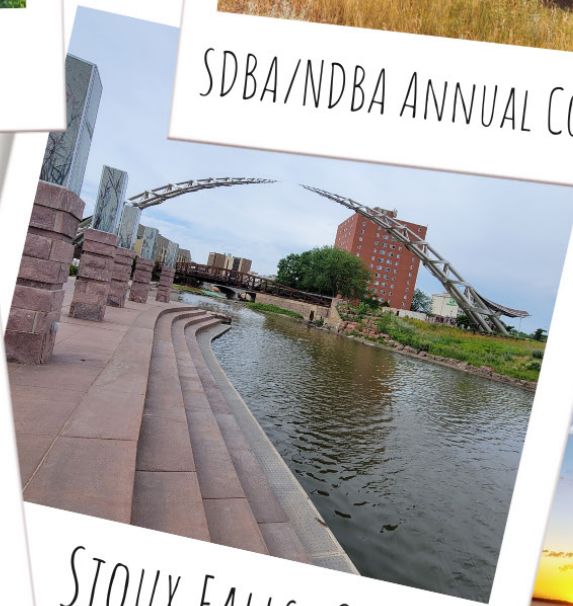
2023



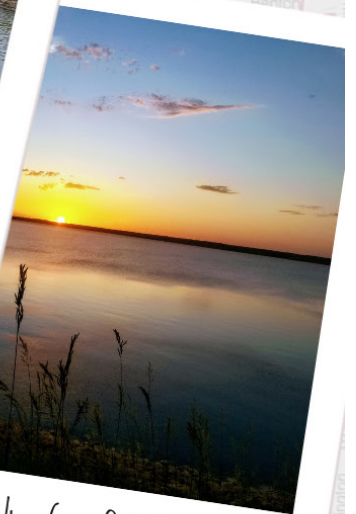
SDBA/NDBA ANNUAL CONVENTION



SIOUX FALLS CONVENTION CENTER



SIOUX FALLS, SD



JUNE 4-6, 2023

SAVE THE DATE



washington update.....

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

Beating Back a Bad Idea: How Bankers United to Play Defense Against Durbin Expansion

There's a saying that "everything old is new again," and that's certainly an adage you can bank on in Washington, D.C.—especially when it comes to poor public policy proposals.

A textbook example of this unfolded during the 117th Congress, when our industry found itself once again facing a bad idea that we thought had been soundly defeated: placing restrictive routing mandates on credit cards, like those imposed on debit cards by the Durbin Amendment over a decade ago. The idea came in the form of a bipartisan bill—the so-called Credit Card Competition Act—introduced in the Senate by Sens. Dick Durbin (D-Ill) and Roger Marshall (R-Kan.) and in the House by Reps. Peter Welch (D-Vt.) and Lance Gooden (R-Texas).

Bankers know all too well that the 2010 Durbin Amendment had disastrous consequences for banks and their customers: it increased the costs of checking accounts and debit cards and ultimately led to the elimination of popular debit card rewards programs. The Durbin Amendment's most damaging provisions apply to banks of all sizes, causing a nearly 25% cut in the per-transaction debit card revenue earned by banks with under \$10 billion in assets. At the same time, it helped line the pockets of large retailers who talked a big game about passing savings on to consumers—but 10 years' worth of data tells us that simply isn't what happened. In fact, the Federal Reserve published a study finding that only 1% of merchants lowered prices for consumers since the Durbin price controls took effect.

What's more, the Credit Card Competition Act also goes several steps further than the Durbin amendment—not only would it require banks to add a second network to their customers' cards, but it would limit them to options set by the Fed, unlike the Durbin Amendment, which allowed banks to choose between any two unaffiliated networks. The Credit Card Competition Act also requires banks to accept virtually any kind of transaction—functionally requiring them to onboard potentially many more than two networks, even networks that don't meet basic data security standards.

