

South Dakota Bankers Association

Associate Membership



Connecting

Businesses in the Banking Industry



2017 Associate Member Directory

2017 SDBA Associate Membership

A Great Resource—SDBA Associate Members

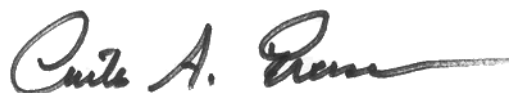
The South Dakota Bankers Association is pleased to provide our member banks with this directory of 2017 associate members. SDBA associate members are an invaluable resource for the SDBA and its member banks.

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



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★2017 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

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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."

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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
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Custom Consulting offers internal auditing services and management consulting (compliance, operational and information technology) on a per-hour, contracted basis. This is your most practical, affordable way to establish internal audit, or to supplement existing internal audit, without hiring additional permanent staff. Custom Consulting is experienced in internal audit, consumer/regulatory compliance, exam preparation, internal control design, information technology audits, online/mobile banking environments, prime and sub-prime credit cards, prepaid and debit products, mortgages, trust services, ACH, NYCE, BSA, traditional banking, due diligence, accounting, and training for small to mid-sized banks. Have worked with regulators from the FDIC, FRB and OCC. Certified Internal Auditor (CIA) and Certified Information Systems Auditor (CISA) with 40-plus hours of continuing education yearly since 1992. Grateful and proud to be in business and an SDBA associate member for more than 20 years.

Eide Bailly LLP

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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

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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

Advantage Network, The

Michael Hahn, Network Relationship Manager
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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

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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.

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www.moneyhandlingmachines.com

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

NuSource Financial LLC

★ Endorsed Vendor

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NuSource Financial is one of the fastest growing bank technology companies in the United States supplying innovative ATM, branch transformation, and security solutions. Impactful strategies that enhance the customer experience, while lowering costs, has fueled our growth into 20 states with more than 700 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

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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

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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

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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

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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
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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

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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

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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.

Invictus Consulting Group, LLC

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Invictus Consulting Group, a data-driven advisory firm, is the industry thought-leader in bank analytics and strategic consulting. The company's M&A advisory services help banks target acquisitions and pinpoint when a deal makes better sense than organic growth. Invictus' groundbreaking data analysis system takes into consideration capital adequacy, the risk profile of bank assets, interest rate sensitivity and the pro forma characteristics of a bank's asset portfolio. The firm also helps banks with capital and strategic planning, stress testing and CECL readiness. For more information, please visit www.invictusgrp.com.

Kirk Gross Company

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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.

SBS CyberSecurity

★ Endorsed Vendor

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SBS CyberSecurity (SBS) is a premier cybersecurity consulting and audit firm. Since 2004, SBS has been dedicated to assisting organizations with the implementation of valuable risk management programs and to mitigating cybersecurity risks. The company has provided cybersecurity solutions to more than 1,300 organizations across the United States and abroad, including financial institutions ranging in asset size from \$12 million to more than \$20 billion. SBS delivers unique, turnkey solutions tailored to each client's needs, including cybersecurity risk management software, consulting services, network security, IT audit, and education. SBS

CyberSecurity empowers customers to make more informed security decisions and trust the safety of their data.

Secure Enterprise Asset Management, Inc. (SEAM)

★ Endorsed Vendor

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SEAM provides a local, secure and responsible solution for obsolete and end-of-use electronic devices. We keep your financial institution in compliance with the complex data security regulations of today's banking industry as well as local legislative bans on the landfilling of e-waste. Our certified process is 100 percent auditable; whether your devices are resold, recycled or reused, we account for everything from the point of pickup through the final disposition. With accessible online reporting, documented proof is readily available for all of your auditing needs. Certified to e-Stewards, R2:2013, OHSAS 18001 and ISO 14001:2004, SEAM complies with the highest worldwide standards for data security, environmental management, health, safety, and quality processes. Services include physical destruction of hard drives, back-up tapes and other data bearing equipment, available onsite at customer location or offsite at SEAM's secure facility, digital data wiping, chain of custody reporting, e-waste recycling, fluorescent and CFL bulb recycling, onsite shredding, asset recovery and pickups.

wild | crg

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Wildly smart buildings. wild | crg uses a proprietary design-build process giving you a single source for architecture, interior design and construction services. We specialize in bank construction and renovations.

