

– 2009 Special Section –

SDBA Associate Members



www.sdba.com



SDBA Associate Members



We would like to recognize a vital segment of the South Dakota Bankers Association – our associate members. Associate members are board-approved organizations that provide significant and ongoing services to the South Dakota banking industry. The SDBA appreciates the assistance and support it receives from its associate members. We encourage member banks to utilize the products and services offered by these companies who support the SDBA through associate membership, sponsorships and participation in various events.

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◆ Accounting & Auditing

Custom Consulting

1001 W Golden Eagle Street, Sioux Falls, SD 57108-4839

- Gale Wray (customg@sio.midco.net) ☎ 605/334-2324
- Tiffany Mellick (customtm@sio.midco.net) ☎ 605/940-4241

Custom Consulting offers internal auditing services and management consulting (compliance, operational and information technology) on a per-hour, contracted basis. We offer a practical, affordable way to establish internal audit, or to supplement existing internal audit, without hiring additional permanent staff. We are experienced in internal audit, compliance, internal control design, information technology audits, prime and sub-prime credit cards, mortgages, trust services, ACH, BSA, traditional banking, due diligence, accounting, and training for small to midsized banks. We are experienced in working with regulators from the FDIC, FRB and OCC.

Eide Bailly LLP

200 E 10th St, Suite 500, Sioux Falls, SD 57104

www.eidebailly.com

- Greg Honl (ghonl@eidebailly.com) ☎ 605/339-1999
- Doug Peterson (dmpeterson@eidebailly.com) ☎ 605/367-6723
- 24 Second Ave SW, Aberdeen, SD 57402 ☎ 605/367-6704
- Ken Wolff (kwolff@eidebailly.com) ☎ 605/225-8783
- Mark Engelhart (mengelhart@eidebailly.com) ☎ 605/622-4216
- ☎ 605/622-4214

Eide Bailly LLP is a full-service certified public accounting and consulting firm with a team of professionals who work specifically with clients in the banking industry. As business advisors, we provide traditional accounting services such as tax planning and tax return preparations, internal audit services, opinion audits and directors' examinations; as well as consulting services that include compliance consulting, technology planning, strategic planning, policies and procedures development, safety and soundness consulting, succession planning, bank merger analysis and assistance, bank stock valuations, bank acquisition assistance and assistance with the preparation of applications and notices to federal and state regulatory agencies.

LarsonAllen, LLP

www.larsonallen.com

220 S 6th St, Suite 300, Minneapolis, MN 55402

Neil Falken, Principal, CPA

nfalken@larsonallen.com

☎ 612/376-4532

The LarsonAllen Financial Institutions Group is a leader in providing accounting, tax, audit, compliance and other consulting services to financial institutions. Our experience is unparalleled in the financial institutions industry. We will help you meet the challenges of changing environment.

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www.mcgladrey.com or

www.rsmmcgladrey.com

200 N Phillips Ave #200, Sioux Falls, SD 57104-6058

Jon Schulte, Partner

jon.schulte@rsmi.com

☎ 605/336-0753

Pierre RSM McGladrey Network Office

711 Wells Ave, PO Box 130

Pierre, SD 57501-0130

Bill Hoffert

bill.hoffert@pch-llp.com

☎ 605/224-8826

McGladrey & Pullen, LLP and RSM McGladrey, Inc., through our local banking team and national firmwide consulting groups, are committed to providing high quality services to banks. In addition to our 75-year history of providing tax, audit and accounting services, we provide a wide variety of consulting services, including risk management services, information security, regulatory compliance and reporting, strategic planning, human resource planning, and merger and acquisition assistance.

◆ Bank Equipment & Systems

3D Security, Inc.

www.3dsec.com

47185 Wild Clover Circle, Suite 200
Sioux Falls, SD 57107

Troy Anderson, PSP, President

troy@3dsec.com

☎ 605/543-5159

3D Security is a full-line bank equipment supplier. We handle vaults, safes, drive-up equipment, bullet resistant windows, deal drawers, cash and teller lockers, under-counter steel cabinets, fire file cabinets, safe deposit boxes, night depositories, alarm, CCTV and access control. We combine common sense and advice from people who know the industry and a company that takes time to know your business and listen to your needs. Please give 3D Security an opportunity on your next project or need to upgrade or replace.

Advantage Network, The

www.advantage-network.com

100 S Phillips Ave, Sioux Falls, SD 57104

Joey Rotert, VP Sales & Marketing

jwrotert@fnbsf.com

☎ 605/335-5113

The Advantage Network is a regional provider of EFT services. Our products and services include debit and stored-value programs, ATM driving and monitoring, and in-house card production. Through superior member support and individualized strategies, The Advantage Network provides real business solutions that deliver measurable results.

BankOnHold

www.bankonhold.com

3508 French Park Drive, Suite 1
Edmond, OK 73034

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Brian Robinson

brobinson@onholdworx.com

☎ 800/460-4653

PREMIER Bankcard says, "From start-up to implementation through everyday use, one couldn't find an easier and more effective marketing and informational tool to reach your captive on-hold or in-queue audience. The professionalism of the BankOnHold team, recording quality, ease of use and the customer service are unbeatable!" Although no one intends for their customers to be placed on hold – it happens. In fact, many banks that originally did not think their short telephone hold times could possibly justify the use of the service found it to be one of the best marketing tools they use. BankOnHold is the leading provider of on hold phone messaging and music services exclusively for banks and financial institutions. To listen to a FREE RECORDED MESSAGE regarding BankOnHold service, call anytime, 24 hours/day: 888-721-2111 ext. 501.

Dakota Security Systems

www.dakotasecurity.com

2201 E 54th Street N,
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Carl Anderson or Chuck Risty,

Regional Account Managers

sales@dakotasecurity.com

☎ 605/271-7000

Sales, service and installation of security equipment such as vault doors, modular vault rooms, money chests, night depositories, teller lockers, safe deposit boxes, under-counter equipment, drive-up equipment, alarms, CCTV cameras, digital video recorders and fire resistive files. All brands of equipment serviced. Service contracts and locksmith services available. Member of FSPA, AIOA, ASIS.

Diebold, Inc.

www.diebold.com

7219 W Chesapeake Lane, Sioux Falls, SD 57106

Tim Riedemann

tim.riedemann@diebold.com

☎ 605/254-2723

Diebold provides financial institutions with a full line of banking equipment including modular vaults, safes, safe deposit boxes, under-counter equipment, drive-up equipment, remote teller systems, after-hour depositories, electronic security systems, digital video recorders, ATMs, and teller cash dispensers/recyclers. Diebold also offers more than just equipment sales.