Given the potentially catastrophic effect the bill could have on community banks and bank customers—

while providing no tangible cost savings or benefits for consumers—the industry sprang into action to set the record straight.

Immediately following the bill's introduction, ABA led a coalition of eight national financial services trade groups in issuing a statement of strong opposition to the bill. We then followed this up with numerous letters, op-eds, grassroots calls to action and co-branded ads with the Texas and Kansas bankers associations that ran in their respective districts. The efforts were amplified by an op-ed from the Florida Bankers Association and a creative "Don't Let Congress Steal Your Credit Card Rewards!" social media campaign from the Missouri Bankers Association. In early December, we then expanded that effort into an all-out media blitz to stave off any last-minute efforts to attach the bill to a must-pass piece of year-end legislation.

Every step of the way, our efforts at the national level were complemented by robust advocacy efforts by our partners at the state bankers associations, who stepped up to make calls, attend Washington fly-ins, pen letters and columns, and even appear on national TV to address our concerns about the bill. Together, we blanketed Capitol Hill with a succinct, united message: the Credit Card Competition Act is terrible public policy that should not be enacted.

Our combined efforts proved the hollowness of this bill—it failed to attract a single cosponsor beyond the initial two in both the House and Senate or gain enough support to advance as a standalone measure and was successfully blocked from any other bills moving through Congress as the lame-duck session came to a close.

This win underscores the tremendous value of our state association alliance and demonstrates the power that our industry can have when we unite behind one message. It's also an important reminder about vigilance.

We can't say for certain whether and how these bad ideas will rear their heads again in Congresses to come. But what we *can* say is that if they do, our industry will be ready to respond. 📊

South Dakota Banks Make 'Best Banks to Work for 2022' List



It can take more than just top-notch pay to recruit and retain talent.

Employees are also looking for an opportunity for career advancement, a welcoming workplace environment and strong leadership. These themes are explored in American Banker's 10th annual Best Banks to Work For.

Like last year, 90 institutions made the 2022 list. And like last year, Oakworth Capital Bank in Birmingham, Alabama, was ranked as the Best Bank to Work For. The \$1.1 billion-asset bank is led by Scott Reed, who says that establishing "genuine trust" with staff members is a key component to being a successful leader.

Greater Community Bank in Rome, Georgia, is the smallest bank in terms of employee headcount to make the list, with just 54 staff members, while SouthState in Winterhaven, Florida, has the most employees with a workforce of more than 5,300.

Honorees are selected through two different surveys managed by the Best Companies Group. The first one measures employee satisfaction in eight different categories, including communication, happiness with role and relationship with supervisor. Overall, the average score of positive responses for the banks that made the list was 91%, compared with 83% for the institutions that didn't make the cut.

The second survey examines the policies and employee benefits of each institution. This gives banks the chance to highlight some of the unique and popular perks they offer staff members.

Additionally, American Banker asked an executive at each institution to answer questions about who has been an important mentor to them, leadership lessons they've learned over the years, big predictions for 2023 and more.

To see all 90 banks that earned a spot in the Best Banks ranking and get insight into their hiring and retention strategies, visit www.americanbanker.com/list/best-banks-to-work-for.

Local banks making the list were First PREMIER Bank in Sioux Falls at 60, Dacotah Bank in Aberdeen at 22, and Bell Bank in Fargo at 3.



First PREMIER employees enjoy an outdoor concert featuring Zac Brown Band, Fall Out Boy and Gabby Barrett.



First PREMIER Bank - Ranked 60

Sioux Falls, South Dakota
Assets: \$3.5 billion
CEO: Dana Dykhouse
No. of employees: 384

First PREMIER Bank CEO Dana Dykhouse's biggest piece of advice for communication is to be available.

"Always let staff members know you are asking for their input, suggestions and ideas," he said. "And [we] regularly share our strategic plans, opportunities and challenges with the entire staff. We are one team!"



