

THE OFFICIAL NEWSLETTER OF COMMUNITY BANKERS OF MICHIGAN • 2019 • ISSUE 3

COMMUNITY spirit



Upper Peninsula Banking & Training Forum



WEDNESDAY, JUNE 26 - FRIDAY, JUNE 28 • MARQUETTE, MI

Wednesday

Golf at Greywalls Golf Course
Dinner & Speaker

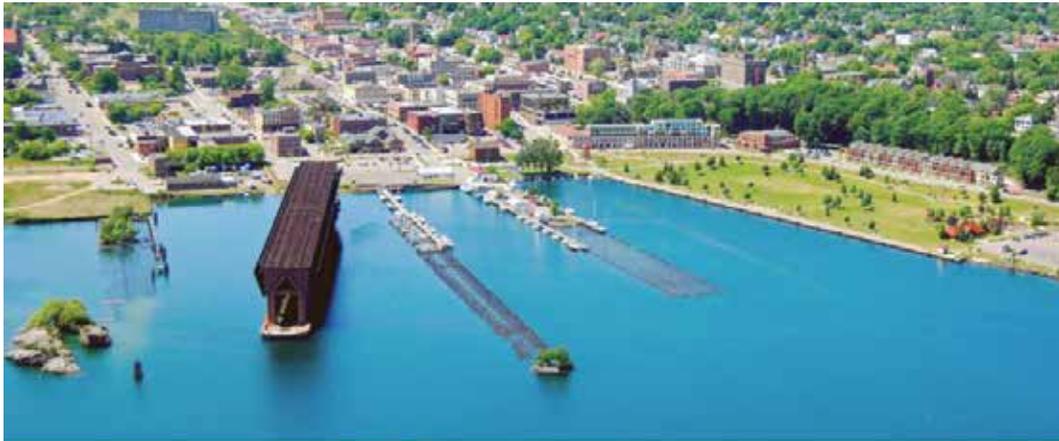
Thursday/Friday

Sessions will be at
the Landmark Inn

Agenda Topics to Include:

CECL Update
Branch Banking Transformation
Cyber Security
Cannabis Banking - Everything You Need to Know
CEO and Executive Roundtable
Deposit & Payment Processing Strategies
Full Compliance Session with Young & Associates

Register at www.cbofm.org



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officers + directors

CBM 2018-2019

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MCBS 2018-2019

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president's corner

We are excited about this summer edition of the CBM magazine. Summer is such a great time to enjoy Michigan – too bad the CBM staff will be busy with so many programs and events. The good news is we will have plenty of opportunities to spend time with all of you so we will have a great summer even though we will be very busy.

The Marijuana Banking Symposium is June 11th at Eagle Eye. This is a really important meeting and I encourage all of you to attend whether your bank is going to handle MRB's or not. We have an all-star lineup of industry experts at the event. You can hear directly from them about what they need from their banks. We will also have experts from LARA who will bring you up to date on all the latest from their perspective. We have information in the magazine or you can sign up on line at our website.

Speaking of our website – be on the lookout for a new look and feel this summer. Last year we upgraded our computer systems and capabilities and this year we are rolling out a brand new and much improved website. Look for the new site to go up in late June or early July. You will have a far more interactive experience with a brand new look and feel. You will find it easier to navigate, easier to find and sign up for events, and easier to contact member banks and associate members. We are very excited about the new website design and we are sure you will like it too.

We have a major UP Banking event scheduled for June 26th-28th at the Landmark Inn in Marquette that we are hosting in conjunction with Lasco. We start with golf and dinner at Greywalls on Wednesday and then a host of key speakers and banking topics to cover on Thursday. We'll finish with a CEO Leadership Network and Banker Network session Friday morning. See the ad on the inside front cover of this issue for more details or visit our website. We are really excited to offer this program for our bankers in the UP and the northern lower peninsula.

Other upcoming events this summer are: Appraisal Review on June 13th, Credit Risk Training moved to July 10th-11th because our instructor had jury duty when it was originally scheduled, and our HR Forum on August 1st. All of these are great programs for your staff.

The CBM Annual Convention and Expo takes place at the Grand Traverse Resort September 25th-27th. Be sure to get signed up ASAP as we ran out of rooms at the hotel in July last year. This year's Convention will be a great one as we celebrate how community banks in Michigan "Rise to The Challenge" every day.



Michael J. Tierney
CBM President & CEO

We were very busy in March, April and May – so busy it just seemed to go by in a flash. We said goodbye to a couple of great banking leaders – Rick Goedert from 1st State Bank of Saginaw and Pete Kubacki from Dart Bank who both retired as President and CEO of their respective banks. They were great leaders who achieved big time results at their banks. They are being succeeded by a pair of great leaders, Jim Milroy at 1st State Bank, and Bill Hufnagel at Dart Bank. There will be more highly respected CEOs retiring later this year and we will cover those changes with you in future issues of this magazine. Our bank leaders have done a very admirable job of succession planning. They have groomed well-qualified successors to continue to guide their banks on a highly successful path. This is an important part of leading a community bank and we encourage all of you to have a strong succession plan in place. One of the main reasons for selling a community bank can be the lack of a strong successor to lead the bank. Don't let this happen to your bank – get a management and a shareholder succession plan in place and execute it.

We also had Mi BANK open its doors recently. Our first new community bank in Michigan in ten years. Rob Farr, Jenny Meier, and Tom Dorr have the band back together again and they will do great things with the new bank.

We held the Directors' College with DIFS in March, and a second one in May with the FDIC which we put on jointly with the MBA. Both were well attended and there were lots of questions on a wide range of topics from our bankers. The

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regulators are doing their part to reach out to our industry and to be productive partners with us.

We took a contingent of 23 bankers to Washington, D.C. as part of the ICBA Capital Summit. We visited all of our Michigan Congressmen and Congresswomen, and our two U.S. Senators. Our bankers stressed a few key topics at every meeting: Cyber security protections, BSA relief, flood insurance reauthorization, GSE reform that keeps Fannie and Freddie in place to support mid-sized and small lenders, and support of the SAFE Banking Act that would allow banks in Michigan a safe harbor to provide banking services to MRB's if they choose to serve them. We had very productive sessions and I believe our banker's voices were heard and their efforts will help with future legislation. Jelena McWilliams the FDIC Director, Mike Crapo the Chair of the Senate Financial Services Committee, and Maxine Waters the Chair of the House Financial Services Committee, all addressed the national gathering of bankers at the ICBA event and shared what their priorities were for 2019. Director McWilliams is a breath of fresh air – she is looking to be a fair regulator who can work with the industry. The outlook in Congress seems to be one of gridlock – we do not expect much to be done in Washington, D.C. this year.

Closer to home, we continue to work on few things here in Michigan. The out of state mega banks are at it again trying to block provisions of the cyber security legislation that would benefit your bank and your customers. The bill's sponsor – Diana Farrington, Chair of the Michigan House Financial Services Committee – is adamant about a 45-day public notice requirement after a cyber breach is found to have taken place. This is the standard in 13 other states. We believe this is a reasonable period of time for any company to inform their customers and our banks that a breach has taken place once they know it has occurred. We heard from the former White House head of IT Security at the ICBA Convention that the average time to detect a breach is now 211 days – and the notice requirement comes after this period. Retailers and manufacturers in Michigan are pushing for 90 days and the mega out of state banks and the associations that represent them want to use

90 days or the GLBA requirements. The CBM is not conflicted in our representation of Michigan banks – we only work for your best interests – and 45 days is in your best interest. The longer the notice period regarding a cyber breach, the more time the bad guys have to create losses for your bank and your clients. We will continue to push for a 45-day notice period because it is in the best interest of Michigan banks to do so. The real solution to this is a national cyber breach notification standard and not a patchwork of various state standards but it will take Congress awhile to get around to crafting a national standard.

Some credit unions continue to make loans in an unsafe and unsound manner. Not all credit unions are engaged in these unsafe lending practices but it appears more and more may be moving in that direction. We shared a picture of a Lake Michigan CU billboard with all of our banks which promotes 5% down residential construction loans. The federal guidelines for these loans call for a maximum LTV of 85% – so they are either way out of bounds on their lending standards or they are using bait and switch advertising on Michigan consumers. Either way, it is a bad business practice. The CBM filed a formal complaint with DIFS asking them to look into this reckless lending practice by Lake Michigan CU. We encourage every bank in the state to file a formal protest letter with DIFS on the Lake Michigan CU lending practices.

CUs are also doing 120-month auto loans which is another head shaker for our bankers. These auto loans will be upside down in the next recession and will lead to major losses for CUs. The NCUA is now considering raising the threshold for mandatory appraisals for CUs on commercial real estate loans to \$1 million versus the \$500,000 that was recently approved for banks. The CUs have virtually no experience with CRE lending and they will suffer large losses in the future when the market goes south in a recession. Some CUs appear to be using insured deposits in an unsafe and unsound manner and their regulators need to step in to curb these lending practices before the next downturn takes place. If these unsafe practices continue, many CUs will likely suffer the same fate the S&L industry did

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president's corner

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in the 1980's in the next downturn. This is going to be an all too familiar movie for those of us who lived through the S&L crisis when the industry suffered huge losses in commercial real estate lending. It was the same scenario – a new entrant to CRE lending given expanded powers with little effective regulatory oversight and little regard for traditional sound underwriting practices. As Yogi Berra so eloquently said, “It’s like deja vu all over again.” There is little satisfaction in knowing the CU day of reckoning is coming. When it does, the CU problems will become our problems as public confidence in insured financial institutions erodes and legislators heap more regulations on all financial institutions because some CU’s were irresponsible lenders. We need to call bad lending practices out when we see them taking place and we should make both state and federal regulators and legislators aware of it. Hopefully this will eventually lead to CUs being supervised by the same regulators banks are – not a cheerleading quasi

regulator like the NCUA. Until that happens, our banks unfortunately have to compete with unsafe and unsound lending practices.

The CBM will continue to defend your community banks in the great state of Michigan from every threat we see on the horizon. Community banks are thriving in Michigan and our future is very bright in spite of a few aggravations we all have to deal with. Keep doing all of the amazing things you do to keep our Michigan economy humming. Keep “Rising to the Challenge” every day and in every way in your communities – and we will all enjoy a prosperous future here in the “Great State of Michigan!!!”



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Flourish

By Rebeca Romero Rainey, President and CEO of ICBA

After college, I moved back to my hometown of Taos, N.M. I was driven by the goal of doing whatever I could do to make a difference in my community. At the young age of 22, I became the third generation of my family to take the helm as president of Centinel Bank of Taos. I was given a significant opportunity by the board and bank management—one I didn't take lightly.

Becoming bank president that early in my career motivated me. I was inspired to deepen my engagement, better support our customers and expand our role in our community. Having that door opened to me unleashed a passion to do more to help community banks flourish.

“Leadership lies not in the position you hold but in what you do with it.”

This desire to serve has remained with me throughout my career and has led me to where I am today. In my late 20s, I was honored to join the Board of the Independent Community Bankers of New Mexico, where I focused on ways I could help meet our state's community banking needs. Through that work, I started getting involved at the national level with ICBA, participating in committees, helping to form ICBA's Minority Bank Council, joining the Executive Committee and, ultimately, becoming president and CEO of ICBA.

It all comes down to what we do with the chances we're given. That's why I love that this month we're recognizing the “40 Under 40” rising stars of community banking. These are bankers who are doing great things, and their stories show what's possible when a banker grabs hold of emerging opportunities and looks to better the community banking landscape.

These stories will inspire you to identify ways for your institution's leaders to continue to grow.