► Service: Diebold's South Dakota service team provides service coverage to the entire state and receives ongoing training enabling them to service all types of banking equipment.

► ATM Program Management: Diebold manages ATM programs ranging in size from one ATM to 100 ATMs. Let Diebold manage your self-service channel so that you can focus on your core business. We'll increase your equipment uptime, lower your total cost of ownership, and simplify your operation by providing one contact point and one invoice.

► Event Monitoring: The Diebold Event Monitoring Centers are wholly

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▶ Network and logical security: network security hardware, software, penetration testing, log monitoring, compliance consulting, etc.

▶ Check 21 Solutions: Diebold offers a complete line of imaging solutions including local and remote capture, document imaging, item processing, and much more.

PULSE Mark Froemke, Senior Manager, Business Development
www.pulse-ef.com *mfroemke@pulse-ef.com*
1612 N Louise Ave, Sioux Falls, SD 57107 ☎ 605/336-3409

PULSE is one of the nation's leading ATM/debit networks, currently serving more than 4,500 banks, credit unions and savings institutions across the country. PULSE is owned by Discover Financial Services (NYSE: DFS). The network links cardholders with more than 265,000 ATMs, as well as POS terminals at retail locations nationwide. The company is also a valued resource for industry research related to electronic payments and is committed to providing its participants with education on evolving products, services and trends in the payments industry. For more information, visit www.pulse-ef.com.

◆ Consultants

Ascensus ★ Endorsed Vendor
www.ascensus.com Jane Weizenegger, Assn. Relationship Mgr.
PO Box 979 *jane.weizenegger@ascensus.com*
Brainerd, MN 56401 ☎ 800/346-3860

Ascensus (formerly BISYS Retirement Services) has been a respected leader in the IRA, qualified retirement plan and health savings account industries and understands the complexities and needs of the retirement marketplace. Ascensus is your single source for industry leading documents, publications, consulting services, education and comprehensive consumer friendly Internet software solutions. For more than 30 years, Ascensus has been committed to your bank's success in the retirement plan industry.

CapStone Technologies, LLC Kyle Lennard, Managing Partner, BIP
www.captechno.com *klennard@captechno.com*
13911 Gold Circle, Suite 200, Omaha, NE 68144 ☎ 402/330-5018

CapStone develops business interruption plans (BIP) for financial institutions that secure and maintain continuity of critical banking operations in the face of emergencies and disasters. CapStone's approach is to use our expertise to design sound mitigation strategies and real solutions. We plan for what you can control – your assets and resources. CapStone will help you look beyond the data center to focus on all areas of your organization, including people, facilities, special technologies and tools, not just data redundancy. CapStone will help prepare your organization for the unexpected and maintain critical services for your client, along with a positive image. Our plans comply with all current regulations, including OCC, FDIC/FFIEC and OTS. CapStone can be involved at any level; from educating an institution on effective planning, to reviewing and developing a current plan, or testing and maintaining a plan.

Copper River Group, The Dan M. Fisher, President & CEO
www.copperwombat.com *dan@copperwombat.com*
626 Hackberry Drive S, Suite 100, Fargo, ND 58104 ☎ 701-293-6222

Headquartered in Fargo, N.D., The Copper River Group is a consulting firm that focuses on community banks. Our specialty is providing consultative support in strategic technology planning, information technology and payments systems. With more than 30 years of banking and technology experience, The Copper River Group has the experience to assist your organization in making the right technology decision, selecting the right vendor and negotiating contract terms that will help you remain competitive in the marketplace.

DairyNet Inc. Daniel Little, CEO
www.dairynetinc.com *dlittle@dairynetinc.com*
151 Airport Ave, Brookings, SD 57006 ☎ 605/697-3000

The mission of DairyNet Inc. is to help our clients to maintain profitability, attain goals and sustain a legacy. DairyNet's team of consultants is dedicated to meet the financial goals of today's growing dairies. We specialize in analytical approaches to understand changes in profitability and efficiency. Our Web-based profitability tools facilitate the collection of health, production and financial data to generate real-time information for management decision making. We provide: strategic planning, feasibility studies, enterprise analysis, production-based cash flow projections, budget development, generational transfer, record keeping systems and integration with FinPack analysis. DairyNet, Inc. is truly your "Partner in Production Efficiency."

HTG Architects Jeff Pflipsen, Partner
www.htg-architects.com *jpflipsen@htg-architects.com*
9300 Hennepin Town Road, Eden Prairie, MN 55347 ☎ 952/278-8880

HTG Architects – because you have better things to do. The team at HTG offers branching studies, ultimate retail experience design, remodelings, new buildings, coordination of bank equipment, furniture, signage, construction, marketing and branding. With nearly 50 years of experience and work on more than 1,400 financial institution projects, HTG will be your partner throughout the process and beyond. Experience the difference. HTG EVOBANK Architects.

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www.jmfa.com *ron.goffman@jmfa.com*
125 N Burnet Drive, Baytown, TX 77520 ☎ 877/843-8611

John M. Floyd & Associates (JMFA) is a profitability and performance improvement consulting firm and a leading provider of overdraft privilege programs serving more than 2,000 financial institutions in 49 states and Central America. JMFA is also recognized for training, account acquisition, executive placement and earnings enhancement programs, as well as product, service, pricing and technology improvement consulting. As a direct result of our programs, JMFA has helped thousands of clients dramatically improve their performance and bottom line.

Kirk Gross Company Chuck Yagla, Director of Marketing & PR
www.kirkgross.com *chuckyagla@kirkgross.com*
PO Box 2097, Waterloo, IA 50704-2097 ☎ 319/234-6641

Kirk Gross Company is a turnkey design-build organization specializing in the designing, building, remodeling, furnishing and providing signage for financial institutions throughout the Midwest over the last 69 years.

Maize & Blue Consulting, LLC Darrin Suess, Owner
www.maizeblueconsulting.net *darrin.suess@maizeblueconsulting.net*
7612 W Emily St, Sioux Falls, SD 57106 ☎ 605/261-1615

Maize & Blue Consulting, LLC offers services to assist in developing, maintaining and auditing an effective Information Security Program, including:

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- ▶ IT Risk Assessments
- ▶ Information Security Program Guidance
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Secure Banking Solutions LLC

www.protectmybank.com
1400 N Washington Ave, Suite 103
Madison, SD 57042-1147

Rick Olivier, VP Sales
rick@protectmybank.com
☎ 605/270-3321

Secure Banking Solutions – Dedicated to Good Security and Successful IT Exams. “We can take the headaches out of IT security and your IT exam.” Secure Banking Solutions (SBS) is a full-service information security consulting and auditing firm. They can 1) design and implement a sound information security program, 2) plan and conduct your external audit, and 3) help with any of the following activities: risk assessments, policy and procedure development, penetration testing, vulnerability scanning, business continuity planning, incident response planning, disaster recovery planning, vendor management, and security awareness training. For a free consultation, call Rick Olivier at (605) 270-3321 or email rick@protectmybank.com.

