

South Dakota Bankers Association

Associate Membership



Connecting

Businesses in the Banking Industry



2016 Associate Member Directory

2016 SDBA Associate Membership

A Great Resource—SDBA Associate Members

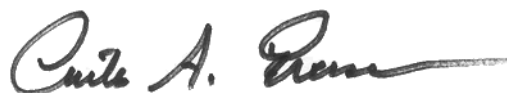
The South Dakota Bankers Association is pleased to provide our member banks with this directory of 2016 associate members. SDBA associate members are an invaluable resource for the SDBA and its member banks.

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

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

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

Sincerely,



Curt Everson, President
South Dakota Bankers Association



South Dakota Bankers Association

PO Box 1081 | 109 West Missouri Ave. | Pierre, SD 57501
Phone: 800.726.7322 or 605.224.1653 | Fax: 605.224.7835 | Web: www.sdba.com

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★2016 SDBA Endorsed Vendors

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

■ Accounting & Auditing

Cain Ellsworth & Company, LLP

Shane Jager, CPA, Partner
1300 W 57th St, Suite 2
Sioux Falls, SD 57108
☎ 605-610-4611
sjager@cainellsworth.com
www.cainellsworth.com

At Cain Ellsworth, we know that local banks lead strong communities. That's why for more than 45 years, we have partnered with community banks to provide expert business accounting, consulting, assurance, regulatory, and income tax planning and preparation services to community banks across the Midwest. Our goal is to help our clients achieve their fullest potential. More than accountants, we provide smart business advice, proactive planning and unsurpassed personal attention. We invite you to experience the Cain Ellsworth difference and service that goes "Beyond the Numbers."

CliftonLarsonAllen, LLP

Neil Falken, Partner, CPA
220 S 6th St, Suite 300
Minneapolis, MN 55402-1418
☎ 612-376-4532
neil.falken@CLAconnect.com
www.CLAconnect.com

CliftonLarsonAllen's Financial Institutions Group is a leader in providing audit, tax, consulting and outsourcing capabilities to banks. Our experience is unparalleled in the financial institutions industry. We will help you meet the challenges of a changing environment.

Custom Consulting

Gale Javers Wray, CIA, CISA
1001 W Golden Eagle St
Sioux Falls, SD 57108-4839
☎ 605-941-4012
customg@sio.midco.net

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, NYCE, BSA, traditional banking, due diligence, accounting, and training for small to mid-sized banks. We are experienced in working with regulators from the FDIC, FRB and OCC.

Eide Bailly LLP

Gary Smith
200 E 10th St, Suite 500
Sioux Falls, SD 57104-6745
☎ 605-367-6723
gsmith@eidebailly.com
www.eidebailly.com

Mark Engelhart
24 Second Ave SW
Aberdeen, SD 57402
☎ 605-622-4214
mengelhart@eidebailly.com

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

RSM US LLP (fka McGladrey LLP)

Jon Schulte, Partner
110 S Phillips Ave, Suite 300
Sioux Falls, SD 57104-6721
☎ 605-575-0507
jon.schulte@rsmus.com
www.rsmus.com

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

■ Bank Equipment & Systems

3D Security, Inc.

Jerry Scholl, President
47185 Wild Clover Circle, Suite 200
Sioux Falls, SD 57107-6473
☎ 888-923-5333
jerry@3dsec.com
www.3dsec.com

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, experience, 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

Michael Hahn, Network Relationship Manager
100 S Phillips Ave
Sioux Falls, SD 57104-6745
☎ 605-335-5117
mjhahn@fnbsf.com
www.advantage-network.com

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.

Convergent Technologies

Bob Peplinski, General Manager
2201 E 54th Street N
Sioux Falls, SD 57104-5543
☎ 605-271-7000
bob.peplinski@convergent.com
www.convergent.com

Convergent Technologies provides sales and service of all bank equipment, including vaults, vault doors, safes, drive-up alarms, video, IP video and lockers.

Money Handling Machines, Inc.

Louis Ferrin, EVP Sales & Marketing
8727 Irvington Road
Omaha, NE 68122-2406
☎ 402-571-5577
louisf@moneyhandlingmachines.com
www.moneyhandlingmachines.com

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

NuSource Financial LLC

★ Endorsed Vendor

Carl Anderson
9749 Hamilton Road
Eden Prairie, MN 55344
☎ 605-377-8427
CarlA@nsourcefinancial.com
www.nsourcefinancial.com



NuSource Financial is one of the fastest growing transaction solutions companies in the U.S., supplying ATM products, branch transformation services, and security and alarm solutions. Impactful strategies that enhance the customer experience, while lowering costs, has fueled our growth into 19 states with more than 600 financial institutions. Through a combination of quality products, outstanding customer service and a commitment to excellence, more than 99 percent of NuSource Financial's clients renew their business each year. For more information, visit www.nsourcefinancial.com.