Perhaps it's an internal mentorship program, or maybe you can encourage them to attend ICBA's annual event for emerging leaders, the LEAD FWD Summit, in September.

You could empower your up-and-comers to expand subject-matter expertise by taking courses with Community Banker University or to increase their impact by getting more involved with ICBA. No matter the path you choose, let's all be in the business of creating opportunities for new leaders—so they can continue to accomplish more!

Leadership lies not in the position you hold but in what you do with it. As today's executives, one of the most important things we can do is support the advancement of the leaders of tomorrow. By cultivating those who will power the future of community banking, we enable them to do more to be bold in innovation, leadership and life.



Rebeca Romero Rainey
President and CEO
of ICBA



from the chairman

From the Top

By Preston Kennedy, President & CEO Zachary Bancshares, Inc., Zachary, LA

On May 15, 2018, I celebrated my 40th anniversary as a community banker. It's a milestone that I hold close to my heart, not just because of its significance in my career, but also because it marked the day that I was able to turn over bank management to the next generation. While I still hold a leadership position at our holding company, the day-to-day workings of the Bank of Zachary are now in the capable hands of my successor, Mark Marionneaux.

This transition started about nine years ago when we brought Mark on board. We didn't hire him as "the successor," but we worked toward that end. When it became clear it was the right move, we started talking about timelines and responsibilities, where he felt he needed deeper knowledge and where he really excelled. These communications gave us the opportunity to prioritize the tasks to transition first and those to develop a bit more.

“Any good coach knows when it's time to put in new players.”

But succession planning must extend beyond that one-on-one dialogue between the current and future leader. This type of preparation requires organizational awareness and input from all parties, including the candidate, bank leadership and staff, and the board. These discussions are critical over the course of the transition. They allow you to find out where there are opportunities to strengthen the candidate's connections to the bank and its team.

In addition, board-level conversations really can drive the approach an institution takes to succession planning. From a fiduciary responsibility level, it's critical to put it on the table early. The board needs to understand the landscape and the budgetary impact of the costs of the transition itself and those of attracting top talent.

But how do you know when it's time to fully hand over the reins? That's the million-dollar question, yet

we can't lose sight of the fact that we're here to serve the needs of the whole organization. If our focus is on what's best for the company, the employees, the shareholders and our customers, when it's right should be self-evident.

Because any good coach knows when it's time to put in new players. As leaders of our community banks, we need to apply that same discipline to ourselves. Succession planning is critical to the future of our banks. If we wait until we need our replacements, it's too late. People want, and need, to be coached up. So let's not be afraid to coach our successors. It will ensure we have the right leadership in place so our community banks can continue to flourish.



**ICBA Chairman
Preston Kennedy**

My Top Three

My three key principles of succession planning include:

1. Identify the right candidate
2. Communicate your succession plan to your organization
3. Know your role and that of your successor—and make sure your team does, too



1st National Bank in Howell Community Banking in Action

Community Bankers do great things every day. They take care of customers, build relationships, help the communities they serve and are a driving engine for small business and community prosperity throughout the state. Most everyone reading this article already knows this. 1st National Bank in Howell recently exemplified the power of community banking with their handling of just one of their many customers. Here is that story.

In January 2018, Dorothy Harrison, Commercial Lender and Relationship Manager, received a referral from a local real estate sales broker who she knows well. The broker had a customer, Mike, who was unable to obtain financing through his bank, PNC, on a non-owner occupied commercial property in the Howell area. PNC was simply not offering financing options on commercial investment real estate. Before connecting with 1st National, Mike and his business partner felt they were out of options.

Mike has owned his business with his friend and business partner for over 13 years. He and his best friend since 3rd grade decided to start their company while they were both in college working internships at large corporations. They quickly realized they could operate a business and serve customers better than what they experienced while working for the large corporation.

Dorothy was happy to reach out to the prospective client. She shared, “Once I had an initial conversation with Mike and his partner, asking them questions and gathering information, I realized this was a great opportunity for both them and the bank.” The customer’s overall qualifications were excellent, and they comfortably qualified for the loan request.



Dorothy Harrison
Commercial Lender,
Relationship Manager

Rick James, 1st National’s Chief Risk Officer, added, “Dorothy put together a strong loan package. It moved through our internal approval process smoothly and quickly. Even though a non-owner occupied loan is inherently riskier, the clients had an excellent overall borrowing profile and risks were mitigated.”

The closing of this commercial loan is really just the beginning of this story. Over the next several months Dorothy and the client realized 1st National could better satisfy their other banking needs. “As we continued talking through their expectations, I knew we could be their one stop financial shop. It is very important that my customers understand how 1st National wants to partner with them to promote success and meet their financial needs,” she added.

The new customers of 1st National shared the following, “The bank got creative with all of our banking and financing needs, which has allowed us to continue to grow our business. The large bank we were previously with wouldn’t allow us to creatively move forward.” Mike added, “I really didn’t think a small bank could offer us all that we needed. I assumed bigger was better when it came to banking and it really is the exact opposite.”

Marty Smith, Chief Lending Officer, said, “We are a \$400 million-dollar community bank. These customers, as is the case with so many others we

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features

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work with, quickly realized we have **all the products, services, experience and technology** the big banks have. It is a real compliment to Dorothy that she truly listened to the client's needs and desires to creatively develop solutions that address their banking requests.”

And banking requests they had - and their needs were filled. Since closing the original investment property loan, 1st National now provides this client relationship with:

- their owner-occupied building loan
- a working capital line of credit for the business
- an equipment purchasing guidance line of credit
- 2 business lines of credit for investing
- full business and personal deposit relationships
- treasury management, including remote deposit capture

- consumer secured loans and a
- home equity line of credit.

Ron Long, President and CEO, summed up the experience and shared, “This is just one example of how we develop solid relationships with truly great people. We are proud to say we can now be called their bank of choice.” Ron added, “We have a great team here. Dorothy is a perfect example of how our lending team works to benefit our customers. Dorothy is a prime example of how community bankers proactively add value to customer relationships.”

Dorothy is currently working on a new loan that was referred...you guessed it...by these satisfied customers. It is refreshing to know that they wanted to ensure their friend receives the best possible banking experience – an experience that can only be delivered by a local, creative and caring community bank.



**SAVE
THE DATE**

**HUMAN RESOURCES
FORUM**

Thursday, August 1, 2019
Eagle Eye Golf Club, Bath, MI

Employee Benefits for Community Banks – Finally, a Long Term Solution

Much has changed over the last few years with providers of employee benefit programs. Consolidations and business sales have changed the options available for Michigan community banks. For many, the employee benefit vendor has been the same for many years. Now - that there *is* change - is a good time to review options available that will serve the bank well into the future.

Another reason to review the bank benefit program has to do with increasing regulatory compliance pressure triggered by GLB, CFPB, FIL-44-2008 and OCC guidelines. Vetting third party relationships periodically is not only a best business practice, it is a part of third party vendor risk management guidelines.

In my role assisting community banks with insurance and financial services issues and programs, employee benefit programs have always been a critical piece. It is a significant, and growing, expense area touching the lives of bank employees on a daily basis - and an area I have been involved with for some time: assisting in conducting RFP processes to help community banks explore benefit plan options and selecting the best possible partner. A byproduct of this process is the opportunity to have an in depth look at many of the available benefit providers to determine which is best for your bank.

Community Bankers of Michigan, having worked with several benefit providers over the years, has vetted and developed a new and comprehensive approach to benefit plans working with the premier benefit provider in Michigan - **Kapnick Insurance Group**.

Established in 1946, Kapnick is the largest privately held Michigan based insurance agency, a top 100 privately-owned insurance broker nationally and top 50 in the U.S. for Employee Benefits.

The CBM/Kapnick benefit program provides many good reasons to consider a review of employee benefit plan representation:

- Want/need to contain costs? Kapnick has a proven method with *Kapnick Lens* that can contain costs and increase employee satisfaction.
- Want assistance in handling employee benefit and claim questions and phone calls? Kapnick provides a dedicated call center to triage with *HRremote*.
- Concerned about employee retention/recruitment? The multi-level Wellness program -*Kapnick Strive*- increases employee satisfaction and engagement in the company.

While as a result of deep due diligence with many benefit providers it would be our opinion that the CBM/Kapnick program brings the best practices available for a community bank focused benefit program, a good way to look at options in a factual environment is to conduct an RFP. Conducting the process internally can be time consuming but more importantly, is there sufficient internal expertise in this area to properly conduct and assess the options available?

Banks certainly cannot rely solely on the people selling the bank a benefit program to provide independent information critical to selecting the best possible benefit partner.

Engaging outside industry expertise to provide the independent expertise and experience to facilitate the process to assure that the right decisions are made and the right partner put in place for your community bank can make a critical difference. These consulting services are available as a member benefit with preferred pricing through Community Bankers of Michigan.

For more information about the CBM/Kapnick Benefit Program, contact Kate Angles at Community Bankers of Michigan- kateangles@CBOFM.ORG, 517.336.4430 or for consulting services, James Harvin, jharvin@jlhassociatesllc.com or 517.351.4158.

About the Author: Mr. Harvin brings over 40 years' experience in the insurance and financial services industry working with banks and bank agencies. He is a frequent speaker locally and at industry conferences. Clients include financial institutions in many states, several state banking trade associations as well as representing clients in the insurance and financial services industry.



James Harvin
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Community Bankers in Michigan Head to Washington, D.C.

Community Bankers and industry experts from Michigan headed to our nation's Capital, April 28-May 1, 2019, to talk with our Representatives and Senators representing the issues of interest to community banks throughout the state. The Independent Community Bankers of America (ICBA) sponsored trip was filled with thought provoking speeches and presentations from lawmakers and business executives alike.

Attendees heard from Congresswoman Maxine Waters, Chairwoman of the House Financial Services Committee, Jelena McWilliams, Chairman, FDIC, and Senator Mike Crapo, Chairman of the Senate Banking, Housing and Urban Affairs Committee, and more.

Our collective mission was simple; talk with legislators about the specific, common-sense, legislative recommendations to promote greater access to financial services and economic opportunity in all American communities while protecting and preserving consumer protections and bank safety and soundness.

Attendees from Michigan included: Dr. Jason Abate, Monroe Bank & Trust; Dan Bitzer, First National Bank of Michigan; Shelly Brooks, Mayville State Bank; Cort Collison, Union Bank; Scott Hines, Kalamazoo County State Bank; Richard Hodgson, Charlevoix State Bank; Bill Hufnagel, The Dart Bank; Mark Kolanowski, Highpoint Community Bank; Jeffrey Kopelman, Main Street Bank; Mike Kus, Kus Ryan and Associates; Michael LePage, Thumb Bank & Trust; Jim North, First National Bank of St. Ignace; Kelly Potes, ChoiceOne Bank; Marc Reneau, First State Bank; Tim Ward, Eastern Michigan Bank; Bob Wolak, State Savings Bank; David Williams, Upper Peninsula State Bank and CBM staff members.

Thank you to everyone who took time out of their busy schedules to travel to Washington, D.C. and ensure our voices were heard.

Some of the specific topics we discussed as we met with and talked to Michigan legislators included Safe Harbor for Legal Cannabis Banking, BSA/AML Modernization, Flood Renewal, Housing and Mortgage Policies, Data Security, Fraud and Privacy, Tax Relief and much more. Each of the state representatives, including both Michigan Senators, took time out of their day to meet with us. They all understood the importance of listening to, and understanding, the needs of community bankers and the customers served.

This was not a one and done event for us. The CBM is advocating on behalf of bankers in Michigan daily on both state and federal issues. Please continue to reach out to your legislators regarding issues and opportunities pertinent to your bank and contact Mike Tierney, President and CEO, Community Bankers of Michigan so we can work together to ensure community banks continue to thrive.