Strunk and Associates LP

www.strunklp.com
1437 N Artesian Ave, #2
Chicago, IL 60622

★ Endorsed Vendor
Edgar Millan, Vice President
emillan@strunklp.com
☎ 773/342-2559

Established in 1976 by Chairman William H. “Bill” Strunk, Strunk and Associates, L.P. is a financial institution advisory service recognized nationally for its innovative design, development and implementation of sustainable profit improvement solutions, most notably the Strunk “Overdraft Privilege Program,” for the financial services industry. The firm’s reputation is built on more than 30 years of providing expert and objective advisory services to thousands of financial institutions. For more than 13 years, the company has been dedicated exclusively to the development and delivery of its Overdraft Privilege Service. Strunk and Associates, L.P. has more than 1,610 Overdraft Privilege clients in 48 states and Puerto Rico. Strunk and Associates has the exclusive endorsement of the SDBA along with 30 other state banking associations. If you are interested in better customer service and increased non-interest income, you will want to learn more about Strunk and Associates’ Overdraft Privilege Program.

Superior Consulting, LLC

www.superiorconsultingllc.com
PO Box 14140, Springfield, MO 65814

Brad Coursey, CAMS, VP
bcoursey@superiorconsultingllc.com
☎ 417/887-2124

Superior Consulting LLC offers a full range of review and consulting services in information technology, consumer compliance and BSA, loan administration and loan review, as well as offering comprehensive on-site regulatory training. We offer superior services, customized to the needs of community banks at competitive rates, currently serving more than 100 clients.

Vantage Point Solutions

www.vps-network.com
2211 N Minnesota St, Mitchell, SD 57301

Quentin Flippin, Asst Dir of Engineering
quentin.flippin@vps-network.com
☎ 605/995-1777

Vantage Point Solutions provides technology-based engineering and consulting services for enterprise and the banking industry. VPS specializes in information technology design and security, monitoring, troubleshooting and support.

◆ Correspondent Banking

Bankers’ Bank of the West

www.bbwest.com
411 S 13th St, Suite 100, Lincoln, NE 68508

Jon Dittenber, Loan Officer
jdittenber@bbwest.com
☎ 402/476-0400

Bankers’ Bank of the West provides cash management, loan services, bank cards and investment services in partnership with community banks.

Federal Reserve Bank

www.frbservices.org
PO Box 291, Minneapolis, MN 55480-0291

Marilyn Coleman, Account Manager
marilyn.coleman@mpls.frb.org
☎ 612/204-6964

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5024 S Bur Oak Place, Sioux Falls, SD 57108

James Lee
james.lee@ubb.com
☎ 605/254-3716
☎ 605/323-0214

United Bankers’ Bank offers a full line of correspondent services to community bankers including lending, investments, depository services, UNET.web, cash management, credit cards, bond advisory, asset/liability management, strategic planning and stock valuation services. Call 1-800-752-8140.

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www.usbank.com
101 E 5th St 9th Floor - MS-EP-MN 59CB
St. Paul, MN 55101

allen.highum@usbank.com
james.perkins@usbank.com
☎ 866/425-4289 or 866/510-4961

Bank acquisition loans, investment services, safekeeping, image cash letter services, check clearing, foreign exchange, international and domestic letters of credit, trust services, ATM/debit and credit cards, student loan servicing.

Wells Fargo Bank, NA

Robert C. English, Midwest Division Director
www.wellsfargo.com/correspondentbanking
90 S. 7th St, N9305-071, Minneapolis, MN 55402

correspondentbanking@wellsfargo.com
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◆ General

Lake Area Technical Institute

www.lati.tec.sd.us

230 11th Street NE, Watertown, SD 57201

Kelly McDaniel

mcdaniek@lakeareatech.edu

☎ 605/882-5284

The Banking/Finance program at Lake Area Tech trains students for the banking industry. The students graduate with an associate degree in ag banking, consumer banking or accounting.

Northern State University

www.northern.edu

1200 S Jay, Aberdeen, SD 57401

Dr. David Chown,

School of Business Dean

☎ 605/626-2400

With the support of the Governor of South Dakota, the financial services industry throughout the state and financial support from the Great Plains Foundation, Northern State University developed a Major in Banking and Financial Services. The goal of this program, which is being delivered on the Aberdeen Campus and University Center in Sioux Falls, is to prepare students to become leaders in the growing and rapidly changing financial services industry. Program focus has been to weave teaching done in traditional business classes such as finance, accounting and marketing, with courses focused in financial services such as regulation and compliance, commercial and consumer lending and asset and liability management. Combining traditional academic rigor with periodic class room visits from practicing professionals, students can expect a well-rounded education that will help fast forward their careers.

SD Chamber of Commerce & Industry

www.sdchamber.biz

PO Box 190, Pierre, SD 57501-0190

David Owen, President

contactus@sdchamber.biz

☎ 605/224-6161

"Voice of South Dakota Business" lobbies full-time, year-around on behalf of business community, on economic development, taxation, workers compensation, employer issues, environmental issues as they affect business and free enterprise issues. Also places emphasis on educating youth about free enterprise system through Youth Business Adventure (YBA), promotes the image of business through the Awards For Business Excellence (ABEX) Program and encourages new entrepreneurship in SD by its Giant Vision Competition held annually.

SD Housing Development Authority

www.sdhda.org

PO Box 1237, Pierre, SD 57501-1237

Mark Lauseng, Exec. Dir.

mark@sdhda.org

☎ 605/773-3181

First-time home buyer loans (Home Ownership Program). Down-payment and closing cost assistance. State housing tax credit and HUD HOME Investment Partnership Program administration.

SD Rural Enterprise, Inc.

www.sdrei.org

629 S Minnesota Ave, Suite 201, Sioux Falls SD 57104 ☎ 605/978-2804

Beth Davis, President

info@sdrei.org

South Dakota Rural Enterprise is a private, not-for-profit corporation building community opportunity across South Dakota through innovative capital, leadership and resource programs for communities, economic development organizations and revolving loan funds.