Works24

★ Endorsed Vendor

Brian Robinson, VP Sales/Marketing
3508 French Park Drive, Suite 1
Edmond, OK 73034-7263
☎ 800-460-4653 ext 105
brobinson@Works24.com
www.works24.com



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

■ Benefits & Retirement

Bank Financial Services Group

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

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

Equias Alliance

Eric Hilgenberg, Consultant
18526 Judicial Road
Prior Lake, MN 55372
☎ 952-435-7737
ehilgenberg@equiasalliance.com
www.equiasalliance.com

Equias Alliance has successfully helped nearly 800 financial institutions with BOLI placement and with plans to recruit, retain and reward key officers and directors with nonqualified benefit plans. They also provide administration of BOLI and nonqualified benefit plans. Securities offered through ProEquities, Member FINRA and SIPC. Equias is independent of ProEquities

Fringe Benefits Design

★ Endorsed Vendor

Kevin Miller, President
7760 France Ave S, Suite 810
Bloomington, MN 55435-5800
☎ 800-880-7626
kevin.miller@fbdmn.com
www.fbdmn.com



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

Meyer-Chatfield & e4Brokerage, LLC

Daniel E. Peterson, LLIF, LUTCF, FIC,
President & CEO
2280 45th St South
Fargo, ND 58104
☎ 701-356-1270
dan.peterson@meyerchatfield.com
www.e4brokerage.com

Meyer-Chatfield Corporation and e4Brokerage, LLC represents a dedicated team of banking, insurance, administrative and consulting professionals dedicated to providing best-in-class solutions for bankers and their boards in areas of bank-owned life insurance, compensation and benefits. These two companies formed a strategic partnership revolving around improved solutions and services for bankers in North Dakota, South Dakota and Minnesota. Through this partnership, both firms benefit from the diverse national capabilities offered by Meyer-Chatfield and the local expertise and relationships built by e4Brokerage. At the core of their offerings are: BOLI plan development and implementation, SSAE16 compliance on all BOLI administrative services and reporting, executive compensation and retirement strategies, and employee retention programs and succession planning. Combined, these two firms provide well-rounded solutions that include balance sheet maximization, comprehensive benefit solutions to improve bank performance and build an employee retention and incentive program that maintain executive continuity to drive future success.

NFP Executive Benefits

★ Endorsed Vendor

Eric Wallace
2801 W Brandy Wine Circle
Sioux Falls, SD 57108-1519
☎ 605-310-5785
ewallace@nfp.com
www.nfpeb.com



NFP Executive Benefits (NFPEB), a wholly-owned subsidiary of National Financial Partners (NFP), is a full-service provider of executive benefit and bank-owned life insurance (BOLI) programs. We bring community bankers a package of integrated advisory services that were developed out of the recognition that bankers deserve more than retail products and mass marketing. We believe that our clients are best served by a team of qualified advisors bringing education,

not by individual brokers representing products. Our collective experience as one of the leading BOLI providers throughout the early decades of BOLI qualifies us to recognize the needs of today's mature marketplace. Our objective is simple but sincere, to provide the long-term commitment necessary to properly service each of our client's BOLI programs. At NFPEB, we provide a new approach to benefit plan and BOLI management, emphasizing not just advisory services but also dedicated administration. Our proprietary online administration system offers banks an unmatched technological platform for delivery of timely and accurate plan information. Our clients enjoy 24/7 access and automated report generation for their asset accounting, benefit reporting, compliance updates, carrier information, and vendor due diligence. We encourage you to contact us to request your own personalized demonstration.

■ Consultants

Copper River Group, The

Dan Fisher, President/CEO
2501 13th Ave S, Suite 207
Fargo, ND 58103
☎ 701-293-6222
dan@copperrivergroup.com
www.copperrivergroup.com

Headquartered in Fargo, N.D., The Copper River Group is a consulting firm that focuses on community financial institutions. Our specialty is providing support in vendor contract negotiations, 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.