RISING TO THE CHALLENGE

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TRAVERSE CITY, MI | SEPT. 25-27, 2019**



industry trends & information

Pete Kubacki: Community Banker retires from Dart Bank

A long-time banker, innovator, and leader, retired from banking with a retirement party held on May 1. A few of the attendees shared some thoughts on the tremendous impact he had during his career, and maybe a few surprising things as well!

Bill Hufnagel, President and CEO of Dart Bank shared, “Pete accomplished great things while at Dart. Most people knew he grew the bank from \$220mm to \$494mm during his tenure. Profit went from \$1.7mm to over \$4.5 million during the same timeframe, and shareholder book value increased from \$18 to \$34 dollars. He has made a real difference to countless people who work for, and invest in, Dart Bank.” He continued, “He made an immediate difference to me in a different way. I joined Dart in April 2014 – with 45 others. Pete was at the ICBA National Convention in Hawaii when I came on board and Pete and Judy cut their trip short to come home and ensure my transition to the bank was seamless. It was a very good feeling for all of those he brought to the bank with me and, other than retirements, they are still here. It was our pleasure to surprise both Pete and Judy with a well deserved vacation to get back to Hawaii and finish what they missed out on years earlier.”



Pete Kubacki

Bill appreciated Pete’s presence will still be felt as a board member and knows he’ll be counted on, in a different capacity, as the bank continues to move forward.

Pete didn’t just impact Dart – he made a lasting impact in a number of other areas. Judi Sullivan, former President and CEO of the Community Bankers of Michigan knows firsthand how Pete made a difference outside of the regular workday. “Pete Kubacki was instrumental in the development and growth of several key initiatives at the CBM during his many years of board leadership with the association. He was always willing to listen, offer valuable feedback, and wasn’t afraid of the heavy lifting. That was just Pete. He helped with a number of state and national projects, the development of the CBM Political Action Committee (PAC), the launch of many valuable products and services and fiercely defended the community banking industry at the state and national levels.” His engagement, involvement and willingness to take on the heavy lifting could be highlighted with both Pete and Judy chairing the ICBA PAC committee just a few years ago.

Mike Tierney joined Judi in thanking Pete for all he has done for community banking in Michigan. Pete was recognized in 2018 with the “Best of Community Banking Award” at the CBM annual convention in Traverse City. The award is given annually to the top community banker in Michigan. Pete was a former Chairman of the CBM and headed the search that brought Mike Tierney and the current team to the CBM. “Pete was a Lion for our industry – he always was on guard for the community banking franchises in Michigan. He let out the roar whenever he felt community banks were not getting fairly treated or represented,” Mike said. He continued, “Pete had an outstanding banking career and he is a shining example for all of us of how much impact each of us can have on our communities, our banks, and our industry when we are engaged and advocating for the community banking way of life. He did a fantastic job of growing Dart Bank and positioning it for the future. He has a great management team in place that will generate more success for the bank in the years ahead.”

Pete was a second-generation banker. His dad started in Manistee, Michigan and eventually ended up in Indiana, where Pete began his banking career. He was proud to be a Hoosier. Don Mann, Regulatory Consultant for the CBM said of Pete, “Pete should be recognized as the guy who transformed Dart by overseeing the development of new buildings and changing the bank’s image. He is and was a wonderful banker who will be greatly missed – although it must be said he left the bank in great condition and in great hands.”

Jim Harvin, CBM Insurance Consultant, expressed appreciation for Pete’s outreach. “Peter was the most professional individual and a pleasure to work with, especially from the perspective of a vendor to the community banking industry. He enjoyed success everywhere he went, due to his hard work and attitude. He will be missed,” Jim said.

From all of us at the CBM....Pete, we’ll miss you!

industry trends & information

Social Engineering – Are your Employees Prepared?

CBM Associate Plus partner, Travelers, has shared insights we could all use.

One increasing claim trend seen at Travelers among financial institutions is a form of social engineering referred to as fraudulent instructions. In a bank's case, fraudulent instruction occurs when an employee is tricked into transferring money from a customer's account to somewhere else because a fraudster steals the customer's identity and convinces the bank through emails or phone calls to move the funds. With the benefit of seeing multiple claim scenarios, we would like to share some of the best practices that can be used to prevent fraudsters from making your bank a victim.

- **Train your staff.** The Number 1 way to prevent fraudulent instructions is to have a well-trained staff that follows procedures, verifies a customer's instructions by calling the customer at a pre-determined number, and questions things when they don't look right. Your staff should not only understand the procedures but also why they are important. Train your staff not to deviate from procedures by taking shortcuts.
- **Deliver good customer service, but make the customer prove who they are.** Don't hand the customer answers. In a recorded call we listened to, a bank employee was trying very hard to give the member excellent customer service but did so at the expense of the real customer. To questions such as "Are you still at 123 Main Street?" and "Is your phone number still 555-5555?" the crook simply had to acknowledge that the information was correct. Staff should require the customer to authenticate their personally identifiable information rather than acknowledge what is on file.
- **Know your customer.** If a bank employee thinks a wire request is unusual for a certain customer, they should be empowered to dig further. We had one claim where an 80-year-old customer requested a \$750,000 draw from his home equity line of credit to be wired to Australia. When asked what the transfer was for, the purported customer said he was buying a rock quarry. Unusual requests should spark increased due diligence.
- **Escalate suspicion.** Train your people that if they get a call that sounds suspicious, they should share it with others on the team. Just because one customer service representative wouldn't complete a transaction doesn't mean another attempt won't be made. It is important to talk amongst yourselves. These fraudsters are diligent, so bank employees must be, too. A consistent pattern exists: Crooks don't stop at just one attempt. They will keep calling back until they either get caught or there is no more money.
- **If a customer says they can't be reached at the phone number on file, call it anyway.**
- **Watch grammar.** Beware of urgency in requests, poor grammar, the word "kindly," and sentences that don't make sense or use improper words.

When these steps are taken and a socially engineered fraudulent instruction attempt fails, celebrate that success. If an employee prevents a fraudulent transaction, spread the news. Share the emailed instructions, discuss what was suspicious about it and post examples of fraudulent instructions. This helps the front-line team remember that attempts at fraudulent transactions are real and are constant. Bank employees must remain vigilant.

Travelers is committed to managing and mitigating risks and exposures, and does so backed by financial stability and a dedicated team – from underwriters to claim professionals – whose mission is to insure and protect a company's assets. For more information, visit www.travelers.com or talk to your independent insurance agent about social engineering coverage.

Merger Announcement

Teachers Credit Union in South Bend, Ind., is buying New Bancorp in New Buffalo, Michigan for \$21.3 million in cash. The price for the \$120 million-asset parent of New Buffalo Savings Bank could increase to \$23.4 million if regulators allow the credit union to assume a liquidation account maintained by the thrift. If the deal closes as planned in the second half of this year, New Bancorp would become the first federal thrift since the financial crisis to convert to stock ownership then sell to a credit union.

ChoiceOne Bank in the News

When you have a moment, check out the May 15, 2019 CardRates.com blog. Author Adam West shares a terrific story about ChoiceOne Bank and the impact they are having in the communities throughout West Michigan with multiple initiatives.

Great article and great to see a community bank doing so well – giving back to their community in a variety of ways.

THE BEST OF COMMUNITY BANKING AWARD 2019



The **Best of Community Banking Award** was established by the Community Bankers of Michigan in 2006 as a form of recognition for its member institutions for the involvement and dedication that signifies the community banker.

Community Bankers are uniquely committed to serving their customers... and their communities. Each year, we select an individual whose achievements in banking, community involvement and bank performance have earned the respect of his or her peers. Award recipients will represent the best in community banking in the state of Michigan. The recipient will receive the award at the CBM Annual Convention.

CRITERIA:

- Significant individual achievements in banking
- Individual community involvement
- Bank performance
- Industry advocacy
- Served the Michigan community banking industry with distinction
- Currently employed or retired in the past 12 months Michigan community banker

Nomination Form Submission Deadline: June 14, 2019

For any questions or to obtain a form, please contact our office at 517-336-4430 or visit www.cbofm.org.

products + services

Welcome New Associate Members to the Community Bankers of Michigan

Thank you to the following new members for supporting the association and community banks with innovative products and services.

First Help Financial

199 Wells Avenue, Suite 211
Newton, MA 02459
Chris Connor
1.315.729.7798

Old Republic National

Title Insurance Company
530 South Main Street, Suite 1031
Akron, OH 44311
Dennis Conway
1.713.503.3973

Shield Compliance

Logan Building #310
500 East Union Street
Seattle, WA 98112
Brian Storey
1.303.870.8342

First Help Financial

First Help Financial (FHF) is a technology and data driven auto lender that sells loans to community banks. Since inception in 2006, FHF has originated over \$400 million in loans. To date they have sold millions of these seasoned loans with perfect or near perfect payment history to our community bank partners. Our unique program offers community banks access to underserved/underbanked customers that can produce steady returns while utilizing multiple credit enhancements to reduce risk.

Old Republic National Title Insurance Company

Old Republic National Title Insurance Company was founded in 1923 and is one of the nation's 50 largest publicly held insurance organizations. Even though they are large, they are continuing to find ways for community banks to effectively and efficiently close and record mortgage lien products.

Discover the latest innovative home equity solution created to enhance your digital strategy and borrower experience, that fully integrates with many industry leading LOS platforms and e-commerce portals to seamlessly deliver property information *at the point-of-sale*, alternative valuation products and the industry's true, hybrid digital signing solution.

- QuickeQ™- Instantly delivers property search information nationwide covering nearly 90% of US counties. Cost is only \$75.00 per Insured Property Report for loans up to \$250,000!
- EDVI – Enhanced Desktop Valuation with Inspection
- What if a solution could provide both a modern approach to our real estate closings while still meeting all of the heavily regulated closing requirements?

Inx uses innovative technology and a patented digital pen to enable the capture of both electronic and wet-ink signatures for every document in your closing package. With Inx, not only do you have a complete digital closing package that can immediately be published and accessed by lenders, buyers and sellers with the appropriate permissions, you also have wet-ink signatures on each and every document that can be used for any post-closing need that requires an original signature. And Inx consistently offers this same flexibility whether you are handling the closing in your office or remotely.

- ePN – The industry's leading integrated document recording system.

Shield Compliance

Headquartered in Seattle, Washington, Shield Compliance is transforming the way financial institutions manage risk, comply with regulations and satisfy operational demands associated with serving the legal

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cannabis market across the United States. Its purpose-built AML/BSA compliance management software solution sits behind the financial institution to simplify compliance, automate processes across multiple data sources, create efficiencies, unlock new revenue, and scale operations.

Shield's data driven solution fills the gap augmenting your client's demographic and transaction data with restricted and publicly available information from state and local governments, seed to sale tracking, and client financial statement to develop a complete picture of compliance. As new data becomes available, a complex rules engine alerts compliance staff of potential red flags. Your team is positioned to quickly understand changes within your marijuana banking portfolio and take action to protect the bank.

Associate Membership News

Thank you to our associate members who are saving money and bundling their membership with the CBM, sponsorships of events and our convention, advertising, and much more. We appreciate the support of the CBM and Michigan community banks.