Dacotah employees in Watertown, South Dakota, host their annual holiday bake sale with all proceeds going to Toys for Tots, a program run by the U.S. Marine Corps to provide toys to children in need.



Here for you.™

Dacotah Bank - Ranked 22

Aberdeen, South Dakota
Assets: \$3.6 billion
President and CEO: Robert Fouberg
No. of employees: 587

Creating a great workplace culture is the best way to retain and recruit employees, said Robert Foubert, president and CEO of Dacotah Bank. This includes providing development opportunities for staff members. The bank offers continuing education through a variety of options, such as participating in online learning programs and attending conferences and webinars. It has also revamped its employee performance review process to ensure employees and supervisors are on the same page regarding expectations, and to encourage communication.

"Whether we empower employees to make the best decision with respect to a customer, the extent to which we offer developmental opportunities to employees, whether we treat employees as equals in conversations about their employment and whether and to what extent we engage in the vitality of the communities in which we live and work all contributes to a welcoming and supportive environment in which employees can discover their talents and best contribute to the success of the company," Foubert said.



Bell Bank employees donate their time by packing "Matter Boxes" to help feed the hungry.



Bell Bank - Ranked 3

Fargo, North Dakota

Assets: \$11 billion

President and CEO: Michael Solberg

No. of employees: 1,096

Next year banks will get a chance to slow down, become leaner and bolster their focus for when the economy returns to normal, said Michael Solberg, president and CEO of Bell Bank.

"I think 2023 will see a much more measured pace for an industry that's really been running at breakneck speed since 2019," Solberg added. "Especially in this economic environment, I expect the pace of change and all the growth the banking industry has experienced will noticeably slow. We've seen it already in the second half of 2022." 📊



Reliabank Announces Zach Bauer as New Marketing Director



Zach Bauer

Zach Bauer is the Director of Marketing for Reliabank.

Before being promoted to Director of Marketing in December 2022, Zach was Reliabank's digital marketing strategist, and graphic designer. He was responsible for developing creative campaigns, and marketing strategies for all of Reliabank's 10 locations across eastern South Dakota.

Zach was added to the team

in January of 2020 to help develop a comprehensive and creative marketing presence in Sioux Falls and surrounding areas. Zach has also played a key role in the development and strategic partnership with professional football player C.J. Ham. Zach and Reliabank have been able to harness C.J.'s local and national influence to connect with customers and the bank's passion and core values for the community.

Prior to joining Reliabank, Zach was the Design Director for 5J Design in Sioux Falls. Zach worked with the team at 5J to bring website design and marketing strategies for small businesses.

Along with marketing and designing, Zach is also a pastor for a local church in Sioux Falls called Red Door Church. Red Door was launched and started by Zach and his wife Sarah along with their three kids in 2012. Zach has been involved with many local non-profits and local community initiatives over his 10 years in Sioux Falls. Zach currently serves on the Habitat for Humanity Fund Development Board, and Vice President of the Simba Educational board.

Zach has more than 18+ years of marketing and graphic design experience. Before Zach and his family moved to Sioux Falls, they lived in Montana where they both were born and raised.

Reliabank is a family-owned comprehensive financial institution serving our immediate South Dakota area, defined as the I-29 Corridor. Our competitive advantage centers around two principles: profitability in a competitive market and our community bank mantra of "making things better" for our customers. Our competitive advantage is that we offer "big bank products with hometown service." This focus demands an eye to the future and a respect for the past. Reliabank has 10 locations and offers a range of banking, insurance and wealth management services. 📊



Larry Ness Retires as CEO of First Dakota



Larry Ness

Larry Ness, CEO and Board Chairman of First Dakota National Bank, is retiring as CEO on December 30, 2022. Ness came to First Dakota in August 1983. At the time, First Dakota was a struggling bank that was expected to fail. Under his leadership, the bank rebounded and has enjoyed nearly four decades of growth and success. In 1983, First Dakota had one location and \$42 million in

assets. They have 17 locations in 12 South Dakota cities with \$2.7 billion in assets today.