State Publishing Company

www.statepub.com

PO Box 100, Pierre, SD 57501-0100

Tom Roberts, President

sales@statepub.com

☎ 605/224-9999

One of South Dakota's oldest commercial printers specializing in print marketing. We do bank forms, computer forms, checks with MICR encoding, envelopes, letterhead, newsletters, self inking stamps and nametags. We offer short-run digital printing and variable data personalization to long-run, full-color or black-and-white printing. Our quality and service is guaranteed.

◆ Insurance Products

BancInsure

www.bancinsure.com

PO Box 1081

Pierre, SD 57501

★ Endorsed Vendor

Mike Zolnowsky, Regional Sales Manager

mzolnowsky@bancinsure.com

☎ 605/280-0912

Founded in 1985 as the only full-line independent insurer focusing completely on financial institutions, BancInsure's understanding of financial institutions and their intricate operations is unmatched in the marketplace. This translates to extraordinary value through complete risk mitigation and risk management solutions. As the only company ever created by bankers, for bankers, BancInsure offers a comprehensive array of quality insurance products including financial institution bond, directors and officers and professional liability, property and casualty, workers compensation, excess deposit insurance, lenders single interest, mortgage protection and flood insurance. Headquartered in Oklahoma City, BancInsure holds an A- (Excellent) A.M. Best rating with a stable outlook. The company is endorsed by 18 banking organizations and is licensed in 48 states.

Central States Health & Life Co. of Omaha

www.cso.com

1212 N 96th Street

Omaha, NE 68114-2274

★ Endorsed Vendor

Jerry Thurber, Regional VP

gthurber@cso.com

☎ 402/392-4966

Central States Health and Life Company of Omaha (CSO) is a mutual company that has been providing solid insurance protection to policy owners for 75 years. A pioneer in credit life and disability insurance, CSO currently does business with nearly 2,500 institutions in the United States. Contact Regional Manager Brian Stamp at 605/366-7100 or bstamp@cso.com.

Dakota Homestead Title Insurance Co.

www.dakotahomestead.com

315 S Phillips Ave, Sioux Falls, SD 57104-6318

Chad Hansen, President

chlansen@dakotahomestead.com

☎ 800/425-0388

Dakota Homestead Title Insurance Company is a regional title insurance underwriting company, domiciled in South Dakota. We take pride in serving the states of South Dakota, Arizona, Arkansas, Colorado, Indiana, Kansas, Massachusetts, Minnesota, Missouri, Nebraska, New Mexico, North Dakota and Wyoming. For all your title insurance needs, please request Dakota Homestead.

Delta Dental of South Dakota

www.deltadentalsd.com

PO Box 1157

Pierre, SD 57501-1157

★ Endorsed Vendor

Scott Jones, President

scott.jones@deltadentalsd.com

☎ 605/224-7345

Delta Dental provides group dental benefit programs, including the South Dakota Bankers Insurance & Services dental plan.

Fischer Rounds & Associates Inc.

www.fischerrounds.com

PO Box 218, Pierre, SD 57501-0218

Karl Fischer, President

☎ 605/224-9223

Health insurance made easy! Products available through Wellmark Blue Cross and Blue Shield of South Dakota: Classic Blue (traditional indemnity plan), Blue Select (PPO), Short-term Major Medical, Senior Blue (Medicare Supplement).

Institution Solutions

www.institutionsolutions.com

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Richardson, TX 75081

Paul Clampitt, President

pclampitt@isillc.com

☎ 972/231-9828

Institution Solutions is becoming one of the fastest growing third party administrators in the financial industry. By providing personalized product development, custom marketing strategies, innovative technology solutions and unparalleled customer care, ISI takes pride in its ability to increase member loyalty and generate fee income for its clients. Along with accidental death and dismemberment and term life, member mainstays among financial institutions, ISI also represents a broad range of insurance products such as long-term care, employee workplace and total care. Institution Solutions has integrated the advantages of today's technology into all of its product line, yet maintaining the ability to tailor solutions one by one.

Risty Benefits Inc.

www.risty-benefits.com

PO Box 90335, Sioux Falls, SD 57109

Pension - 401(k) Plans - Group Disability - Group Life - Group Long Term Care

Roger Risty

rristy@risty-benefits.com

☎ 605/338-1489

Spectrum Financial Services, Inc.

www.spectrum-fs.com

9290 W Dodge Road, Suite 203, Omaha, NE 68114

☎ 402/933-4699

Tom McAndrews, President

mcandrewst@hotmail.com

Spectrum Financial Services, Inc. is an independent, full-service insurance agency specializing in the delivery of core credit-related insurance products and services for community banks and their customers throughout the Midwest. Since 1978, Spectrum has provided fee income opportunities, including single premium credit life reinsurance programs, through Spectrum Life Insurance Company, as well as other credit-related insurance products and services designed to develop and grow bank fee income, reduce or eliminate risk from the bank's portfolio and reduce loan operation expense.

Products offered include: single premium credit life, accident & health (including reinsurance opportunities through Spectrum Life Insurance Company); home equity open end; closed end MOB; mortgage life & disability; mortgage disaster; term life insurance (Internet based); group term life direct mail; lenders single interest; collateral protection; blanket mortgage fire; forced order fire; flood determination (Internet based); GAP; involuntary unemployment insurance; "Thank you" AD&D insurance (\$3,000 free to customer); annuities (Internet based); employer worksite supplemental insurance; identity theft protection -- blanket and upgrade options; and auto extended warranty.

Travelers

www.travelers.com

385 Washington St, MC 104F, St. Paul, MN 55102

☎ 651/310-5072

Jordan Iblings, Underwriter

jiblings@travelers.com

For more than a century, Travelers has supported financial institutions by offering an extensive selection of customized insurance solutions. Travelers provides financial institution bonds, management liability insurance (D&O, EPL, BPL), and property-casualty protection for financial institutions. For more information on the Travelers insurance program for banks, contact your local independent agent or directly at the number above.

Wellmark Blue Cross and Blue Shield of South Dakota

★ Endorsed Vendor

www.wellmark.com

PO Box 5023, Sioux Falls, SD 57117-5023

Elizabeth Mendelson, Director of Sales

mendelsoned@wellmark.com

☎ 605/373-7444

Group health insurance available through the South Dakota Bankers Insurance & Services. For more information on the SDBA's Group Health Plan, contact Mike Feimer or Michelle Guthmiller, SDBIS, at 800/221-7551 or 605/660-2341 (cell).