Platinum

- FHLBI
- SHAZAM

Gold

- Kapnick

Silver

- Thompson Phelan Group
- UBB

Bronze

- Angott Search Group
- CloudBnq
- Doeren Mayhew
- Financial Furnishings
- IT Resource
- K4 Architecture
- McQueen Financial Advisors
- MSHDA
- PM Environmental
- ProBank Austin
- QwickRate
- Thomas Compliance Associates

products + services

Kristin Gable Wins Courage in Leadership PRISM Award



Kristin Gable

Kristin Gable, National Manager of Due Diligence at PM Environmental (PM) recently won the Courage in Leadership PRISM Award from EDR, a leading provider of data and technology to property due diligence professionals.

The award honors a business leader who has made tremendous impacts in his/her organization through courageous leadership.

One such example of Gable's leadership impact at PM is the guidance of PM's Learn, Enhance, Advance, Develop (LEAD) program, an internal training program for PM staff, during her tenure as Regional Manager of Due Diligence and in her current role. She spearheaded the program's implementation for staff, streamlining PM's training processes and procedures across all departments and regions. She continues to work closely with department leads to improve and develop the program.

"Kristin is truly an example of a great leader. She has the perfect balance of technical knowledge and empathy to nurture staff on all career paths. I was elated to see Kristin's leadership skills honored by such a prestigious organization," said Beth Sexton, COO at PM Environmental.

Award winners were announced on Wednesday, May 8, at the PRISM Awards Dinner held at the Hutton Hotel in Nashville, Tennessee.

PRISM nominations were submitted earlier this spring, and reviewed and judged by the Zweig Group, a firm with an established history of running recognized awards programs for the architecture, engineering and environmental consulting industries.

Gable, who started her career at PM a little over ten years ago, was promoted to National Manager of Due Diligence at the end of 2018. She specializes in Phase I Environmental Site Assessments (ESAs) and Risk Management and manages all aspects of the over 1,500 annual transactional due diligence projects PM completes throughout the United States.

"I am honored to have been nominated by PM and recognized by an industry that I am so proud to be a part of," Gable said. "PM's continued mentorship and support has had a significant impact on my career and I'm thankful to be part of a great company and community."

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**United Bankers' Bank Announces Management Transitions
Conrad Newburgh, Senior Lending Executive, Retires**

John Peterson, Interim President and CEO of United Bankers' Bank (UBB), announces the retirement of Conrad Newburgh, Executive Vice President, Chief Credit Officer, along with the promotion of his successor, Dawn Tollefsrud. Newburgh's official retirement date was Friday, May 10, 2019.



Conrad Newburgh

As both Senior Credit Officer and, more recently, Chief Credit Officer, Conrad provided guidance and overall direction to UBB's lending team, and was responsible for managing the aggregate risk in the bank's loan portfolio. "Conrad's knowledge and commitment to community banking contributed greatly to the growth and success of the UBB lending team," states Peterson. "He has provided UBB with outstanding leadership and we are grateful for his service and dedication to our community bank customers."

Newburgh came to UBB in 2008 with 30 years of experience working in commercial lending for First Bank and 16 years at Excel Bank in Credit Administration and Lending. Since joining UBB, Conrad worked to expand services and improve credit quality. "An integral part of our culture was always, to do everything possible (within reason) to help our banks do their deals," Newburgh explains. "I am confident that Dawn will lead in a way that will continue to provide our customers with the same, high level of customer service and expertise built into our culture that continues today."

Dawn Tollefsrud has been with UBB since 1998 and has worked side by side with Newburgh to ensure a seamless transition. "I'm confident in Dawn's abilities and in the exceptional management team she's built. Under Dawn's leadership, the lending team will continue to get our customers' loans done in a timely manner," said Newburgh.



Dawn Tollefsrud

"In selecting the next Chief Credit Officer, Dawn was the natural choice," adds John Peterson." Her 21 years of experience at UBB has given her a vast knowledge of

the correspondent lending culture as well as the ability to learn from some of the best senior managers in the industry. I know she is up to the challenge and that we can expect great things from the lending team under her leadership."



John Miller
jmiller@doeren.com



Joseph Zito
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Short and Sweet

Cash-management instruments have relative value today

By Jim Reber

“What if?” How many times and how many ways has someone started a conversation like this with a community banker?

Borrower: What if you hold the title on my '83 Camaro as additional collateral?

Examiner: What if Fannie Mae and Freddie Mac walk from their debt obligations?

Depositor: What if you pay me an extra five basis points on my \$5,000 CD?

Auditor: What if your Held-to-Maturity bonds go further underwater?

Lender: What if we put a 6% cap on this floater?

Investor: What if you bought my 25 shares at three times book?

What if you could purchase a full faith and credit instrument that pays monthly principal and interest, adjusts based on prime with no caps, has little or no prepayment risk, and out-yields the 10-year Treasury?

Highly valued

All of the above qualities currently exist in a Small Business Administration (SBA) 7(a) loan pool. These have long been the choice of investors looking for additional yield on the very shortest end of the maturity spectrum. Most 7(a) pools adjust with the calendar quarter, although there are some monthly adjusters available. It is true that there are no rate caps, either periodic or lifetime. All these factors make SBA securities the most rate-sensitive of any in the market.

There has been a lucrative two-way market for SBA pools for at least 30 years. Community bank lenders like the ability to make loans to qualifying borrowers that don't quite fit the standard parameters. They also like the ability to sell the guaranteed portions of the loans (usually 75%) and retain the servicing

and the relationship. And they especially like selling them at big premiums. By the end of 2018, the balance on outstanding 7(a) pools was over \$32 billion, which was a high water mark for the agency. Nine out of 10 loans originated are sold in the secondary market to a consortium of SBA poolers.



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Response to demand

To a community bank investor, the rub with the pools has historically been the high purchase prices. All of the characteristics, except for the premiums attached, are prized by risk-averse portfolio managers. While there are ways to manage those prepayment exposures, there's no getting around the fact that an instrument that costs 110 cents on the dollar or more, and can prepay at the borrower's behest, contains risk.

In response, there are now SBA securities being issued and available at prices very near par. As part of the pooling process, certain amounts of the loan rates can be stripped off for alternative uses, leaving just enough coupon pass-through on a given bond to result in a market price between, say, 99.50 and 100.50.

Yield and price stability

You may have heard that the yield curve is relatively flat. In the good news/bad news environment in which community banks invest, this is a concrete example. The positive is that short-term bonds yield about the same as longer-term bonds, so today you don't have to extend your maturities for reasonable returns. The negative is that a flat curve is usually followed by a secular drop in rates, more so on the short end. True floaters, like SBA 7(a)'s, will be the first to see their yields fall.

More to the point, it's totally uncertain that any rate-cutting will happen in the near future. Macro indicators like GDP, employment and inflation aren't pointing to recessions any time soon. And just as the current level of fed funds is far below the normal stop-out point in a rate hike cycle, maybe we're in for a protracted period of stable rates.

If so, then the current yields on these 7(a) pools are quite handsome. It's not too difficult to achieve a return of around prime minus 275 basis points (2.75%), which as of this writing equates into a true yield of about 2.75%. Where's the value in that?

For starters, the 10-year Treasury note has averaged about 2.65% this year. For closers, these par-level bonds have virtually no prepayment risk and very little price risk, are pledgable, and produce monthly cash flow.

What if you committed a portion of your securities portfolio to investing in low premium SBA 7(a) pools?

Jim Reber is president and CEO of ICBA Securities and can be reached at (800) 422-6442 or jreber@icbasecurities.com.

Howard & Howard Expands Royal Oak Office; Welcomes Eshshaki & Lee

Royal Oak-based law firm Howard & Howard is pleased to announce that Eric S. Eshshaki and Timothy D. Lee have joined the firm. They will both practice out of the firm's Royal Oak office.

Eric S. Eshshaki concentrates his practice in all aspects of litigation including securities litigation, white collar and regulatory defense, employment, investigations, and shareholder disputes.

He received his J.D. from the University of Michigan Law School in 2016 and his B.I.S., *summa cum laude*, from Oakland University in 2012. He also received his associates in applied science/nursing from Oakland Community College in 2010 and previously worked as a Registered Nurse. Eric returns to Michigan after practicing law at Paul, Weiss, Rifkind, Wharton & Garrison in New York City. He is licensed to practice in New York and sat for the Michigan bar examination in February.

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Timothy D. Lee's practice focuses on representing borrowers and lenders in a variety of secured and unsecured commercial financing transactions including syndicated and single-lender transactions, asset-based and commercial real estate loans, and cross-border, mezzanine and acquisition financings. In addition, he provides guidance to clients seeking to navigate the complex regulatory environment of the financial services industry.

Timothy graduated *summa cum laude* from Michigan State University College of Law, as one of the top students in his class. He also received his B.A. from The College of Wooster in 2009. Prior to attending law school, Timothy worked in numerous legislative capacities within Michigan's state government, ending his tenure as Legislative Director for the Chairman of House Banking and Financial Services Committee where he was named 2011 Legislative Staff Person of the Year by the Michigan Credit Union League and Affiliates. He is licensed to practice in the state of Michigan and before the U.S. District Court for the Eastern District of Michigan.

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Ameriprise Financial Institutions Group specializes in onsite investment programs for banks.

Always seeking ways to remain competitive, banks consistently look for ways to deepen their relationships with their clients. Equally important is the institutions' need to grow revenue and establish themselves as full-service leaders in their markets.

Research shows that customers who purchase investments and insurance where they bank have 140% larger savings deposits and 38% greater checking account balances.¹ Adding an onsite investment program can not only increase client loyalty and engagement, it can provide new revenue streams.

In 2017, Ameriprise Financial acquired Investment Professionals, Inc., (IPI) forming Ameriprise Financial Institutions Group (AFIG). Since then, utilizing IPI's experience in serving the financial institutions market, paired with the Ameriprise Financial Services, Inc. depth of resources and commitment to helping clients feel confident, AFIG has become a powerful new alliance in the financial institutions marketplace.

For more than 120 years, Ameriprise Financial has helped millions of people work toward achieving their dreams and goals—including preparing for a more confident retirement. Through demonstrated leadership, approximately 10,000 financial advisors,² a robust advisor support system and client-first culture, Ameriprise has been there when their clients need them, working with them step by step to build a more brilliant future.

With Ameriprise Financial Institutions Group, this same commitment and approach can nurture and grow an investment program within your institution. Ameriprise advisors have access to comprehensive resources, including industry-leading technology and digital solutions, marketing and compliance support. This ensures you and your advisors receive experience you can count on, along with a broad spectrum of product solutions to help your clients achieve their financial goals.

Leveraging the expertise and resources of Ameriprise can help you deepen your long-term client relationships and solidify your position as a full-service financial leader in your market.

To learn more about Ameriprise Financial Institutions Group, contact Chris Melton today by calling (800) 679-1237 or visit ameriprise.com/AFIG.

¹The Value of an Investment Client to a Bank or Credit Union, January 2015, by Kehrler Bielan Research & Consulting.

²Ameriprise Financial Q1 2019 Statistical Supplement.

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When researching new service providers, or rethinking current ones, consider the CBM Preferred Vendor Companies. Those listed below earned the CBM seal of approval, including special pricing for our members. We have completed extensive due diligence with each company available for your review. Explore the revenue-enhancement opportunities with these vendors and improve your bottom line! Give us a call at 517-336-4430 or visit CBM online at www.cbofm.org to obtain more information on the companies listed below.

Ameriprise Financial (formerly IPI) – Retail

Investments – Multi-product insurance platform directly through your bank website.

Chris Melton – chris.melton@ampf.com – 636-938-5418

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Reid Moehn – rmoehn@collegeave.com – 619-865-3395

Computer Services, Inc (CSI) – Board Communications – Secure Document Delivery – Intranet solution combining a series of powerful communication tools and productivity applications in a single portal.