Ness was born and raised in South Dakota. He received a Bachelor of Science degree in Economics from South Dakota State University in Brookings in 1969. While in college, he joined the South Dakota National Guard and retired as a major in the U.S. Army Reserves after completing 24 years. Ness was a National Bank Examiner, Vice President and Loan Officer at Mitchell National Bank, and Executive Vice President of First National Bank of Volga before coming to First Dakota.

Ness has had a successful and fulfilling banking career of more than 50 years. Along the way, he abundantly shared his time, talent, and resources in Yankton, the surrounding communities, and the state of South Dakota. He was inducted into the South Dakota Hall of Fame in 2012, and he and his wife, Diane, were named Yankton Citizens of the Year in 2016.



Rob Stephenson

"Larry has had an incredible impact not only on First Dakota and its employees but on so many others in Yankton and the State of South Dakota," said Rob Stephenson, Bank President who will succeed Ness as CEO on January 1. "He's obviously been a great businessman and community member, but also a tremendous advocate for so many organizations and causes

across the state." Ness was also a leader in the banking industry, serving in leadership positions with the South Dakota Bankers Association, American Bankers Association, and other banking organizations.

Ness will continue as Chairman of the Board, a position he has held since 1996. Other Board Members are Walter O. Carlson, Cathy Clark, Dan Eisenbraun, Denny Everson, Denis Fokken, Aaron Ness, Michael Ness, Rob Ness, David Olson, and Rob Stephenson.

Stephenson joined First Dakota in 1996 after several years as a bank examiner with the Federal Deposit Insurance Corporation. Stephenson has a Bachelor's degree in Business Administration from Creighton University in Omaha, Nebraska, and completed the Graduate School of Banking in Boulder, Colorado.

"Rob is a great choice for CEO. He and the executive management team has already been leading First Dakota in so many ways," stated Ness.

First Dakota became the first fully chartered bank in the Dakota Territory when it opened its doors in 1872. The organization has sought to support local dreams and communities with dependable banking. Today, First Dakota has grown to a network of 17 full-service locations and four loan production offices. They deliver a complete array of banking, wealth & trust, and investment services to individuals, businesses, and Ag customers.



First National Bank Receives SBA South Dakota's Leadership in Lending Award for 2022

The U.S. Small Business Administration South Dakota District Office has honored First National Bank with its Leadership in Lending award for the bank's commitment to small businesses in the fiscal year ending September 30, 2022. First National Bank made 12 7(a) loans for \$2.8 million. These loans supported 86 jobs across a variety of industries including agriculture, forestry, fishing and hunting, manufacturing, and mining.

"Our bank is dedicated to helping small businesses in South Dakota succeed and we are proud to receive this recognition from SBA South Dakota," said First National Bank President and CEO, Craig Davis. "Through their loan program, we've been able to secure the necessary capital to assist these businesses which in turn strengthens our communities and local economy."



SBA South Dakota officials presented the Leadership in Lending Award to First National Bank President and CEO, Craig Davis (center).

DACOTAH BANK

Here for you.™

Dacotah Bank Celebrates the Graduation of the Third Class of The Academy

Robert Fouberg, president and CEO, and members of management are excited to announce the graduation of the third class of The Academy. The Academy was developed to prepare individuals for future leadership roles in conjunction with succession planning.

Through a partnership with talent management and MDA Leadership, a leadership consulting firm from Minneapolis, Minnesota, the participants completed their journey through individual development, leadership skill-building, teamwork and Action Learning Projects. The Action Learning Projects were drawn from Dacotah Bank's strategic planning efforts and three teams of seven participants developed viable solutions. The teams presented the projects to management on October 26 and thereafter received graduation certificates.