Dell SecureWorks

★ Endorsed Vendor

Tim Troncoso, Security Specialist MN, IA, ND, SD
One Concourse Parkway NE,
Suite 500
Atlanta, GA 30328-5346
☎ 404-638-0640
Ttroncoso@secureworks.com
www.secureworks.com



Recognized as an industry leader by top analysts, Dell SecureWorks provides world-class information and IT security services to help organizations of all sizes protect their IT assets, comply with regulations and reduce security costs. www.secureworks.com

Kirk Gross Company

Chuck Yagla, Director of Marketing & Public Relations
PO Box 2097
Waterloo, IA 50704-2097
☎ 319-234-6641
chuckyagla@kirkgross.com
www.kirkgross.com

Kirk Gross Company is a one-source, design-build organization specializing in the designing, building, remodeling, furnishing and providing signage for financial institutions throughout the Midwest.

Secure Banking Solutions LLC

★ Endorsed Vendor

Nick Podhradsky, VP of Sales
700 S Washington Ave
Suite 200
Madison, SD 57042
☎ 605-923-8722, ext. 402
nick@protectmybank.com
www.protectmybank.com



SBS is the Midwest's leading information security consulting and auditing firm. The SBS service offerings include: IT auditing, penetration testing, vulnerability assessments, social engineering tests, security awareness training, IT policy and procedure development, business continuity planning and testing, incident response planning and testing, and other consulting services. SBS has also produced an industry-leading automated product for information security--TRAC.

The TRAC security suite currently offers an innovative automated solution used by banks to complete previously manual IT security and compliance tasks. These are: IT risk assessment, information security program, third-party management, action tracking, BSA risk assessment, internal audit, business continuity plan, commercial account risk, and enterprise risk management. SBS is endorsed by the SDBA, and is able to offer discounted pricing to all SDBA members, call today for a free price quote.

wild | crg

Kent Wild, President
500 2nd Ave N, Suite 514
Fargo, ND 58102-4850
☎ 701-293-8106
kwild@wildcrg.com
www.wildcrg.com

wild | crg provides architecture, interior design and construction services specializing in bank construction and renovation.

■ Correspondent Banking

Bankers' Bank of the West

Jeff Benson, Senior VP
1099 18th St, Suite 2700
Denver, CO 80202
☎ 800-873-4722
jbenson@bbwest.com
www.bbwest.com

Founded in 1980 by community bankers for the benefit of community banks, Bankers' Bank of the West provides community financial institutions with superior customer service, advanced technology, and first-rate products at competitive prices. Our services include loan participations (including ag loans) and municipal leasing; image cash letter processing; agent fed funds and fed funds lines; wire transfers; international services; safekeeping and bond accounting; bank card programs including merchant processing, debit and ATM processing, and credit cards; and certificates of deposit for banks.

Bell State Bank & Trust

Gene Uher, VP/Correspondent Banking
PO Box 89607
Sioux Falls, SD 57109-9607
☎ 605-201-1864
guher@bellbanks.com
www.bellbanks.com

Bell State Bank & Trust's growth, as the largest independently-owned bank in South Dakota, North Dakota and Minnesota, is the direct result of their commitment to service. Their dedicated correspondent banking and credit teams provide banks, in the Midwest, flexible underwriting, terms and pricing on participant loans and bank stock loans to banks and bank officers. They purchase and sell commercial real estate and agribusiness loans, making credit transactions for the purpose of resolving issues with liquidity, legal lending limits and concentration risks. Bell State Bank is actively looking for correspondent lending opportunities. Give us a call; we would appreciate your business.

United Bankers' Bank

Todd Holzwarth, Correspondent Banking Officer
5024 S Bur Oak Place, Suite 208
Sioux Falls, SD 57108-2238
☎ 605-214-0957
todd.holzwarth@ubb.com
www.ubb.com

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

■ Education

Bank Holding Company Association

Thomas Bengtson, Managing Director
7400 Metro Blvd, Suite 217
Minneapolis, MN 55439-2321
☎ 800-813-4754
rom@thebhca.org
www.thebhca.org

The Bank Holding Company Association is a trade association comprised of member bank holding companies throughout the Upper Midwest. The Association's primary mission is to educate bank owners, directors and senior officers on current ownership and regulatory issues within the financial services industry.

EverFi

★ Endorsed Vendor

Jessica Feimer, Senior Schools Manager
3299 K St NW, Fourth Floor
Washington, DC 20007-4441
☎ 402-651-7171
jfeimer@everfi.com
www.everfi.com



EverFi is an education technology company building and operating the nation's largest network for K-12 online education in areas such as financial literacy, student loan management and other key life skills. EverFi teams with major corporations as well as community banks to provide the program at no cost to the schools. With a network of more than 3,000 schools across all 50 states, EverFi is equipping the 21st Century classroom with the tools to teach, assess and certify today's digital natives.