Bill Evers – bill.evers@csiweb.com – 219-929-8337

EBS, a bank consulting company – Executive Benefits – BOLI – Marketing, consulting and service firm specializing in the administration and placement of BOLI programs.

Kirk Anderson – kanderson@ebscomp.com – 248-244-6076

Spry (formerly FF&S) – Office Supplies and Printing – Creating savings by optimizing the planning, purchasing and inventory management of operating business materials.

Trent Dalhstrom – trentd@sprybrands.com – 517-209-7023

FiNet – Merchant Services – Credit Card Processing – Providing a network of merchant payment processing services.

Richard Camardo – rcamardo@finetsolutions.com – 800-487-5577

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John Fountain – johnf@financialfurnishings.com – 800-769-8841

HUB International – Insurance programs – Specializing in designing program coverage areas and remediating existing policies.

Debra McManigle – debra.mcmanigle@hubinternational.com
269-441-5058

ICBA Securities – Bank Investments – Bonds – Provides a full suite of investment products and services.

Jim Reber – jreber@icbasecurities.com – 800-422-6442

ICBA Bancard & TCM Bank – Credit Card Program – Competitive credit, debit, and merchant processing options to help strengthen consumer and small business relationships.

Julie Hanson – julie.hanson@icba.org – 608-873-9374

International Marketing & Administration Company (IMAC) – Direct Marketing – Income Opportunities – Offers direct marketed consumer appreciation programs.

Kate Angles – kateangles@cbofm.org – 517-336-4430

Investors Title Company – Title Insurance – Multi-bank owned title insurance program and Home Equity Title Insurance – Full instant coverage title insurance.

Sky Weaver – skyweaver@invtitle.com – 989-387-8869

JLH Associates, LLC – Consulting – Outsourced resource in non-deposit areas including vendor sourcing and RPF facilitation for financial services and insurance programs and collateral insurance management.

Jim Harvin – jharvin@jlhassociatesllc.com – 517-351-4158

Kapnick Insurance Group – Employee Benefits – Supported through Community Bankers Insurance Agency, this is a comprehensive benefits program including an internet portal.

Kate Angles – kateangles@cbofm.org – 517-336-4430

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Ncontracts – 3rd Party Vendor and Contract Management – Providing web-based vendor and contract management services for financial institutions.
Jessie Hogue – jessie.hogue@ncontracts.com – 317-513-0729

NetGain Technologies – IT resource – Outsource IT services – Experts in architectural design, implementation and management of high performance IT solutions.
Nigel Taylor – ntaylor@netgainit.com – 859.226.1964

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Mike Kulka – kulka@pmenv.com – 248-414-1425

Seattle Specialty Insurance Services, Inc. (SSIS) – Force Placed Insurance – Income Opportunity – Largest provider of collateral insurance coverage and specialized services to the community banking industry.
Kate Angles – kateangles@cbofm.org – 517-336-4430

SBA Complete, Inc. – Outsourced SBA loan solutions – Conducts portfolio reviews, offers solution for reporting and loan servicing in addition to complete SBA lending solutions.

Richard Carlson – rcarlson@sbacomplete.com – 619-847-6468

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Andrew Huth – ahuth@shazam.net – 800-278-8150

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Andrew Hatheway – amhathew@travelers.com – 317-818-0195

UPS – Shipping – Overnight Shipping – Range of options for the synchronized movement of goods, information and funds.

Barb Mackie – bmackie@ups.com – 517-204-9122

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Community Bankers of Michigan Associate Member Products and Services Reference List

Thank you, Associate Members!! When Michigan's community bankers are looking to do business, they look to CBM Associate Members first. They are ready to serve you with their top-notch products and services designed to help banks succeed.

Note: Our Associate Plus Partners, offering members special discounts, are also listed separately.

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Plante & Moran, PLLC
Rehmann
Warmels & Comstock, PLLC

Appraisal Management

Colliers International Valuation & Advisory Services
Midwest Appraisal Management
Old Republic National Title Insurance Company

Architecture/Construction

Daniels and Zermack Architects
Thompson-Phelan Group, Inc.
K4 Architecture & Design

Asset Liability Management/AML

The Baker Group
McQueen Financial Advisors
ProBank Austin

ATM/Debit Cards

Fiserv
SHAZAM

ATM Sales, Bank Equipment Sales & Services, Alarm Systems

Edge One, Inc.
Hamilton Safe Products Co., Inc.
Informa Business Systems, Inc.
Security Corporation
SHAZAM

Bank Operations

Hagle & Associates, Inc.
Informa Business Systems, Inc.
Red Rock Information Security, LLC
Security Corporation

Bank Services

PayQwick
QwickRate

Board Portal

CSI – Computer Services, Inc.

Check Services Programs

Check Printing Contract Consulting
Deluxe

Capital Adequacy & Strategic Planning Services

ProBank Austin
Gerrish Smith Tuck PC

Collections

McNeely Law Group, P.C.
Butler Rowse-Oberle PLLC

Compliance

CBM Community Bankers for Compliance Program
Andrews Hooper Pavlik PLC
Doeren Mayhew
Kus Ryan & Associates, PLLC
NContracts
Plante & Moran, PLLC
ProBank Austin
Rehmann
Thomas Compliance Associates
Young & Associates, Inc.

Commercial Loan Insurance

Watermark Employee Benefits, LLC

Computer Services/Software/IT Services

Andrews Hooper Pavlik PLC
CSI – Computer Services, Inc.
Damian Walters & Associates
Edge One, Inc.
InfoTrust Corporation
IT Resource, Inc.
Jack Henry Banking
Lasco
NContracts
NetGain Technologies
Red Rock Information Security, LLC
SHAZAM
Vector Tech Group

Consulting/Training

Andrews Hooper Pavlik PLC
BKD, LLP
Check Printing Contract Consulting
Crowe Horwath LLP
Don Jeffrey & Associates
Don Mann, Bank Consultant
Doeren Mayhew

Gerrish Smith Tuck PC
Hagle & Associates, Inc.
Heber Fuger Wendin, Inc.
High Risk Compliance
JLH Associates, LLC
LGL Leadership
McQueen Financial Advisors
Performance Trust
Plante & Moran, PLLC
PM Environmental, Inc.
ProBank Austin
Red Rock Information Security, LLC
Rehmann
Rysenia Capital Solutions, LLC
Varnum, LLP
Warmels & Comstock, PLLC
Young & Associates, Inc.

Correspondent Banking Services

Associated Bank
BMO Harris Bank
Comerica Bank FIG
TIB – The Independent Bankers Bank
Northpointe Community Lending
United Bankers' Bank

Credit Card Programs

ICBA Bancard & TCM Bank

Customer Acquisition Strategies

Kasasa

Data Processing

Jack Henry Banking
Fiserv
Lasco

Disaster Recovery Planning

Andrews Hooper Pavlik PLC
Plante & Moran, PLLC
Red Rock Information Security, LLC
Rehmann

Electronic/Internet Banking

CSI – Computer Services, Inc.

Employee Benefit Services

Kapnick Insurance Group
Michigan Planners Inc.

Environmental Services

AKT Peerless
PM Environmental, Inc.

Community Bankers of Michigan Associate Member Products and Services Reference List (cont.)

Executive Benefit Consulting

BFS Group
EBS

Executive Search/Recruiting

Angott Search Group
Rehmann
Rhonemus Executive Search
The Judson Group, LLC

Forced Placed Insurance

Seattle Specialty Insurance Services, Inc.

Fraud Deterrence

Andrews Hooper Pavlik PLC
Rehmann
SHAZAM

Furniture/Furnishings

Financial Furnishings, Inc.

Government Affairs/Lobbying

Governmental Consultant Services, Inc.

Human Resource Services/ Payroll

Andrews Hooper Pavlik PLC
Insight HRM, LLC
Maddin Hauser Roth & Heller P.C.
Rehmann

ID Theft Protection

CBM – Assurant Red Flag ID Fraud
Solutions

Information Technology

CBI
Vector Tech Group

Insurance/Bonding

First Service Corporation
HUB International
ICBA Reinsurance
Kapnick Insurance Group
Travelers Insurance Co.

Investment Banking Services

Ameriprise Group
Baird
Boenning & Scattergood, Inc.
D.A. Davidson & Co.
Donnelly Penman & Partners
Heber Fuger Wendin, Inc.
Hovde Group
ICBA Securities
McQueen Financial Advisors
Performance Trust
ProBank Austin
The Baker Group

Item Processing

Fiserv

IT Risk Assessment

Damian Walters & Associates

Leadership Development

LGL Leadership

Legal/Law Firms

Butler Rowse-Oberle PLLC
Foster Swift Collins & Smith, PC
Honigman Miller Schwartz & Conn, LLP
Howard & Howard, PLLC
Kotz Sangster Wysocki P.C.
Kus Ryan & Associates, PLLC
Maddin Hauser Roth & Heller P.C.
McNeely Law Group, P.C.
Strobl & Sharp, P.C.
Varnum LLP
Warner Norcross Judd, LLP
Weltman, Weinberg & Reis Co., L.P.A.

Lending Services

Bankers Healthcare Group
CloudBnq Inc.
College Ave Student Loans
Expense Protector
First Help Financial
Fund My SMB, LLC
ICBA
Kasasa
Local Lending Group, LLC
Michigan Certified Development Corp.
Old Republic National Title Insurance
Company
Opportunity Resource Fund
SBA Complete
USDA Rural Development

Marketing Services

IMAC
RjM
WSI Internet Consulting

Marijuana Banking Services

High Risk Compliance
PayQwick
Shield Compliance

Merchant Services

FiNet

Office Supplies

A. Rifkin Co
Spry

Online Banking

CloudBnq Inc.
Fiserv

Printing

ASAP Printing
Spry
The F.P. Horak Co.

Real Estate Services

Michigan State Housing Development
Authority (MSHDA)
Weltman, Weinberg & Reis Co., L.P.A.

Repossession and Liquidation

Miedema Asset Management Group

Security – Information Security & Managed Security Services

A. Rifkin Co
Brinks
Guardian Alarm
Red Rock Information Security, LLC

Securities/Investments

Baird
Heber Fuger Wendin, Inc.
McQueen Financial Advisors
Performance Trust
The Baker Group
United Bankers' Bank