■ Correspondent Banking

Bankers' Bank of the West

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Founded in 1980 by community bankers, 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. Member FDIC.

Bell Bank

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www.bellbanks.com

Bell Bank'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 Bank is actively looking for correspondent lending opportunities. Give us a call; we would appreciate your business.

PNC Bank

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PNC's Financial Institutions Group (FIG) is a diverse and experienced team managing 500-plus active relationships with banks and depositories across the United States through one or more customized solutions: credit and financing products, fixed income securities and investment products, risk management (FX and rates), transaction services (treasury management), and institutional asset management.

United Bankers' Bank

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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

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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

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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

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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

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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.

Stewart-Peterson

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Market360 is Stewart-Peterson's signature price risk management service for agricultural commodity producers and commercial purchasers of commodity products. Market360's comprehensive approach to building a strong price focuses first and foremost on the most powerful tool in a risk management toolkit--cash sales. We supplement those recommendations with the prudent use of hedging tools. The Stewart-Peterson philosophy embraces a strategic approach to evaluating the market. Rather than focusing on price forecasting, we utilize market scenario planning to help ensure that our customers are prepared for any downside risk, while still positioned to capitalize on upside opportunity. We also build strategies that help lenders stress test an operation and to understand the impact of any market action. From risk management educational meetings to individual meetings, Stewart-Peterson is dedicated to helping farmers and lenders manage the volatility of commodity markets.

UMACHA

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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

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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

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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

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Dakota Homestead Title Insurance Company was established to serve those involved in the title insurance industry. This includes abstractors, 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

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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.

EMC Insurance Company (P&C) and EMC National Life

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For more than 100 years, EMC has offered agents, policyholders and communities strength, stability and service. EMC has done this by maintaining its reputation as a strong, financially-stable company. EMC Insurance Companies is an "A" rated company that ranks among the top 60 insurance organizations in the United States and is one of the premier writers in the Midwest. The core focus of EMC is to maintain relationships that foster high retention ratios. You can count on EMC to partner with you to deliver quality financial protection to the people and businesses we serve from property and casualty insurance needs, as well as life and disability products.

OneBeacon Financial Services

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OneBeacon Financial Services offers property and casualty coverages for commercial banks, savings banks and savings and loan institutions, security broker-dealers, investment advisors, insurance companies and credit unions. Specialty coverages, including management liability, professional liability, cyber liability and financial institution bond are additionally available for institutions with less than \$3 billion in assets. We work with South Dakota Bankers Insurance & Services.

Spectrum Financial Services, Inc.

Larry Carroll, President
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lcarroll@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;

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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.

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Wellmark Blue Cross and Blue Shield is a mutual insurance company owned by its policyholders. Wellmark and its subsidiaries provide health coverage to more than 2 million members in Iowa and South Dakota. And through the Blue Cross Blue Shield Association, Wellmark is part of a trusted national network that covers more than 100 million people. That's nearly one-third of all Americans. We offer flexible benefit designs, competitive prices and a large selection of providers. Nearly all physicians and hospitals in Iowa and South Dakota participate with Wellmark, and the Blue Cross and Blue Shield Association provides extensive national and international coverage. Wellmark is honored

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■ Investment Services

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FTN Financial

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FTN Financial is an industry leader in fixed income sales, trading, and strategies for institutional customers in the US and abroad. We also provide investment services and balance sheet management solutions. With an average daily trading volume of \$5+ billion, FTN transacts business with approximately 40 percent of all domestic depositories with portfolios more than \$100 million and approximately 50 percent of all U.S. banks with portfolios more than \$100 million.

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Lindquist & Vennum LLP

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Lindquist & Vennum offers legal guidance to financial institutions ranging from privately-owned and closely-held banks to superregional financial holding companies. We've helped banks address an array of emerging issues and have consistently ranked among the top 10 firms nationwide providing legal advice on bank and thrift mergers and acquisitions. With some of South Dakota's most notable banks as clients, we provide legal counsel to relating to: mergers and acquisitions, nonbank financial services; credit, debit and stored-value cards; payment systems and consumer financial services; agribusiness lending; regulatory and supervisory challenges; raising capital and issuing trust-preferred securities; and expansionary activities.

May Adam

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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.