◆ Investment Services

Investment Centers of America, Inc. Barbara Becker, Regional VP

www.joinica.com

PO Box 2796, Bismarck, ND 58502-2796

☎ 800/711-7389

barb.becker@investmentcenters.com

ICA is one of the oldest third party providers in the country offering full brokerage services through community banks. ICA has been working with community banks since 1985 and currently has more than 200 relationships in a 24-state area. Under this program, the main objectives are to retain relationships with existing customers; attract new customers to the bank; provide new non-deposit fee income to the bank; position the bank to offer what customers are looking for now and in the future.

◆ Law Firms

Boyce, Greenfield, Pashby & Welk LLP

www.bgpw.com

101 N Phillips Ave, Suite 600, Sioux Falls, SD 57117

Sherri Rotert

srotert@bgpw.com

☎ 605/336-2424

Founded in 1878, Boyce, Greenfield, Pashby & Welk, LLP is the oldest, continuously practicing law firm in Sioux Falls, S.D. We represent both regional and locally owned banks in various transactions, such as commercial loans, foreclosures and workouts, as well as in matters related to operating any financial institution, such as regulatory and compliance issues, strategic planning and acquisitions and mergers. As nationally-recognized bond counsel, we represent counties, school boards and other governmental entities issuing or refinancing tax exempt bonds and capital outlay certificates, as well as financial institutions participating in such financings. We also have worked extensively with financial institutions in the course of representing our various corporate clients and real estate developers, and we frequently work with trust departments in the course of our trust and estate planning practice. In addition to our transactional expertise, our firm's litigation attorneys have extensive experience practicing before state and federal courts, as well as regulatory agencies and alternative dispute resolution forums. The breadth of our experience enables us to provide our clients with high-quality, cost effective legal advice tailored to their particular needs.

Davenport, Evans, Hurwitz & Smith, LLP

www.dehs.com

206 W 14th St, Sioux Falls, SD 57101-1030

Charles D. Gullickson

cgullickson@dehs.com

☎ 605/336-2880

Davenport, Evans, Hurwitz & Smith, LLP is a full service firm with a team of banking and lending lawyers dedicated to service of South Dakota's financial institutions. We provide legal assistance with bank formation, mergers and acquisitions, lending transactions, regulatory and compliance issues, electronic commerce, privacy laws, and workouts and bankruptcy. The firm's lawyers have extensive experience before the South Dakota Banking Commission and all federal banking regulatory agencies on matters ranging from applications of all types to cease and desist enforcement actions. We also have expertise in federal and state tax matters affecting banks, including tax planning, compliance and audit assistance. Due to Davenport's extensive financial institutions practice, lawyers in the firm have wide experience with areas of growing significance to financial institutions, such as workers compensation, other employment-related matters and strategic planning. We are also nationally-recognized bond counsel in connection with tax exempt bond financing. Davenport also has extensive experience in like-kind transactions that may prove useful to banks involved as intermediaries in such transactions. Our lawyers practice before federal and state courts and regulatory agencies.

May, Adam, Gerdes & Thompson LLP

www.magt.com

PO Box 160

Pierre, SD 57501-0160

Brett Koenecke

Partner and SDBA Counsel

koenecke@magt.com

☎ 605/224-8803

General counsel to South Dakota Bankers Association, Pierre, SD; BankWest, Pierre, SD; Dakota State Bank, Blunt, SD; The Office of The Governor; Investor Owned Electric Companies in South Dakota; South Dakota Medical Association; South Dakota Dental Association; South Dakota Public Assurance Alliance and South Dakota Public Entity Pool for Liability. A full service and general practice firm; commercial services including commercial litigation; bankruptcy practice with an emphasis on creditor representation; tax and estate planning; all aspects of litigation practice in state, federal and tribal courts; lobbying and government relations.

◆ Other Financial Services

Action Professional Services

<http://actioncollectionagency.com> Ronald Raff
rraff@actioncollectionagency.com
PO Box 675, Sioux Falls, SD 57101-0675 ☎ 605/335-3090

Serving local and national clients since 1983, Action Professional Services is a privately-owned, commercial debt collection service. We specialize in agri-business, technology, banks, utilities, medical, dental and check collections. We also provide process service, judgment recovery, professional services, collateral reviews and skip tracing. Our service emphasizes trust, timeliness, personal attention and results you can bank on. Our bottom line is professional service. Call 888/335-3090.

Bank Financial Services Group

Mark Blake, Regional Manager
www.bfsgroup.com mblake@bfsgroup.com
8000 W 78th St, Suite 100, Edina MN 55439 ☎ 800/931-7782

Bank Financial Services Group works with banks to design, implement, administer and finance meaningful executive benefit plans through the use of bank owned life insurance (BOLI).

Clark Consulting

★ Endorsed Vendor
www.clarkconsulting.com Mark Boomgaarden, Senior Consultant
44171 Willow Road mark.boomgaarden@clark-consulting.com
St. Peter, MN 56082 ☎ 952/334-3239

Clark Consulting leads the industry in providing tailored executive benefit programs and strategic financing and investment solutions that help banks manage risk, optimize earnings, improve shareholder value and realize key financial goals. Our consultative approach has benefited more than 2,400 financial institutions and their shareholders nationwide for more than 25 years. Clark Consulting's customized products and services and multiple client solutions include placement of general account, separate account and hybrid separate account bank-owned life insurance (BOLI), nonqualified deferred compensation plans, long-term care programs and asset administration solutions.

CoSentry

Steve Bruggeman, Account Manager
www.cosentry.com sbruggeman@cosentry.com
700 E 54th Street N, Sioux Falls, SD 57104 ☎ 605/782-7703
Business availability services.

Deluxe Financial Services

★ Endorsed Vendor
www.deluxe.com Patrick Pasek, Client Services Executive
1908 East 58th St patrick.pasek@deluxe.com
Sioux Falls, SD 57108 ☎ 605/271-3527
or 800/933-2211 (Ext. 156294)

Deluxe Financial Services offers its comprehensive knowledge of consumer preferences, industry and regulatory trends and quality services to create outstanding customer experiences for financial institutions and their customers. Deluxe offers:

- ▶ Premium checks and related products and services to increase revenue, improve efficiency and strengthen check program.
- ▶ Security products such as Identity Theft Block and Deluxe Detect (new account screening program) to offer protection to both the financial institution and the customer.
- ▶ Customer loyalty and retention programs such as Deluxe First Impressions and Welcome Home Tool Kit to enhance customer experience, decrease attrition rates within the financial institution while increasing revenue opportunities.