Shipping

UPS

Strategic Planning

Gerrish Smith Tuck PC
ProBank Austin

Student Loans

College Ave Student Loans

Title Insurance

Investors Title Company
Old Republic National Title Insurance
Company

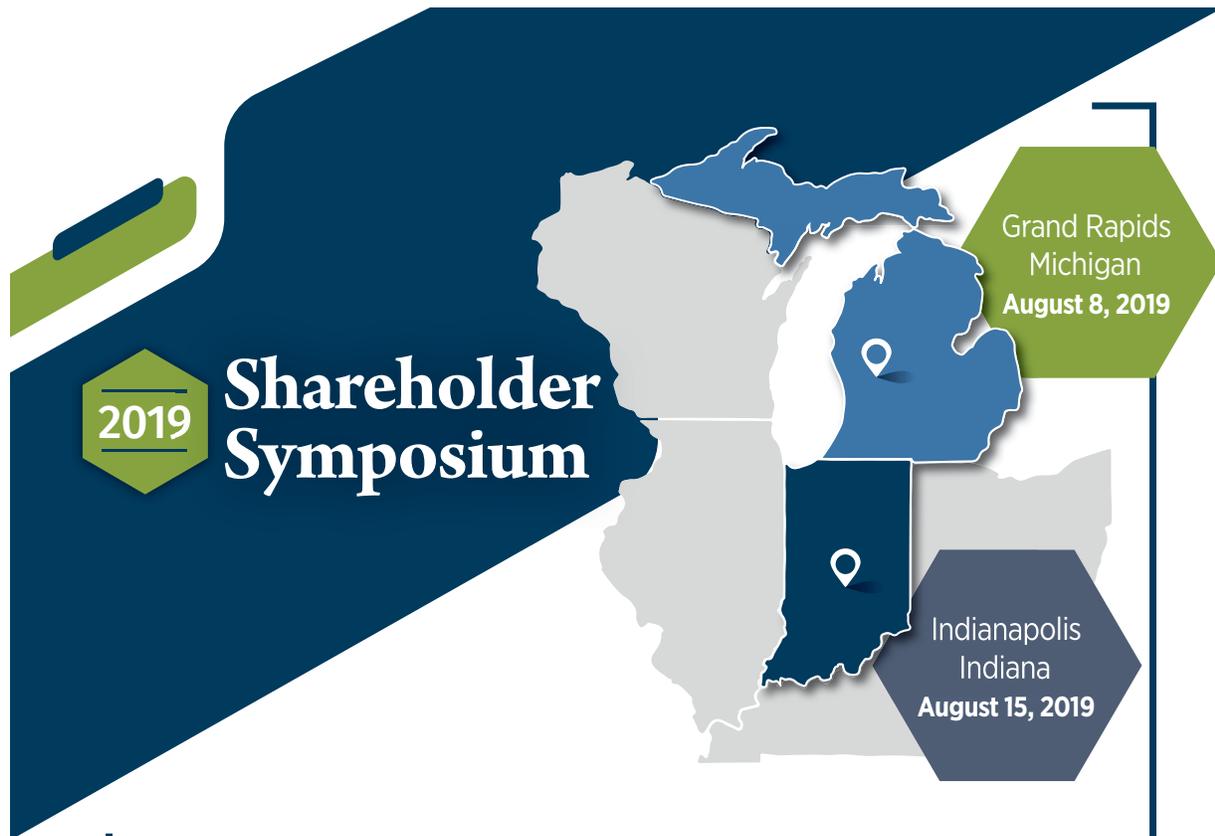
Website Design

Kasasa
WSI Internet Consulting

Wholesale Banking-Funding/ Mortgage Purchases

Federal Home Loan Bank of
Indianapolis
Federal Reserve Bank of
Minneapolis
Northpointe Community Lending

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1/16/2019

Call Reports 2019 Update

Michael Gordon & Kris Trainor, Mauldin & Jenkins, LLC

5/2/2019

Call Report Series:

Call Report Basics, Including Balance Sheet, Income Statement & Related Schedules

Michael Gordon & Kris Trainor, Mauldin & Jenkins, LLC

6/13/2019

Call Report Series:

Preparing Call Report Lending & Allowance-Related Schedules

Michael Gordon & Kris Trainor, Mauldin & Jenkins, LLC

7/2/2019

ALLL Supporting Documentation: Current Rules & Future Expectations Under CECL

Aaron Lewis, Young & Associates, Inc.

7/23/2019

Call Report Series:

Call Report Regulatory Capital, Including Key Changes & Other Schedules

Michael Gordon & Kris Trainor, Mauldin & Jenkins, LLC

8/20/2019

Call Report Series:

Introduction to Call Report Loan Classifications

Amanda C. Garnett, CliftonLarsonAllen LLP

9/4/2019

Auditing E-Policies & Procedures: Risks, Rules & Records

Nancy Flynn, The ePolicy Institute™

9/10/2019

Conducting the 2019 ACH Audit

Jen Kirk, EPCOR

9/17/2019

Regulation E Series:

Auditing for Reg E Compliance

Elizabeth Fast, Spencer Fane LLP

COLLECTIONS

1/28/2019

Real Estate Loan Collection Rules for Lenders & Mortgage Servicers

Elizabeth Fast, Spencer Fane LLP

4/18/2019

Consumer Collection Series:

Your Borrower Filed Bankruptcy, Now What?

Elizabeth Fast, Spencer Fane LLP

5/10/2019

SPECIAL EDITION

Successful Skip Tracing Techniques for Locating Borrowers & Recovering Collateral

David A. Reed, Reed & Jolly, PLLC

5/21/2019

Consumer Collection Series:

Repossession Practices, Compliance & Limitations

Elizabeth Fast, Spencer Fane LLP

6/19/2019

Consumer Collection Series:

Effective Debt Collection Techniques & Strategies

David A. Reed, Reed & Jolly, PLLC

7/30/2019

Consumer Collection Series:

20 Common Mistakes in Consumer Collections

Elizabeth Fast, Spencer Fane LLP

COMPLIANCE

2/4/2019

Flood Insurance Compliance Update & FAQs

Ann Brode-Harner, Brode Consulting Services, Inc.

3/19/2019

Advanced BSA Officer Training: In-Depth Risk Issues & Difficult Situations

Bill Elliott, Young & Associates, Inc.

4/2/2019

UDAAP: Consumer Complaint Monitoring & Avoiding Harm

Dawn Kincaid, Brode Consulting Services, Inc.

5/8/2019

BSA Series:

Job-Specific BSA Training for Lenders
Susan Costonis, Compliance Consulting and Training for Financial Institutions

6/3/2019

SPECIAL EDITION

Fair Lending Examinations: Increased Scrutiny, New Methodologies & False Positives
Elizabeth Fast, Spencer Fane LLP

6/4/2019

BSA Series:

Job-Specific BSA Training for Operations
Susan Costonis, Compliance Consulting and Training for Financial Institutions

7/16/2019

BSA Series:

Job-Specific BSA Training for the Frontline
Dawn Kincaid, Brode Consulting Services, Inc.

8/21/2019

E-Compliance Rules, Policies & Best Practices for Email, Web, Mobile & Social Media
Nancy Flynn, The ePolicy Institute™

9/19/2019

New Compliance Officer Boot Camp
Molly Stull, Brode Consulting Services, Inc.

10/3/2019

New BSA Officer Training Part 1:
Compliance, Risk Assessment, CTRs, Exemptions, Forms & Regulator Expectations
Bill Elliott, Young & Associates, Inc.

10/17/2019

New BSA Officer Training Part 2:
Reviews, SARs, CDD, Technical Aspects & Real-Life Scenarios
Bill Elliott, Young & Associates, Inc.

11/13/2019

Year-End Compliance Checklist
Molly Stull, Brode Consulting Services, Inc.

11/20/2019

BSA Special Risks: Policy, Law Enforcement & Regulator Issues
Susan Costonis, Compliance Consulting and Training for Financial Institutions

DIRECTORS

3/28/2019

Board Reporting Series:

Red Flags in Board Reports
Molly Stull, Brode Consulting Services, Inc.

6/10/2019

Community Bank Mergers & Acquisitions Simplified
Jeffrey C. Gerrish, Gerrish Smith Tuck, PC, Consultants & Attorneys

6/26/2019

BSA Series:

Job-Specific BSA Training for the Board
Dawn Kincaid, Brode Consulting Services, Inc.

9/25/2019

What Directors Should Know About CECL, ALLL & the New Credit Impairment Standards
Bob Viering, Young & Associates, Inc.

FRONTLINE & NEW ACCOUNTS

1/10/2019

Teller Training Series:

Compliance Training for the Frontline
Dawn Kincaid, Brode Consulting Services, Inc.

1/30/2019

Teller Training Series:

Frontline Fraud Prevention: Stopping Fraud at the Teller Line
Mary-Lou Heighes, Compliance Plus, Inc.

2/20/2019

Teller Training Series:

Risks & Precautions for Endorsements & Other Negotiable Instruments
Mary-Lou Heighes, Compliance Plus, Inc.

3/12/2019

Teller Training Series:

Cross Selling: The Key to Accountholder Satisfaction & Retention
Tim Tivis, Pinnacle Training Group

3/27/2019

Handling Power of Attorney & Living Trust Documents on Deposit Accounts & Loans
Elizabeth Fast, Spencer Fane LLP

4/9/2019

Teller Training Series:

Accurately Completing the CTR Line-by-Line
Dawn Kincaid, Brode Consulting Services, Inc.

4/11/2019

Notary Essentials & Legalities
Elizabeth Fast, Spencer Fane LLP

5/14/2019

Teller Training Series:

Managing Dual Control & Cash Limits
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6/25/2019

Living, Grantor & Family Trust Accounts: Common Problems in Account Opening & Lending
Elizabeth Fast, Spencer Fane LLP

7/1/2019

Managing Accounts & Records for Nonresident Aliens: Opening, Identifying, Monitoring & Tax Reporting
Dawn Kincaid, Brode Consulting Services, Inc.

education

FRONTLINE & NEW ACCOUNTS (CONT.)

7/24/2019

Opening Accounts Online: Rules, Risks & Best Practices
Susan Costonis, Compliance Consulting and Training for Financial Institutions

8/29/2019

Opening Donation, Memorial & Other Accounts for Non-profit Organizations & Corporations
Susan Costonis, Compliance Consulting and Training for Financial Institutions

9/12/2019

Managing Minor Accounts: Withdrawals, Transfers, CDD, Closing & Best Practices
Susan Costonis, Compliance Consulting and Training for Financial Institutions

10/9/2019

Head Teller Training: Maximizing Teller Performance
Molly Stull, Brode Consulting Services, Inc.

10/16/2019

POD Account Documentation, Compliance, Beneficiaries & Closing
Elizabeth Fast, Spencer Fane LLP

10/22/2019

Medallion & Signature Guarantee Risks, Rules & Best Practices
Elizabeth Fast, Spencer Fane LLP

10/30/2019

Personal Accounts: Ownership, Authorization, Titling & Documentation
Susan Costonis, Compliance Consulting and Training for Financial Institutions

11/6/2019

Closing or Changing Accounts for Consumers & Businesses
Susan Costonis, Compliance Consulting and Training for Financial Institutions

12/10/2019

Business Accounts: Who is Authorized to Open, Close, Transact?
Mary-Lou Heighes, Compliance Plus, Inc.

HUMAN RESOURCES

6/12/2019

Essential HR Recordkeeping from Hiring to Firing
Kay Robinson, Robinson HR Consulting, LLC

9/24/2019

Hiring in the Digital Age: What Every HR Manager Needs to Know About Social Media
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2/27/2019

The New NIST Digital Identity Guidelines: Impact on Passwords, Security Questions & Account Lockouts
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3/11/2019

Synthetic ID Fraud: What It Is, How It Works & Real-Life Scenarios
Brian Vitale, Compliance Advisory Services

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Hot Issues in Cyber Compliance
Randall J. Romes, CliftonLarsonAllen LLP

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Card Data Security: PCI-DSS Risk, Readiness & Compliance
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IRA

1/17/2019

IRA & HSA 2019 Update, Including Tax Reform Considerations
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7/9/2019

IRA Series:
Processing IRA Rollovers & Transfers
Frank J. LaLoggia, LaLoggia Consulting, Inc.

8/6/2019

IRA Series:
IRA Reporting, Common Issues & Error Resolution
Frank J. LaLoggia, LaLoggia Consulting, Inc.