■ Loan Services

Dakota BUSINESS Finance

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☎ 605-367-5353
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As a local U.S. Small Business Administration (SBA) Certified Development Company, Dakota BUSINESS Finance (DBF) works with local banks to provide SBA 504 loans to existing and start-up businesses. Loan proceeds can be used to construct, purchase or renovate a building, to complete leasehold improvements, to purchase long-term machinery and equipment, or to refinance existing loans meeting SBA requirements. Typically, the participating local bank will provide 50 percent of the financing; SBA/Dakota BUSINESS Finance will provide 40 percent of the financing; and the small business owner will contribute the remaining 10 percent in the form of an equity or cash injection. While the down payment increases for start-up or single purpose properties, the borrower's down payment remains low. SBA 504 effective rates are fixed for the 20-year term (for real estate) or 10-year term (for equipment). DBF serves all counties across South Dakota, nine counties in southwestern Minnesota, 12 counties in northwestern Iowa, and three counties in northeastern Nebraska. Since 2012, DBF has been named annually by SBA as the #1 South Dakota CDC for loan volume and as the #1 South Dakota CDC for dollar volume.

First District Development Company

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www.fddc.1stdistrict.org

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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www.sba.gov/for-lenders

The Small Business Administration (SBA) is a U.S. government agency that provides support to entrepreneurs and small businesses. The agency's activities are summarized as the "3 Cs" of capital, contracts and counseling. SBA loans up to \$5 million are made through banks who partner with the SBA. The SBA provides a guarantee on a percentage of the

loan. The 7(a) Loan Guarantee Program is designed to help start or expand businesses. The 504 Fixed Asset Financing Program is administered through Certified Development Companies throughout the state. This program provides funding for the purchase or construction of real estate and/or the purchase of business equipment/machinery. SBA helps lead the federal government's efforts to assist small businesses in accessing federal contracts in addition to providing general procurement assistance. The SBA delivers technical assistance including seminars, training programs, one-on-one counseling through counseling partners, including the Small Business Development Centers, Women's Business Centers and SCORE.

South Dakota Development Corp.

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www.sdreadytowork.com

Working in partnership with the Governor's Office of Economic Development (GOED), the South Dakota Development Corporation 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.

■ Other Financial Services & Misc.

Ascensus

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As the nation's leading provider of retirement plan expertise, Ascensus delivers a full range of comprehensive solutions for organizations seeking to achieve and maintain operational compliance and market share in the IRA, HSA, ESA and retirement plans industry. Comprised of two main branches of service (plan services group and retirement products and solutions) and three subsidiary companies, Ascensus' core capabilities encompass every component of the retirement infrastructure, including third-party plan administration, ERISA consulting, Web-based service solutions, trust and custody services, multilingual participant education programs, staff training, and documentation. Ascensus solutions are targeted, customizable, and designed to surpass our clients' needs with industry-leading results. Combined with more than 35 years of retirement industry experience, it is this distinction that sets Ascensus apart and makes us a premier whole service retirement solutions provider and partner of choice for many financial institutions, financial advisors and employers.

CAPITAL Services

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CAPITAL Services is an innovative payment portfolio management and servicing company. We create, evolve and service profitable credit and prepaid card payments programs with our partner banks. CAPITAL Services has successfully originated and managed hundreds of thousands of card assets for more than 150 financial institutions.

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Dakota Resources

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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
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Des Moines, IA 50309-3610
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jlee@fhlbdm.com
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The Federal Home Loan Bank of Des Moines is a valuable partner to nearly 1,500 community and commercial banks, credit unions, thrifts, insurance companies and community development financial institutions throughout Alaska, Hawaii, Idaho, Iowa, Minnesota, Missouri, Montana, North Dakota, Oregon, South Dakota, Utah, Washington and Wyoming, the U.S. territories of American Samoa and Guam and the Commonwealth of the Northern Mariana Islands. FHLB Des Moines provides readily available, low-cost liquidity to local lenders in all economic cycles. Member financial institutions have access to a variety of products and services designed to help lower their funding costs, manage liquidity, improve asset and liability management, meet community credit needs, control risk and fund mortgages originated for sale in the secondary market. For more information, call James Lee at 605-759-4320.