Lake Area Technical Institute

Kerry Stager
PO Box 730
Watertown, SD 57201-2959
☎ 605-882-5284
Kerry.Stager@lakeareatech.edu
www.lakeareatech.edu

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

Dr. Willard Broucek, Dean
1200 S Jay St
Aberdeen, SD 57401-7155
☎ 605-626-2400
broucekw@northern.edu
www.northern.edu

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 as well as a Masters 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 classroom visits from practicing professionals, students can expect a well-rounded education that will help fast forward their careers.

UMACHA

Marla K. Smith, AAP - Marketing & Communications
7100 Northland Circle, Suite 407
Brooklyn Park, MN 55428
☎ 800-348-3692
MarlaS@umacha.org
www.umacha.org

The Upper Midwest Automated Clearing House Association (UMACHA) is the regional payments association (RPA) covering primarily the 9th Federal Reserve District. We are here to support our members and other stakeholders in payment system participation through education and training, operational and compliance support, information dissemination and consulting, with a particular emphasis on the ACH network.

■ Insurance Products

AmTrust North America

Gina Juhnke, Product Manager
800 Superior Ave, 16th Floor
Cleveland, OH 44114
☎ 216-525-5148
gina.juhnke@amtrustgroup.com
www.amtrustfi.com

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

Central States Health & Life Co of Omaha

★ Endorsed Vendor

Tyge Rowen, Assistant VP
1212 N 96th St
Omaha, NE 68134-2274
☎ 800-826-6587 ext 6617
trowen@csoc.com
www.csoc.com



Central States Health and Life Company of Omaha (CSO) is a mutual company that has been providing solid insurance protection to policy owners for 80 years. A pioneer in credit life and disability insurance, CSO currently does business with nearly 1,800 financial institutions in the United States.

Dakota Homestead Title Insurance Company

Janel Van Ruler, President
315 S Phillips Ave
Sioux Falls, SD 57104-6318
☎ 800-425-0388
jlvnruler@dakotahomestead.com
www.dakotahomestead.com

Dakota Homestead Title Insurance Company was established to serve those involved in the title insurance industry. This includes abstracters, bankers, realtors, builders and attorneys. Our mission is to provide the best service in the title insurance industry throughout the Midwest. Our goal is to provide our market with a stable source of underwriting including knowledgeable attorneys, prompt and accurate answers, and excellent service. For all of your title insurance needs, please request Dakota Homestead.

Delta Dental of South Dakota

★ Endorsed Vendor

Jodie Longman, Sales Coordinator
PO Box 1157
Pierre, SD 57501-1157
☎ 800-627-3961
jodie.longman@deltadentalsd.com
www.deltadentalsd.com



Delta Dental of South Dakota is an oral health company specializing in providing dental benefits programs to almost 1,700 employer groups throughout South Dakota. Through its supporting 501(c)(3), the Delta Dental of South Dakota Foundation, the company supports a number of oral health causes as part of its nonprofit mission to advance and promote the improvement of oral health in South Dakota.

OneBeacon Financial Services

Craig Collins, Financial Services President
605 Highway 169 N, Suite 800
Plymouth, MN 55441
☎ 952-852-2434
ccollins@onebeacon.com
www.onebeaconfs.com

OneBeacon Financial Services provides insurance and risk management solutions for community banks. Part of the OneBeacon Insurance Group, we offer a comprehensive suite of coverages, available through select independent agents. Focusing solely on financial services, our underwriting and claims staff includes experts who understand the unique challenges of the industry. We work with South Dakota Bankers Insurance & Services.

Spectrum Financial Services, Inc.

Larry Carroll, President
9290 W Dodge Road, Suite 203
Omaha, NE 68114-3320
☎ 319-540-9955
lcarroll@spectrum-fs.com
www.spectrum-fs.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; debt cancellation, term life insurance (Internet based); group term life direct mail; lenders single interest; collateral protection; blanket mortgage fire; lender 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

Patty Schutz, Underwriter
385 Washington St, SB04B
St. Paul, MN 55102
☎ 651-310-5403
pschutz@travelers.com
www.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 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.

van Wagenen Financial Services, Inc.