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IRA Series:

Top 10 Most Misunderstood IRA Issues: Turning Confusion into Confidence
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Handling IRA Required Minimum Distributions & Roth Distributions
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LENDING

1/9/2019

Credit Analysis & Underwriting Series:

Regulator Issues & Update for the Credit Analyst
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1/15/2019

2018 HMDA Submission Due March 1, 2019 Part 1: Identifying Reportable Loans, Data Integrity & FIG Analysis
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1/23/2019

2018 HMDA Submission Due March 1, 2019, Part 2: Requirements, Clearing Edits, Exempt Fields & More
Susan Costonis, Compliance Consulting and Training for Financial Institutions

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Determining Cash Flow from Personal Tax Returns After 2018 Tax Reform Part 1:
Newly Revised Form 1040 & Schedules B & C
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Analyzing Financial Statements for the Credit Analyst
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SBA Lending 2019 Update:
Guidance on the Latest Changes to Policies, Procedures & Documentation
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Credit Analysis & Underwriting Series:

Debt Service Coverage Calculations in Underwriting
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Determining Cash Flow from Personal Tax Returns After 2018 Tax Reform Part 2: Schedules D, E & F
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Required Compliance for Commercial Loans Secured by Real Estate
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Credit Analysis & Underwriting Series:

Global Cash Flow Analysis for Underwriters & Credit Analysts
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4/5/2019

SPECIAL EDITION

New Private Flood Insurance Rules Effective July 1, 2019: Policy, Procedures & Compliance
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4/17/2019

Flood Insurance Compliance for Commercial Lending: Unique Issues & Case Studies
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Top 20 Questions About Completing the TRID Loan Estimate & Closing Disclosure
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Advanced Credit & Risk Management in Agricultural Lending
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Escrow Account Compliance, Including Shortages, Surpluses & Deficiencies
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5/1/2019

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Doug Blay, Brode Consulting Services, Inc.

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Mortgage Lending Hot Spots Series:

Construction-Only & Construction-to-Permanent Lending
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Mortgage Lending Hot Spots Series:

Surviving a TRID Compliance Exam
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7/15/2019

Introduction to SBA Lending
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Commercial Loan Annual Credit Review
S. Wayne Linder, Young & Associates, Inc.

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Mortgage Lending Hot Spots Series:

Uniform Residential Loan Application (URLA) Line-by-Line, Required February 1, 2020
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11/21/2019

When a Borrower Dies: Rules, Procedures & Liabilities
Elizabeth Fast, Spencer Fane LLP

12/11/2019

Topic Change to Be Announced

12/17/2019

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MARKETING

3/6/2019

Federal Requirements for Tech-Based Marketing: Websites, Social Media, Robo Calls & More
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12 Key Elements of an Effective Digital Marketing Strategy
Eric C. Cook, WSI Internet Consulting

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Top 10 Compliance Mistakes in Advertising
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OPERATIONS

1/8/2019

Record Retention & Destruction Rules: Paper & Electronic
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ACH Specialist Series:

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Prepaid Cards: Your Bank's Responsibilities Under the New Rules, Effective April 1, 2019
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ACH Specialist Series:

ACH Dispute Resolution
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Debit Card Chargebacks: Understanding Visa Claims Resolution
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3/13/2019

Debit Card Chargebacks: Understanding Mastercard Dispute Resolution
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2019 ACH Rules Update
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Banking Marijuana-Related Businesses
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Liability with ACH Death Notification Entries (DNEs) & Reclamations
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ACH Specialist Series:

Top 10 Ways to Mitigate ACH Payment Risk
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ACH Specialist Series:

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Handling Dormant Accounts, Unclaimed Property & Escheatment
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Regulation E Series:

Reg E Fundamentals
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Regulation E Series:

Legally Handling ATM & Debit Card Claims Under Regulation E
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Wire Transfer Compliance, Including International Remittances
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Official Demands Part 1: Handling Subpoenas, Summonses & Other Legal Process
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8/22/2019

Regulation E Series:

How to Handle Unauthorized Electronic Fund Transfers Under Reg E
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When a Depositor Dies: Legal Requirements, Practical Issues & FAQs
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Regulation E Series:

Reg E Requirements for Debit Card Error Resolution: Processing, Disclosure & Investigation
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4/16/2019

Board Reporting Series:

Security Officer Reports to the Board: Fulfilling Your Annual Requirement
Barry Thompson, Thompson Consulting Group, LLC

5/6/2019

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Dawn Kincaid, Brode Consulting Services, Inc.

5/31/2019

SPECIAL EDITION

Complying with the 2019 SAR Cyber-Event Reporting Requirements
Bill Elliott & Mike Detrow, Young & Associates, Inc.

7/11/2019

FinCEN Guidelines on Reporting Elder Financial Exploitation
Susan Costonis, Compliance Consulting and Training for Financial Institutions

8/7/2019

New Security Officer Training: Responsibilities, Best Practices & Skill-Building Tools
Barry Thompson, Thompson Consulting Group, LLC

11/19/2019

Robbery Preparedness: Meeting Your Annual Compliance Requirement
Carol S. Dodgen, Dodgen Security Consulting, LLC

SENIOR MANAGEMENT

1/14/2019

FFIEC Exam Procedures for Business Continuity
Molly Stull, Brode Consulting Services, Inc.

2/7/2019

C-Suite Series:

CAMELS Rating for Executives
Ann Brode-Harner, Brode Consulting Services, Inc.

2/12/2019

Board Reporting Series:

Board Secretary Procedural & Compliance Responsibilities
Dawn Kincaid, Brode Consulting Services, Inc.

education

SENIOR MANAGEMENT (CONT.)

3/5/2019

Board Reporting Series:

Essential Board Reporting: Requirements, Timing, Delivery Options, Risks & Concerns

Ann Brode-Harner, Brode Consulting Services, Inc.

3/7/2019

C-Suite Series:

Strategic Decisions Regarding CECL Methodologies, Processes & Governance

Bob Viering, Young & Associates, Inc.

4/3/2019

C-Suite Series:

Enterprise Risk Management: Three Key Risk Assessments
Marcia Malzahn, Malzahn Strategic

4/24/2019

C-Suite Series:

Asset Liability Management Strategies in a Rising Rate Environment

Gary J. Young, Young & Associates, Inc.

5/22/2019

The UBPR: Understanding Peer Group Comparison to Improve Bank Performance

Gary J. Young, Young & Associates, Inc.

8/1/2019

Outsourcing Tech Services:

Regulations, Examiner Expectations & Actions for Vendor Management

David A. Reed, Reed & Jolly, PLLC

8/13/2019

Developing the Right Strategic Plan for Your Bank

Marcia Malzahn, Malzahn Strategic



UPCOMING DATES BY EVENT - 2019

HR Forum

August 1, 2019

Eagle Eye Golf Club – Bath, MI

Credit Risk Training Series – Part II

September 4-5, 2019

CBM Training Center – East Lansing, MI

Community Bankers for Compliance (CBC)

August 13, 2019

November 19, 2019

Eagle Eye Golf Club – Bath, MI

Directors' College

September 25, 2019

Grand Traverse Resort & Spa – Traverse City, MI

Marijuana Banking Symposium

June 11, 2019

Eagle Eye Golf Club – Bath, MI

Appraisal Review

June 13, 2019

CBM Training Center – East Lansing, MI

UP Banking/Training Forum

June 26-28, 2019

Landmark Hotel – Marquette, MI

Credit Risk Training Series – Part 1

July 10-11, 2019

CBM Training Center – East Lansing, MI

CBM Annual Convention & Trade Show

September 25-27, 2019

Grand Traverse Resort & Spa – Traverse City, MI

Be sure to check our website frequently as programs are added and updated.

Credit Risk Training Program Series for Community Banks

Credit risk has always been an integral part of commercial loan analysis. With the dynamics of economic changes and the challenges forced by business enterprises through credit, collateral, cash flow, and guarantor analysis, credit risk training is critical for the success of community banks.

Young & Associates, Inc. has developed a four-day school which will provide community banks with essential credit risk training. The program is a detailed beginner to intermediate level training program.



Session topics and learning objectives include fundamental credit analysis with an emphasis on commercial lending. Introductions to compiling effective and timely underwriting and approval memos and the appropriate use and reliance of personal financial statements are covered. Attendees will move through the program from discussions of entity structures to traditional and UCA cash flow analysis. Examples will provide insight into partnership and sub S structures and include K-1 analysis. Financial statement and tax return analysis will include calculations and the effect on the enterprise of levels and trends of ratio analysis. Global cash flow analysis of all entities in the borrowing family is included in examples that are discussed in session. Determination of collateral advance rates and suggestions for bank policy parameters are discussed. The more intermediate area of the sessions include risk rating and problem loan detection, analysis and resolution. Real examples are used in every session. Attendees are encouraged to bring their questions and challenges to the instructors who will either cover the questions during class or privately review it with the attendee to ensure complete understanding.

Who Should Attend

The materials, examples, delivery, manual and power point slides are designed for individuals who have had little to no formal bank credit risk analysis training. Those with 0-6 years of lending or credit analysis experience will benefit tremendously as each session starts with basics and moves to a more intermediate level. Individuals who are in a consumer, commercial, administrative, risk management, loan review, or audit role will come away either reinforced with added tools or confident in their ability to bring these concepts back to their organization in a meaningful and risk focused manner.



Presenter

Aaron Lewis, Senior Consultant

Aaron Lewis is a senior consultant in the lending division of Young and Associates, Inc. Aaron assists client banks by performing loan review. In addition to loan review, he has performed reviews in lending compliance and quality control. Aaron also presents educational training programs to state banking associations. Prior to joining Young and Associates, Inc., he was employed by a community bank in southeast Michigan for eleven years. While at the bank, he worked his way through various facets of the operation from front-line customer service to branch management and finally as Vice President, Credit Administrator. He has secondary market, compliance, and asset quality experience. Aaron holds a B.A. in finance from Michigan State University and graduated from the Graduate School of Banking, University of Wisconsin.

AGENDA

Day 1: Introduction to Credit Analysis and Financial Analysis of an Individual

- Fundamental Concepts of Credit
 - 5 C's of Credit
 - Understanding loan purposes and structures
 - Understanding sources of repayment
- Financial Analysis Part I: Individual Tax Return (Form 1040 and related Schedules)
 - Deriving cash to service debt from tax statement
- Financial Analysis Part II: Understanding the Personal Financial Statement and Credit Report
 - Line item analysis
 - Ratio analysis utilizing the personal financial statement
 - Common deficiencies and questions to ask
 - General understanding of the credit report
 - What does a credit score mean and how relates to commercial analysis
- Effective Credit Underwriting and Analysis
 - Industry and Product Trend Analysis
 - Composing an effective loan presentation

Day 2: Analyzing Business Financial Statements: Balance Sheet, Income Statement, and Understanding Cash Flow

- Various Types of Business Structures
- Various Financial Statements
 - Circumstances under which each type of statement should be used
- Financial Analysis Part III: Balance Sheet Analysis
 - Line by line analysis
 - Understanding liquidity, including concept of working capital
 - Understanding leverage
 - Ratio analysis
 - Issues to watch for
- Financial Analysis Part IV: Income Statement Analysis
 - Line by line analysis
 - Ratio analysis
 - Issues to watch for
- Financial Analysis Part V: Cash Flow Analysis – Purpose and Approaches
 - Purpose of cash flow analysis
 - Earnings Before Interest Taxes Depreciation and Amortization (EBITDA)
 - Uniform Credit Analysis (UCA) Cash Flow Analysis
- Financial Analysis Part VI: Understanding Debt Service Requirements and Calculating the Debt Service Coverage Ratio
 - Reviewing the balance sheet and debt schedules
- Financial Analysis Part VII: Following Flow of Capital
 - Schedule K-1 Analysis
 - How do owners of various entities derive cash flow

Day 3: Global Cash Flow, Risk Rating, and Case Studies

- Global cash flow analysis
 - Definition and agency expectations
 - Understanding how to implement in overall credit analysis
 - Treatment of contingent liabilities
 - Common errors in calculating global cash flow
- Risk Rating Commercial Credits
 - Purpose and objective credit risk grading
 - Defining risk grade scale
 - Assigning risk grades
 - Ensuring risk rating leads to effective credit risk management
- Case Studies
 - Several case studies utilizing concepts learned
 - Question and answer period for attendees
 - Reviewing underwriting scenarios that attendees may bring to class

Day 4: Evaluating Collateral, Analyzing Problem Loans, and Case Studies

- Collateral Analysis
 - Differing types of collateral, consistent with loan structure and purpose
 - What types of collateral valuation should be performed
 - Real Estate Valuations
 - Asset based lending including accounts receivable, inventory, and equipment
 - Portfolio monitoring
- Analyzing Problem Loans
 - Early identification of weakening borrowers
 - Changes to risk rating, accrual status, and troubled debt restructures
- Case Studies
 - Additional Case Studies
 - Question and answer period for attendees
 - Time for review of loan scenarios brought by attendees



Credit Risk Training Program Series for Community Banks

Registration Fees

CBM Member Pricing

- Part 1 and 2:
 - \$995 for the first attendee.
 - \$750 for each additional attendee from the same bank.