Education Assistance Corporation

www.eac-easci.org Clark Wold, President
115 1st Avenue SW, Aberdeen SD 57401 clark.wold@eac-easci.org
☎ 605/622-4385

Education Assistance Corporation is a private, non-profit agency administering the Federal Family Education Loan Program. EAC processes loan applications for borrowers and issues loan guarantees to lenders participating in the student loan program. A subsidiary of the agency, Educational Assistance Service Company, Inc., provides a student loan management service for lenders which includes processing of loan applications, obtaining the loan guarantee, issuing loan disbursements either by check or EFT, processing of loan cancellations and loan refunds, providing the lender with a variety of loan management reports including interest billing reports, and filing all required guarantor and federal reports.

Entrust Midwest LLC

Todd Grill, Certified IRA Specialist CISP, Pr.
www.theentrustgroup.com tgrill@theentrustgroup.com
12800 Industrial Park Blvd, Suite 220, Plymouth, MN 55441 ☎ 763/559-5363

Entrust Midwest LLC is a licensed affiliate of the national company, The Entrust Group, providing third-party administration and recordkeeping for self-directed retirement plans.

Federal Home Loan Bank

Robert Perez, Member Services VP, ND & SD
www.fhlbdm.com rperez@fhlbdm.com
3727 E Fox Run Place
Sioux Falls, SD 57103-7196 ☎ 800/544-3452, ext. 1181

FHLB Des Moines provides low-cost, short and long-term funding and community lending to more than 1,200 stockholder commercial banks, savings institutions, credit unions and insurance companies. FHLB Des Moines enhances the competitiveness and financial strength of community-based financial institutions by ensuring they have adequate liquidity to meet the housing finance and community credit needs of neighborhoods across Iowa, Minnesota, Missouri, North Dakota and South Dakota.

First District Development Company

Paula Hulscher
www.1stdistrict.org/fddc paula@1stdistrict.org
PO Box 1207, Watertown SD 57201-6207 ☎ 605/882-5115

First District Development Company (FDDC) is a non-profit corporation promoting economic development and job creation in South Dakota. Established in 1983 as a certified development company, FDDC is licensed by the Small Business Administration to offer the SBA 504 loan program. Working in conjunction with local banks, FDDC provides long-term financing to small businesses for real estate acquisition, construction and equipment purchases. FDDC originates, packages, processes, closes and services the 504 loans -- working directly with the lender and the borrower.

Fringe Benefits Design

★ Endorsed Vendor
www.fbdmn.com Kevin Miller, President
7760 France Ave, Suite 1080 kevin.miller@fbdmn.com
Bloomington, MN 55435-5800 ☎ 800/880-7626

Fringe Benefits Design provides full service employee benefits including: recordkeeping, investment and compliance services for qualified and non-qualified retirement plans and cafeteria plans, group insurance; other financial planning services.

FTN Financial

Sally Pace
www.ftnfinancial.com sally.pace@ftnfinancial.com
845 Crossover Lane, Suite 150, Memphis, TN 38117 ☎ 901/435-7956

FTN Financial is an industry leader in fixed income sales, trading and strategies for institutional clients in the U.S. and abroad. FTN Financial also provides equity research, correspondent services and formulates strategic client alliances. To learn more about FTN Financial, visit us at www.ftnfinancial.com.

FundsXpress Financial Network

www.fxfn.com

11950 Jollyville Road, Austin, TX 78759-2309

Jack McDonald

jack.mcdonald@fxfn.com

☎ 512/493-2903

FundsXpress, a subsidiary of First Data Corporation, is a premier provider of Internet-based financial services and products for banks and credit unions nationwide. Through a state-of-the-art data center, the company delivers a secure, scalable and proven financial product suite. FundsXpress products include consumer and commercial Internet banking, cash management, automated lending, and dynamic Web sites. FundsXpress clients benefit from the company's value-added compliance support, customer service and leading adoption rates. For more information, please visit the company at www.fundsxpress.com.

PrairieLand EDC

www.prairielandedc.com

408 W Lotta Street, Suite 3, Sioux Falls, SD 57105

Steve Dusek, CEO/President

sdusek@prairielandedc.com

☎ 605/335-7332

PrairieLand Economic Development Corporation is a private, nonprofit corporation organized in 1983 as an SBA 504 Certified Development Company. Today, PrairieLand EDC is the only SBA 504 Premier Certified Lender in the state of South Dakota. Our primary mission is to grow small business by providing long-term, fixed-rate, low, down payment loans to small businesses that complement rather than compete with private lenders. For the past 25 years, we have assisted more than 300 businesses start up or expand, totaling more than \$60 million in small business financing throughout the South Dakota counties of Brookings, Lincoln, Minnehaha, Grant, Moody and Deuel, the Iowa counties of Dickinson, Lyon and Osceola and the entire state of Minnesota. Call 800/507-9003.

Renaissance Bank Advisors

www.rba-nfp.com

2801 W Brandy Wine Circle, Sioux Falls, SD 57108

Eric Wallace

gebenefits@sio.midco.net

☎ 605/310-5785

In response to the growing needs of community bankers, three of the nation's leaders in the BOLI industry formed Renaissance Bank Advisors (RBA). The new entity, a wholly-owned subsidiary of National Financial Partners Corp. (NYSE: NFP) operates under the stewardship of Richard C. Chapman, Robert H. Leeper and Joseph L. Carpenter, and brings a new approach to BOLI management, emphasizing risk assessment and risk management over retail sales and marketing. RBA is dedicated to serving the community bank marketplace and has absorbed placement and administration of BOLI financed benefit programs for more than 1,100 community banking organizations. RBA administers in excess of \$5.5 billion of cash surrender value for these organizations.

Over the past 22 years, Glenn Rasmussen and Eric Wallace have designed programs for banks throughout the state of South Dakota. A new team member, Lisa Gilbertson, brings an additional seven-plus years of experience in the BOLI and benefits market. Whether you are interested in restoring shortfalls in existing plans, creating management incentives, upgrading director benefits, financing your bank's plan obligations or long-term BOLI administration and risk management, Glenn, Eric and Lisa, along with RBA, can provide solutions.

Student Loan Finance Corporation

www.slfc.com

124 S First Street, Aberdeen, SD 57401-4107

Jean Rock

jeanr@slfc.com

☎ 605/622-4943

Student Loan Finance Corporation provides products and services that help to drive student loan volume and profitability for our student lending clients. Our approach to the market is based on establishing relationships that drive mutual success: secondary market services, borrower benefits, loan consolidation and private loans.

◆ Technology Provider

CFC Technology Corporation

www.cfctechnology.com

2600 Fernbrook Lane N

Plymouth, MN 55447

Bill Ristvedt, President

bristvedt@cfctechnology.com

☎ 763/235-5320

CFC Technology Corporation provides technology solutions and services to more than 900 community banks in the Upper Midwest. We have implemented and we provide support to more than 1,200 successful Check21 sites. Our remote deposit capture customers are collecting \$650 million in deposits through our SAS70 data center every month. We have upgraded computer networks and systems including the use of virtualization and other cutting edge technologies. Because of this hands-on approach, community banks trust CFC for all of their technology needs.