Fouberg stated, "I am very proud of each of the Academy graduates, Dacotah Bank's future leaders. The time invested by the participants, their executive sponsors and the talent management team will provide financial and performance rewards long into the future. The results of their project work and the discovery of new ideas have already reaffirmed that Dacotah Bank is an employer of choice and dedicated to remaining independent and viable in the Dacotah Territory."



Please join us in congratulating the following participants! Alex Grieben, VP of Risk Management, Aberdeen; Alex King, VP of Trust and Wealth Management, Aberdeen; Brandon Herr, Market President, Clark; Brandon Spanier, Market President, Faulkton; Bryan Phillips, Director of Information Security, Aberdeen; Chad Jager, Market President, Mobridge; Curry Kuehl, Director of Credit Administration, Aberdeen; Dave Mouw, Business Development Banker, Sioux Falls; Elliot Gall, VP of Card Services, Aberdeen; Galen Van Otterloo, Senior Business Banker, Sioux Falls; Jordan Eggstein, Regional Retail Manager, Sioux Falls; Kim Bowman, Director of

Talent Management, Aberdeen; Kristie Martin, Market President, Aberdeen; Lloyd Sanderson, Service Center Manager, Aberdeen; MeChelle Lang, SR VP of Mortgage Banking; Nate Zerface, SR Ag Banker, Valley City; Rachel Deutsch, Director of Project Management; Seth Skogen, Market President, Hettinger; Teddi Dalton, Director of Data Management, Aberdeen; Travis Ellison, Market President, Dickinson; Tyler Wenbourne, Business Banker, Aberdeen. 🌈



BankWest Named Apex Award Winner For Superior Employee Training



2023 WINNER

For the third year in a row, BankWest was named an APEX award winner for the company's excellence in employer-sponsored training and development programs. Training Magazine, a business publication for Learning and Development professionals, recently announced the winners of the Training APEX Awards.

"The passion for learning and development burns brightly in the 2023 Training APEX Awards organizations," explains Training Editor/Publisher Lorri Freifeld. "We salute these best-in-class organizations for their ability to consistently and agilely deliver stellar training in an ever-changing world while providing a culture that allows their people to grow and thrive at work."

The APEX Awards ranking is based on myriad benchmarking statistics and a range of qualitative and quantitative factors, including: total training budget, percentage of payroll, scope of training programs provided, detailed formal and informal training programs, training linked to business goals, and business outcomes resulting from training.

"Part of BankWest's mission is to provide an environment in which our employees can achieve career and personal success," explains Becky Burke, Vice President of Learning & Strategic Development for BankWest. "We believe one of the first steps to reach that goal is providing our employees with the time, tools and training to deliver the highest level of customer care. It's an honor to have our organization recognized at a national level for our commitment to employee development." 🌈

HAVE AN ANNOUNCEMENT?

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

classifieds.....

Housing Development Officer, South Dakota Housing Development Authority, Pierre, S.D.

DESCRIPTION: Primarily responsible for the administration of federal financing programs for the development of affordable housing in South Dakota. Successful candidate will conduct research; analyze applications for need, desirability, program requirements and financial feasibility; assist in preparing legal documentation and program allocation plans; and market the programs to potential development sponsors.

QUALIFICATIONS: Successful candidate must possess innovative financial, analytical, and negotiating skills; an assertive attitude towards relationship building; experience working with a variety of partners; and the ability to interpret federal and state regulations and communicate concisely, both orally and in writing. Knowledge of real estate mortgage lending is required with an emphasis in underwriting single and multifamily development in the affordable housing industry. Ideal candidate must have a bachelor's degree in finance, accounting, business, real estate, or a related field and/or a combination of related education and experience