Federal Reserve Bank of Minneapolis

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www.minneapolisfed.org

The Minneapolis Fed, with one branch in Helena, Mont., serves the six states of the Ninth Federal Reserve District: Minnesota, Montana, North and South Dakota, northwestern Wisconsin and the Upper Peninsula of Michigan. The Minneapolis Fed supervises and regulates bank holding companies and state-chartered member banks in the Ninth District. The Federal Reserve Banks provide financial services to depository institutions including banks, credit unions, and savings and loans. These services include collecting checks, electronically transferring funds, and distributing and receiving cash and coin. For more information about Federal Reserve Services, see www.frb services.org.

Promontory Interfinancial Network, LLC

Steve Davis, Regional Director
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South Dakota Chamber of Commerce & Industry

David Owen, President
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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
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Pierre, SD 57501-1237
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www.sdhda.org

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.

USDA/Rural Development

Dana Kleinsasser
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Fiserv

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Journey Technology Solutions

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Journey's I2A analytics "Enable Community Banks" to assess their customer's behavior. Opportunities are unearthed, modeled and tracked in campaign(s). Risk assessment includes suspicious transactions and management exceptions. Both opportunities and risk assessments for the bank, products, channels and customers leverage the integrated profitability and attrition functionality within I2A. I2A customers using database

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Midcontinent Business Solutions

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A division of Midcontinent Communications, Midcontinent Business Solutions is a leading provider of networking, Ethernet, Internet, phone, cable TV and advertising services in the Upper Midwest. Midcontinent's 8,400-mile Northern Plains Network is MEF 2.0 certified for carrier Ethernet services and is connected to more than 40 regional and national fiber networks. Although businesses of all sizes count on Midco's network, financial institutions in particular value Midco's expertise in delivering custom private networks between branches and steady bandwidth to support simultaneous transactions. Visit Midco.com/Business to learn more about Midcontinent and how the company gives back to the communities it serves.

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NetWork Center, Inc.

Gerald Urlaub, Account Executive
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NetWork Center, Inc. is a complete technology solution provider that has been delivering advanced secure networking solutions to financial services companies throughout the midwest since 1986. NetWork Center, Inc. partners with industry leading manufacturers providing business solutions for virtualization, VoIP-communications, backup and disaster

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SDN Communications

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SDN Communications specializes in broadband solutions for banks. Solutions include: Ethernet & MPLS wide area networking, dedicated Internet and managed cybersecurity services such as routers, firewalls and dedicated denial of service (DDoS) protection. SDN and its 30,000-mile fiber optic network are owned by South Dakota's 17 independent telephone companies.

SHAZAM

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The SHAZAM Network is a member-owned electronic funds transfer (EFT) network providing choice and flexibility to community financial institutions throughout the U.S. since 1976. SHAZAM is a single-source provider of the following services: debit card, core, fraud, ATM, marketing and more. To learn more visit shazam.net and follow @SHAZAMNetwork.

Simplifile

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Simplifile, the nation's largest e-recording network, was founded in 2000 to connect settlement agents and county recorders via its e-recording service. Today, Simplifile had broadened its services to include collaboration tools and post-closing visibility for mortgage lenders and settlement agents working together on real estate documents. Through Simplifile, users can securely record, share and track documents, date and fees with ease.

Vantage Point Solutions

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Vantage Point Solutions (VPS) has the expertise of staff to evolve your financial institution's technology, security and regulatory compliance infrastructure to meet the demands of today's competitive banking environment. VPS is an IT/data security and consulting company. We focus on customer service, delivering a customized approach to meet your company's specific needs. VPS offers the following services to financial institutions and data centers: IT penetration testing and security audits; IT network planning; branch integration; network configuration

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Acorn Trust Company

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SVA Plumb Trust Company, LLC

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SVA Plumb Trust Company provides trust administration, custody and other fiduciary and financial services. The Trust Company works with the investment consultants and portfolio managers of affiliate SVA Plumb Financial.

Join the SDBA as an Associate Member

If your company has a product or service to offer the South Dakota banking industry, you are welcome to join the SDBA as an associate member. Complete the associate membership application at www.sdba.com/associate-membership. Your completed application will be reviewed by the SDBA Board of Directors. Associate membership dues are \$750 annually. Questions, contact Alisa DeMers at 605.224.1653 or ademers@sdba.com. Or visit www.sdba.com/associate-membership for more information and the list of membership benefits.

South Dakota Bankers Association

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