CFC provides customers with access to the broadest array of check imaging, merchant capture, remittance and document imaging products and solutions. Our SafetyVAULT Solution automates offsite data storage and eliminates tapes. Our Network Services staff is highly skilled at virtualization, networking and design, technology consulting, and hardware and software installation and support. Additionally, our comprehensive approach to security includes a full compliment of products and services that can monitor the safety and performance of your network. Our Bank Advisory Services Group provides IS risk assessments, operations workflow analysis, conversion management and business continuity planning (BCP) using our BCPPlanlogix software solution. At CFC Technology Corporation, we believe that technology should provide broad strategic benefits that allow you to make more money, be more efficient and provide better products and services to your customers. CFC matches technology to profits. With CFC as your partner, technology finally makes sense.

Fiserv

www.fiserv.com

Regency West 7, 4400 Westown Parkway, Suite 400

West Des Moines, IA 50266

John McChesney, Sales Executive

john.mcchesney@fiserv.com

☎ 515/224-8070

Fiserv provides technology solutions to the financial industry. From transaction processing for deposit accounts to loan servicing to processing systems for insurance, securities and retirement plan administration, Fiserv has the financial industry's technology needs covered. We serve more than 10,000 clients worldwide, including banks, broker-dealers, credit unions, financial planners and investment advisers, insurance companies and agents, leasing companies, mortgage lenders and savings institutions. Fiserv is dedicated to providing the best and broadest range of technology products and services in four major financial industries: financial institution, insurance, securities, and trust services. Our extensive portfolio of resources, industry knowledge, products and services creates opportunities and lasting relationships with our clients.

Golden West Technologies Inc.

www.gwtis.com

2727 N Plaza Drive

Rapid City, SD 57702-9391

Randy Thomas, Director

of Business Development

randythomas@goldenwest.com

☎ 800/343-1869

Golden West Technologies and Internet Solutions is your regional expert on technology solutions. We are specialists in VoIP and security solutions for the financial industry. Our portfolio of offerings include: IT consulting, data network design and build, remote access solutions, commercial cabling, video conferencing, security alarm monitoring and a complete range of managed services to include network monitoring and management, firewall monitoring and management, and offsite backup solutions. We bring to the table premier certifications with industry leading partners which include: HP, Mitel, Microsoft, Citrix and SonicWALL to name a few. Golden West Technologies and Internet Solutions – Innovative Solutions, Trusted Partner.

Jack Henry & Associates

www.jackhenry.com

PO Box 807, Monnett, MO 65708

Dennis Jones, Marketing Manager

djones@jackhenry.com

☎ 417/235-6652

Jack Henry (Nasdaq: JKHY) is a single source for totally integrated, enterprise-wide automation. Our client-centric solutions, which are serving more than 8,700 financial institutions, blend unmatched personal service, contemporary functional capabilities and technology, in-house and outsourced operating environments, and integrity-based business relationships. Additional information is available at www.jackhenry.com.

Network Center, Inc.

www.netcenter.net

3487 S University Drive, Fargo, ND 58104

Gerald Urlaub, Account Executive

gerald.urlaub@netcenter.net

☎ 701/235-0940

Network Center is a complete technology solution provider. We partner with small to medium-sized financial services companies throughout the Midwest to provide them with premier services and secure networks for competitive advantage. We are the largest Citrix dealer in the Dakotas and have more than 225 current customers in the banking industry. We are also a leading provider for IP phone systems. Our secure network technology solutions can help alleviate your GLB and auditing concerns. We welcome you to find out why so many other banks have entrusted their networks to us.

SDN Communications

www.sdncommunications.com

2900 W 10th St, Sioux Falls, SD 57104-2543

Vernon Brown, Marketing Manager

vernon.brown@sdncommunications.com

☎ 800/247-1442

SDN Communications specializes in connectivity of banks for electronic communications over its 21,000+ mile fiber optic network. Its products include:

- ▶ Circuits for connectivity among bank locations
- ▶ Dedicated Internet
- ▶ Long distance and 800 numbers
- ▶ IP phone systems
- ▶ Cabling infrastructure
- ▶ Networking equipment
- ▶ Network monitoring/alerting

SDN's network is made up of 18 owners – South Dakota's independent telephone companies.

SHAZAM

www.shazam.net

2068 Bradford Court, Sioux Falls, SD 57106

Steve Thomas, Account Executive II

stthomas@shazam.net

☎ 605/362-6278

The SHAZAM network is one of the last remaining member-owned and controlled EFT networks and processors in the industry. This independence allows SHAZAM to remain in control of its systems and guarantees access to the electronic payments system for its participants. SHAZAM offers ATM processing, Visa check card and Debit MasterCard national debit products, card authorization services, merchant processing, ACH services and information security solutions. SHAZAM serves more than 1,500 community financial institutions in 30 states.

◆ Trust Services

Acorn Trust Company

2930 Airport Road, Pierre, SD 57501

Trust services.

Steven Martin, Treasurer

☎ 605/945-1871

Adler Trust

401 E 8th St #250A, Sioux Falls, SD 57103-7008

Pat Schaefer

☎ 605/357-8694

Citicorp Trust South Dakota

www.privatebank.citibank.com

1300 W 57th St, Suite G100, Sioux Falls, SD 57108

Trust, Investment Management.

Peter J. Randazzo, President

peter.j.randazzo@citi.com

☎ 605/731-2777

Dorsey & Whitney Trust Co LLC

www.dorseytrust.com

401 E 8th St, Suite 319, Sioux Falls, SD 57103-7031

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

Carl Schmidtman, VP/COO

schmidtman.carl@dorseytrust.com

☎ 605/336-6832

Equity Trust Company

www.trustetc.com

PO Box 1529, Elyria, OH 44035

Michael Dea, President/CFO

m.dea@trustetc.com

☎ 440/323-5491

With more than 35 years of experience, and tens of thousands of investors in all 50 states, Equity Trust Company is the leader in self-directed IRAs. As a trust company, Equity Trust can provide its customers a wide array of trust services including acting as a custodian of retirement accounts and retirement plans. It is our core mission to help investors make tax-free profits through education, innovation and a commitment to understanding their individual needs.

