

NATIONAL SCHOOL FOR BEGINNING AG BANKERS

BLACK HILLS STATE UNIVERSITY | SPEARFISH, SD

JUNE 22-25, 2026



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ABOUT THE SCHOOL

Ready to take your agricultural lending skills to the next level? Join us June 22-25, 2026, on the scenic campus of Black Hills State University in Spearfish, SD for an immersive, hands-on school designed specifically for beginning ag bankers. Sponsored by the South Dakota Bankers Association, this intensive program covers all aspects of ag lending—including credit analysis, scoring and risk rating, managing problem loans, and collaborative case studies.

Why Attend?

- Personalized instruction from experienced professionals
- Peer-to-peer learning in a small, interactive class setting
- Practical tools you can immediately apply in your bank

And when class is done for the day, you'll be in the heart of the scenic Black Hills. Explore Spearfish Canyon's hiking trails, climb in the Black Hills National Forest, visit iconic landmarks like Mount Rushmore and Crazy Horse, or try your luck in historic Deadwood.

Don't miss this unique opportunity to learn, connect, and enjoy everything Spearfish has to offer:

www.visitspearfish.com

CURRICULUM

The National School for Beginning Ag Bankers is designed to give you the knowledge and confidence to make smarter, stronger lending decisions. Perfect for ag bankers with zero to three years of experience, this program blends expert instruction with practical, hands-on learning.

What You'll Learn:

- The current ag economy and industry trends
- Balance sheet and working capital analysis
- Earnings and cash flow analysis
- Futures, options, and risk management strategies
- Loan servicing and management assessment
- Customer profiling and relationship-building techniques

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With 25+ hours of interactive instruction, you'll tackle real-world challenges through case studies and problem-solving exercises. A dynamic bank simulation lets you see firsthand how your lending decisions impact the entire bank operation—across all departments.

Sessions are presented in a collaborative, seminar-style format, giving you plenty of opportunities to connect with peers and faculty, ask questions, and share insights.

Ready to explore the full curriculum?

Visit: www.sdba.com/ag-school

Getting Here

Black Hills State University is located only 30 miles from Rapid City Regional Airport (RAP), which offers a variety of nonstop flights to major U.S. hubs. Airlines serving RAP include: Allegiant, American, Delta, Sun Country, and United. Plan your trip and explore flight options at www.rapairport.com

Housing Options

Experience the full school community by staying right on campus! Students are housed in private, air-conditioned rooms with two units sharing a jack-and-jill style bathroom. Many rooms feature beautiful views of the Black Hills, making your stay both comfortable and memorable.

While on-campus housing is highly recommended for easy access and networking opportunities, it's not required. For those who prefer off-campus accommodations, hotel room blocks are available at select locations. If you choose to stay off campus, you'll need to make your own reservations (not included in registration fee).

Important Tip: Spearfish is a popular tourist destination—hotels book up quickly! Reserve your room early to ensure availability.

Enrollment is limited to 72 participants. Priority is given to bank employees and regulators. If the school reaches capacity, a waitlist will open and spots will be offered on a first-come, first-served basis.



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HOTELS

Fairfield Inn & Suites

2720 1st Ave. East, Spearfish, SD

Phone: 605.642.3500

Rate: \$149

Release: May 21, 2026

Spearfish Holiday Inn Convention Center

305 North 27th Street, Spearfish, SD

Phone: 605.642.4683

Rate: Standard - \$150; Suite - \$180

Release: May 21, 2026

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REGISTRATION

Includes tuition, on-campus housing June 22-25, breakfasts and lunches on June 23-25, and student materials. Everything you need for the school is provided in the registration fee.

State Banking Association Members:

\$1,995 per person

Non-Members:

\$2,095 per person

- A \$250 cancellation fee will be charged if canceled after May 1, 2026.
- No refund if canceled after June 1, 2026.
- Substitutions are allowed at any time.



FACULTY

ROBERT CRAVEN is an agricultural economist with the Center for Farm Financial Management, at the University of Minnesota, Saint Paul, MN where he formerly served as director for over 22 years.

NATE FRANZÉN is president of the agri-business division at First Dakota National Bank in Yankton, SD, where he and his team service more than \$1.5 billion in agricultural loans for the bank.

SAM MILLER is an experienced Agriculture and Agribusiness professional. Formerly, Sam was Managing Director and Group Head of Agriculture Banking at BMO Commercial Bank, leading production agriculture and agribusiness.

EDWARD USSET serves as a grain marketing economist for the Center for Farm Financial Management at the University of Minnesota, Saint Paul, MN.

PAULINE VAN NURDEN is an economist and the associate director for the Center for Farm Financial Management at the University of Minnesota, Saint Paul, MN.

ALEX WAGNER is an Ag Credit Analyst with First Dakota National Bank in Yankton, SD.

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***Priority will be given to bank employees and regulators.**

PLEASE PRINT LEGIBLY

Full Name (as you wish it to appear on the certificate): _____

First Name (as you wish it to appear on your badge): _____

Bank Name: _____

Bank Address: _____

City/State/Zip: _____

Phone Number: _____ Fax Number: _____

Email Address: _____ Cell Phone: _____

Age Range: ☐ 20-29 ☐ 30-39 ☐ 40-49 ☐ 50+

Emergency Contact _____

Emergency Contact Phone _____

REGISTRATION FEES

Includes tuition, on-campus housing, meals and student materials.

☐ **State Banking Association Members:** \$1,995 per person

☐ **Non-members:** \$2,095 per person

■ A \$250 cancellation fee will be charged if canceled after May 1, 2026.

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ALL SECTIONS OF THIS REGISTRATION FORM MUST BE COMPLETED

Type of Entity

(check only one)

- ☐ Independent Bank
- ☐ Independent Branch
- ☐ Holding Company Bank
- ☐ Holding Company Branch
- ☐ Holding Company
- ☐ Regulator/Examiner
- ☐ Other

Total Assets of Bank

(check only one)

- ☐ ≤ \$150 M
- ☐ \$150–500 M
- ☐ \$501–\$1 B
- ☐ \$1 B–\$2.5 B
- ☐ > \$2.5 B

Total Banking Experience

(check only one)

- ☐ 1–2 years
- ☐ 3–5 years
- ☐ 6–8 years
- ☐ 9–11 years
- ☐ 12–16 years
- ☐ 17 years or more

Ag Lending Experience

(check only one)

- ☐ 1–2 years
- ☐ 3–5 years
- ☐ 6–8 years
- ☐ 9–11 years
- ☐ 12–16 years
- ☐ 17 years or more

Rank order (top 3) of your major areas of bank experience: (1 indicates most experience, 2, 3, etc.)

- | | |
|-------------------------|----------------------|
| ___ Compliance | ___ Customer Service |
| ___ Operations | ___ Public Relations |
| ___ Lending | ___ Personnel |
| ___ Audit | ___ Investments |
| ___ Loan Administration | ___ Credit Analysis |

Education

- ☐ High School
- ☐ Some College
- ☐ Associate's Degree
- ☐ Bachelor's Degree
- ☐ Master's Degree
- ☐ Ph.D.
- ☐ Law Degree

Housing

- ☐ No Housing
- ☐ On Campus—Male
- ☐ On Campus—Female

No smoking is allowed in campus facilities.

List Bank Education Training: _____

SEND YOUR REGISTRATION FORM & PAYMENT TO:

SOUTH DAKOTA BANKERS ASSOCIATION

PO Box 1081, Pierre, SD 57501

Phone: 800.726.7322 | Email: events@sdba.com | www.sdba.com