Neil Hall, Sales Manager
6483 City West Parkway
Eden Prairie, MN 55344-3246
☎ 800-437-5171
neil.hall@vanwagenen.com
www.vanwagenen.com

van Wagenen Financial Services has been insuring financial institutions' risks for more than 80 years. Providing the most effective insurance tracking program in the industry, combined with lender placed insurance and claims services, van Wagenen continues to outpace its competitors in mitigating risk for financial institutions.

Wellmark Blue Cross and Blue Shield of South Dakota

★ Endorsed Vendor

Elizabeth Mendelson,
Director of Sales
PO Box 5023
Sioux Falls, SD 57117-5023
☎ 605-373-7444
mendelsoned@wellmark.com
www.wellmark.com



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Jeff Jacobson, Executive VP & National Sales Manager
90 S 7th St, Suite 4300
Minneapolis, MN 55402-4108
☎ 612-376-4000
jjacobson@doughertymarkets.com
www.doughertymarkets.com

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☎ 901-435-7956
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Amy Ross Lauck, Partner
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Sioux Falls, SD 57103
☎ 605-978-5200
arosslauck@lindquist.com
www.lindquist.com

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Brett Koenecke, Partner and SDBA Counsel
PO Box 160
Pierre, SD 57501-0160
☎ 605-224-8803
brett@mayadam.net
www.mayadam.net

General counsel to South Dakota Bankers Association, Pierre, SD; BankWest, Pierre, 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.

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☎ 605-336-2565
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First District Development Company offers affordable financing for small businesses. Working in partnership with local lenders, our loans are designed to fuel small businesses across South Dakota by offering favorable terms and rates that benefit borrowers and lenders. Operating since 1983, FDDC is committed to job growth and community economic development in our state.

Small Business Administration

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2329 N Career Ave, Suite 105
Sioux Falls, SD 57107-1314
☎ 605-330-4243 ext 13
david.puls@sba.gov
www.sba.gov/for-lenders

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South Dakota Development Corp.

Cassie Stoesser, GOED Finance Director
711 E. Wells Ave.
Pierre, SD 57501
☎ 605-773-3301
cassie.stoesser@state.sd.us
www.sreadytowork.com

The Governor's Office of Economic Development (GOED) works to expand primary job opportunities in South Dakota through retention, new business growth and business recruitment. We work with banks and local development corporations across the state to diversify South Dakota's economy and administer a variety of financing programs.

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Michelle Solberg, Director, Client Sales and Services
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Dakota Resources

Beth Davis, President
25795 475th Ave, Suite 1
Renner, SD 57055-6547
☎ 605-978-2804
info@dakotaresources.org
www.dakotaresources.org

Dakota Resources 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.

Federal Home Loan Bank of Des Moines

James Lee, VP/Member Services
Skywalk Level, 801 Walnut Street, Suite 200
Des Moines, IA 50309-3610
☎ 800-544-3452, ext 3456
jlee@fhlbdm.com
www.fhlbdm.com

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Federal Reserve Bank of Minneapolis

Jacqueline G. King, Community Development & Outreach
90 Hennepin Ave
Minneapolis, MN 55401
☎ 612-204-5470
jacqueline.king@mpls.frb.org
www.minneapolisfed.org

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Steve Davis, Regional Director
1300 17th St N, Suite 1800
Arlington, VA 22209-3810
☎ 866-776-6426 ext. 3478
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South Dakota Chamber of Commerce & Industry

David Owen, President
PO Box 190
Pierre, SD 57501-0190
☎ 605-224-6161
contactus@sdchamber.biz
www.sdchamber.biz

"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) and encourages new entrepreneurship in SD by its Giant Vision Competition held annually.

South Dakota Housing Development Authority

Mark Lauseng, Executive Director
PO Box 1237
Pierre, SD 57501-1237
☎ 605-773-3181
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www.sdhda.org

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USDA/Rural Development

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gerald.urlaub@netcenter.net
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Vernon Brown, Marketing & Community Relations Director
2900 W 10th St
Sioux Falls, SD 57104-2543
☎ 605-978-3592
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www.sdncommunications.com

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jpeck@shazam.net
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Kelly Pfeifer, Banking Customer Service Manager
2211 N Minnesota St
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SVA Plumb Trust Company, LLC

Anna Gauer, Trust Officer/Manager
3130 W 57th St, Suite 101
Sioux Falls, SD 57108
☎ 605-271-9697
trust@svaplumb.com
www.svaplumb.com

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South Dakota Bankers Association

PO Box 1081 | 109 West Missouri Ave. | Pierre, SD 57501
Phone: 800.726.7322 or 605.224.1653 | Fax: 605.224.7835 | Web: www.sdba.com