SDBA Endorsed Vendors



Many companies offer services specifically tailored to the banking industry. The SDBA endorses and promotes products and services that have been thoroughly reviewed and were selected based on their ability to meet the SDBA's high expectations for quality and service. The SDBA provides its members access to quality products and services that will improve their competitive standing and/or increase their profitability, while providing a source of non-dues income to the SDBA and enhancing the value of SDBA membership. Please keep these vendors in mind when you need products or services for your bank.



Ascensus

Jane Weizenegger, Association Relationship Mgr.
jane.weizenegger@ascensus.com ☎ 800/346-3860

For the complete listing, see page 4.



BancInsure

Mike Zolnowsky, Regional Sales Manager
mzolnowsky@bancinsure.com ☎ 605/280-0912

For the complete listing, see page 6.



BankOnHold

Brian Robinson, VP Sales & Marketing
brobinson@onholdworx.com ☎ 800/460-4653

For the complete listing, see page 3.



Central States Health & Life Company of Omaha

Jerry Thurber, Regional VP
gthurber@csso.com ☎ 402/392-4966

For the complete listing, see page 6.



Clark Consulting

Mark Boomgaarden, Senior Consultant
mark.boomgaarden@clark-consulting.com
☎ 952/334-3239

For the complete listing, see page 8.



Dakota Security Systems, Carl Anderson or
Chuck Risty, Regional Account Managers
sales@dakotasecurity.com ☎ 605/271-7000

For the complete listing, see page 3.



Delta Dental of SD

Scott Jones, President
scott.jones@deltadentalsd.com
☎ 605/224-7345

For the complete listing, see page 6.



Deluxe Financial Services

Patrick Pasek, Client Services Executive
patrick.pasek@deluxe.com ☎ 605/271-3527

For the complete listing, see page 8.

Federal Flood Certification Corp.

www.fedflood.com
4000 Horizon Way, Irving, TX 75063

Marshall Jobe
mjobe@fedflood.com
☎ 214/441-5920



With experience in lending, real estate and regulatory matters, Federal Flood's founders believed that competence, attention to detail and a commitment to customer service were values that were needed in the flood services marketplace. These same core values endure today in every aspect of the business, contributing to Federal Flood's growth since it was started in 1992.



FinCrime

Alisa DeMers, SDBA
www.fincrim.com ademers@sdba.com
SDBA, PO Box 1081, Pierre, SD 57501

☎ 605/224-1653

FinCrime (Financial Crimes Network) is an online database and clearinghouse that allows banks to share information regarding financial crimes with other banks across the country and with law enforcement officers. FinCrime is a free service to SDBA members.



Fringe Benefits Design

Kevin Miller, President
kevin.miller@fbdmn.com ☎ 800/880-7626

For the complete listing, see page 8.

Mutual of Omaha Insurance Company

SD Bankers Insurance & Services
PO Box 265, Yankton, SD 57078

Mike Feimer
mfeimer@sdba.com

☎ 800/221-7551



Group accidental death and disability insurance available through South Dakota Bankers Insurance & Services.

Reliance Standard

www.rsl.com
SD Bankers Insurance & Services
PO Box 265, Yankton, SD 57078

Mike Feimer
mfeimer@sdba.com

☎ 800/221-7551



Group term life and long term disability insurance available through South Dakota Bankers Insurance & Services.



Strunk and Associates LP

Edgar Millan, Vice President
emillan@strunklp.com ☎ 773/342-2559

For the complete listing, see page 5.

Thumbprint Signature Program

www.sdba.com/SDBA/Products/
Thumbprint/thumbprint.htm
SDBA, PO Box 1081, Pierre, SD 57501

Theresa Hanson, SDBA
thanson@sdba.com

☎ 605/224-1653



The Thumbprint Signature Program works as a natural deterrent to check fraud. People wanting to cash a check are asked to place an impression of their thumbprint on the face of the check. A small "inkless" touch pad facilitates the process. Although the touch pad looks and operates just like a traditional in keypad, it leaves no stain or residue on users or clothing. The procedure is quick, simple and clean. These signatures are used by law enforcement officials only in cases where fraud is suspected.



Wellmark Blue Cross & Blue Shield of SD

Elizabeth Mendelson, Director of Sales
mendelsoned@wellmark.com ☎ 605/373-7444

For the complete listing, see page 7.

Benefits of Becoming an SDBA Associate Member

As the primary trade association for commercial banks in the state, the South Dakota Bankers Association (SDBA) serves as an advocate promoting and enhancing the profitability, leadership and image of the state's banks. SDBA associate members are board-approved organizations that provide significant and ongoing services to the South Dakota banking industry. Associate members enjoy priority advertising, sponsorship and promotional opportunities in SDBA publications and at events. Becoming an associate member of the SDBA increases your company's visibility and credibility with the state's banking industry executives and decision makers through the following:

◆ South Dakota Banker Magazine

This monthly publication provides information on important events and trends in the banking industry. New associate members are introduced in the magazine upon joining and again in a special section. A complete description of each company's products, services and contact information is included. Associate members also receive a 10 percent discount on advertising they place in the magazine.

◆ South Dakota Bank Directory

This official business-to-business directory published annually includes a prominent associate member section that includes a complete description and contact information for each associate member. Each SDBA member bank, branch and associate member receives one complimentary copy.

◆ SDBA Web Site

Associate members are listed on the SDBA's Web site (www.sdba.com) with links to their sites.

◆ Annual Convention

Advertising, exhibiting and sponsorship opportunities for the SDBA/NDBA Annual Convention are offered first to associate members. This convention is attended by more than 400 bankers, spouses and vendors from both states. The 2009 Annual Convention will be held June 7-9, 2009, in Rapid City, S.D.

◆ Other Benefits

Associate members are the first to know about SDBA advertising, exhibit and sponsorship opportunities and receive reduced membership rates.

Associate members receive a subscription to the SDBA's *South Dakota Banker* magazine, educational notices, bulletins and other mailings.

The SDBA provides associate members with one set of CEO mailing labels during the year or an Excel spreadsheet so they can market their products directly to the bank CEOs.

Applying for Associate Membership

If your company has a product or service to offer to the South Dakota banking industry, you are welcome to join the SDBA. Simply fill out a membership application, which is available online at www.sdba.com or by calling the SDBA office at (605) 224-1653. Your completed application will be reviewed at the next SDBA Board of Directors meeting. Associate membership dues are \$500 annually. If you have any questions regarding SDBA associate membership, please contact Alisa DeMers with the SDBA at (605) 224-1653 or ademers@sdba.com.



South Dakota Bankers Association

PO Box 1081, 109 W. Missouri Ave., Pierre, SD 57501-1081

Phone: (800) 726-7322 or (605) 224-1653 Web site: www.sdba.com