which provides the requisite knowledge, skills, and abilities. Strong PC skills are required, including database and spreadsheets. Individual should be a self-starter with a high degree of initiative and the ability to work independently and in teams. **LOCATION:** Pierre, SD (limited in-state and out-of-state travel). **Starting WAGE:** Negotiable, minimum starting pay \$25.07 per hour. **BENEFITS:** SDHDA pays 100 percent of employees health, dental and vision insurance plus a percentage of family coverage. Option for employer contributed Health Savings Account. Additionally, paid family leave, eleven paid holidays, and accrual of 15 vacation and 14 sick days annually. Participation in state retirement plan with SDHDA matching 6% and option to contribute to supplemental retirement. **CLOSING DATE:** Tuesday, January 31st at 5:00 PM CT. Apply in writing with cover letter and resume to: Chas Olson, Director of Rental Housing Development, South Dakota Housing Development Authority, PO Box 1237, Pierre, SD 57501-1237; or email to Chas@sdhda.org. Veterans' Preference Eligible. Equal Opportunity Employer. ■

HAVE A JOB OPENING?

Post your classified ad in SDBANKER Magazine and at sdba.com. The fee is \$50 per ad (200 word limit) for SDBA members or \$100 per ad (200 word limit) for non-members. To place an ad, visit www.sdba.com/classifieds.

NEW YEAR *New Deal*

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EXPAND YOUR ORGANIZATION, AND FOSTER TALENT TODAY!**

OFFER ONLY VALID ON JOB POSTING PACKAGES.



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Special ends March 31, 2023

Events/Webinars/Schools

SDBA EVENTS

ABA Conference for Community Bankers

February 12, 2023 | Washington, D.C.

SDBA State Legislative Day

February 15, 2023 | Pierre

Breaking into Banking 101: Fundamentals of Commercial Banking

February 23, 2023 | Virtual

ABA Washington Summit

March 20-23, 2023 | Washington, D.C.

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 | Pierre

WEBINARS

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

Reg E Error Resolution: Top Mistakes to Avoid

January 19, 2023

Compliance Management

January 19, 2023

Call Report Preparation Live Streaming - 2 Day Series

January 23, 2023

The Triple Play of Supervisor Communication: O3s - Feedback - Coaching

January 23, 2023

Escrows

January 24, 2023

Overdraft Hot Spots - When Will We Ever Learn?

January 24, 2023

The UCC for Lenders

January 25, 2023

Excel Explained: VLOOKUP, INDEX/MATCH, and Beyond

January 25, 2023

Hiring for the Right Fit

January 25, 2023

Health Savings Accounts - Annual Review and Potential Pitfalls

January 26, 2023

Creating the Right ERM Program for Your Community Bank

January 26, 2023

CRE Appraisals: Regulations and the Review Process

January 30, 2023

Basic Real Estate Loan Documentation

January 31, 2023

State of HMDA in 2023

January 31, 2023

New Accounts Study Part 3: When Your Customer Dies - Estates and Small Estate Affidavits

January 31, 2023

Marketing in 2023: Digital and Social Media Compliance Considerations

February 1, 2023

Excel Explained: Creating Interactive Spreadsheets

February 1, 2023

Advanced TRID Compliance

February 2, 2023

CRE Appraisals: Components, Approaches to Value & Cap Rates

February 2, 2023

The Four Cs of Exceptional Supervision

February 6, 2023

Reporting Loan Activities and Loan Schedules in the Call Report - 2 Part Series

February 7, 2023

New Accounts Study Part 4: Working through the Maze of Business and Nonprofit Accounts

February 7, 2023

2023 Deposit Regulatory Update and Review Seminar OnDemand with Live Streaming

February 8, 2023

Construction Loans: Nailing the Details

February 8, 2023

2023 BSA Officer and Staff Annual Update and Review Seminar OnDemand with Live Streaming

February 9, 2023

Bi-Monthly Compliance Briefing - 6 Part Series (2023)

February 9, 2023

Bi-Monthly Compliance Briefing - February

February 9, 2023

IRA Annual Reporting Requirements to the IRS

February 10, 2023

SCHOOLS

GSB HR Management School

March 27-31, 2023 | Madison, Wis.

GSB Digital Banking School

April 3-27, 2023 | Virtual

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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