CBM Non-Member Pricing

- Part 1 and 2:
 - \$1495 for the first attendee.
 - \$1,000 for each additional attendee from the same bank.

Dates and Locations

Part 1: July 10 & 11, 2019

CBM Training Center
East Lansing, MI

Part 2: September 4 & 5, 2019

CBM Training Center
East Lansing, MI

Hotel Information:

Hampton Inn
E. Lansing, MI
\$110.00 per night
plus taxes/fees

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CANCELLATION POLICY: Cancellations must be received within 3 or more business days prior to the day of this educational program to receive 100% credit. Refunds are not provided for cancellations or absences which occur on the day of the program. Attendee substitutions are always welcome at any time.

For additional information, call:

Community Bankers of Michigan, 3505 Coolidge Rd., Suite 200, East Lansing, MI 48823

Sarah Cook at 517.336.4430

You can also register online at: www.cbofm.org

community connections

Rick Goedert Retires as 1st State Bank President & CEO

On April 12, 2019, Rick Goedert retired as President and Chief Executive Officer of 1st State Bank. Goedert joined 1st State Bank in 2003 during the organization of the Bank as Executive Vice President & Senior Business Lender and played a critical role in helping to raise the Bank's initial capital. Goedert was promoted to President and Chief Executive Officer in summer 2007.

Goedert was instrumental in taking the vision of a locally owned bank focused on serving the needs of the business community in Saginaw, Bay and Midland Counties and making it a reality. April 12, 2004, 1st State Bank opened its first location in Saginaw. Since its opening, 1st State Bank has grown and established five offices throughout the Great Lakes Bay Region; two offices in Saginaw, two in Bay City, and the most recent one in Midland.



Rick Goedert

Just one year after 1st State Bank was founded, Rick Goedert acted upon his desire to honor the area's most successful young people and to highlight careers and industries in our community by creating the RUBY Award (Recognizing the Upward, Bright & Young). 1st State Bank's signature event has been held for the past 14 years and 160 young professionals have received the RUBY Award.

Leading by example, Goedert has exemplified community banking throughout his career to the benefit of the staff at 1st State Bank and the Great Lakes Bay Region. He will continue to guide 1st State Bank as a member of the Board of Directors.

Jim Milroy has been appointed by the Board of Directors to succeed Goedert as the Bank's President and Chief Executive Officer. Milroy has served as Chief Financial Officer of 1st State Bank for the past 12 years. Milroy joined 1st State Bank in 2007 as Senior Vice President and Chief Financial Officer, he was promoted to Executive Vice President in 2014 and appointed to the 1st State Bank Board of Directors in 2018.

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community connections

mBank Executive Vice President Michael Mahler to Retire in June



Michael W. Mahler

mBank announced today that Executive Vice President Managing Director of Community Banking and Administration Michael W. Mahler, will be retiring effective June 18, 2019. Mahler has served as EVP with mBank for just over a year after the successful merger of First Federal of Northern Michigan, for which Mahler served as CEO, into mBank.

mBank CEO and President Kelly W. George said, “While Mike’s day-to-day role with the company will be ending, he will still be involved with mBank within the Alpena Community supporting various civic undertakings and with his work as President of the Community Foundation. Mike was instrumental in the formation and execution of the FFNM merger into mBank last May. He has been a key contributor to the cultural and market integration of mBank into the prior FFNM footprint over the last year, along with providing valuable leadership work on several important initiatives in varying areas of the company.”

Born and raised in Chicago, IL, Mahler moved to Alpena, MI in 1997 to take a job as Controller of the Presque Isle Corporation. With the sale of PIC to Lafarge in 2000, Mahler joined Besser Company. In 2002 he joined First Federal of Northern Michigan as Chief Financial Officer, and succeeded Martin Thomson as First Federal President and CEO in 2008 growing the Company to just over \$330 Million in assets. During his time with First Federal, Mahler also helped to establish a Community Foundation affiliated with the Bank. Additionally, he serves as President of the Board for both the Alpena-Montmorency-Alcona Educational Service District and the Alpena Downtown Development Authority, two roles in which he plans to continue to serve after his retirement.

“I want to express my deep appreciation for the opportunity to work with and benefit from so many talented and dedicated colleagues,” said Mahler. “My banking career has been enriched with lasting relationships both inside the Bank, and with valued clients and partners throughout the communities we serve,” Mahler said. “It has been my sincere honor to work with an incredible team of professionals and to have had the opportunity to share my belief in stewardship, community service, and the importance of mentoring others. I’m looking forward to continuing to serve as an ambassador for mBank in support of the financial resources and amazing level of philanthropic support they provide to our community.”

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County National Bank Donates \$3,520 to Dahlem Nature Conservancy

County National Bank (CNB) recently donated a \$3,520 to the Dahlem Nature Conservancy to support the 2019 Outdoor Adventure Camp and to provide camp scholarships. The contribution demonstrates support for the organization and its goal to bridge the gap between people and the natural environment, and to function as an outdoor classroom for school and public programs.

Dahlem is a non-profit organization that manages and funds the John and Mary Dahlem Environmental Education Center. The organization serves as a resource for improving the environment through science, education, leadership, and conservation, and provides environmental education and outdoor experiences to the people of south central Michigan.

Registration is currently open for the 2019 summer camp sessions, which is geared toward children ages 3 to 12 years. There are multiple sessions available with dates running from June through August. The camp is based outdoors, and most of the day is spent in the forest and fields on Dahlem's property. In 2018, 311 children attended various camp sessions.

County National Bank recognizes the importance of supporting nonprofits and organizations committed to serving the community, banking on building a better future for all.



Pictured, left to right: Justin Phelps, Dahlem Conservancy Board Member; Robert Wrozek, CNB Commercial Loan Officer; Ben Dandrow, Dahlem Conservancy Executive Director; Mike Jors, CNB 2nd Vice President - Private Banking; and Lyndsey Adams, Dahlem Conservancy Development Coordinator

Blissfield State Bank Would Like to Introduce Two New Lenders



Alex Miller

Julie A. Goll, President/CEO is pleased to introduce Blissfield State Bank's newest Assistant Vice President, Commercial Lender, Alex Miller, MBA. Alex graduated from Clinton High School in Lenawee County; he received his undergraduate degrees from Siena Heights University. He also completed his MBA from University of Missouri KC. Alex and his wife are thrilled to bring their family home to Lenawee County.

Also, Blissfield State Bank is excited to add Denise Zuchowski to our consumer lending team. Denise has been serving Lenawee County for over 20 years in the Banking Industry and has worked in the Blissfield Market exclusively since 2011. She graduated from Eastern Michigan University with a Bachelor of Business Administration. She has extensive experience in

opening deposit accounts and for serving your personal consumer loan needs. Denise has joined the Branch Office at Blissfield State Bank beginning April 1st.



Denise Zuchowski

community connections

David Scott Ranked as a Top Mortgage Originator in the Nation



David Scott

The State Bank is proud to congratulate David Scott for ranking as a *Scotsman Guide* 2018 Top Originator. David was ranked #64 in Top Dollar Volume for closed mortgages in 2018 with over \$125 million in closings, as well as #47 in units closed at 439 units. For the first time, David was also ranked #1 in Michigan based on his outstanding performance.

Scotsman Guide, the leading resource for mortgage originators, released its tenth annual Top Originators rankings on April 1, 2019. The list, which ranks the nation's top mortgage producers, appears in *Scotsman Guide's* April 2019 residential edition, and the rankings are available online at ScotmanGuide.com/Rankings.

David Scott was ranked among entries from more than 3,000 mortgage professionals across the country. To be eligible for initial consideration, originators must have had at least \$40 million in loan volume or 100 closed home loans for the 2018 calendar year. After receiving submissions, *Scotsman Guide* required written verification of top entrants' volume data from a certified public accountant, the chief financial officer at the originator's company or a similar source.

Craig Johnson, Senior Vice President of Lending, states "This represents the second year David has been recognized as one of the Nation's Top Mortgage Originators". For this past year, David was the number one Loan Officer in the State of Michigan based upon Dollar Volume of loans closed. All of us at The State Bank are proud of David's achievement which is the result of his continuing commitment to exceptional, over the top, and unexpected customer service every time and to every customer. We would also like to recognize our outstanding Mortgage Support Team. Both David and the Bank understand that none of these results would be possible without their equal commitment to serving our customers. We look forward to continuing to serve our loyal customers and referral partners in the coming year. We appreciate your trust in The State Bank."

David has been with The State Bank for six years, with his office based out of the company's headquarters in Fenton, Michigan.

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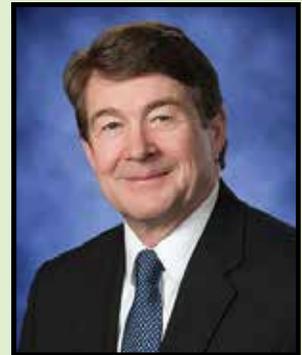
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The Michigan Bankers Association Announces 2019 Banker of the Year, Craig Connor, Chairman and CEO of County National Bank

The Michigan Bankers Association (MBA) congratulates Craig Connor, Chairman and CEO of County National Bank (CNB) as the 2019 Banker of the Year. The MBA Board of Directors recognizes an industry leader as the MBA Banker of the Year based on their commitment to the Michigan Bankers Association, contributions to the industry, success of their bank, and a strong record of community service.

“Craig Connor is most deserving of this honor. He has dedicated his career to Michigan banking and the development of our industry’s future executive bankers,” stated T. Rann Paynter, MBA President and CEO. “Craig’s banking career spans over four decades, and he has been devoted exclusively to community banking and exemplifies the professional and leadership qualities set forth in the criteria for the nominees for the award.”



Craig Connor

As a resident of Hillsdale, with a 41-year banking career, Mr. Connor began his career at Litchfield State Savings Bank/Michigan Bank Midsouth, then later accepting employment at Adrian State Bank. He served in the positions of Commercial and Agricultural Lender, Compliance Officer, and Vice President of Mortgage Lending. In 1993, Mr. Connor joined CNB in the position of Senior Loan Officer. Mr. Connor successfully navigated the Bank through the financial crisis of 2008. CNB not only survived, but thrived during this difficult period, primarily as a result of the strength of the Bank’s loan portfolio which Mr. Connor supervised for most of the preceding fifteen years. He became a member of the Michigan Bankers Association Bank Management Committee in 2004 and was elected to the board in 2012. Mr. Connor strives to help others in this field success and guide them to a brighter future through innovative collaborations and ideas.

“I am truly honored to be selected 2019 Banker of the Year by the Michigan Bankers Association,” stated Craig Connor, Chairman and CEO of County National Bank. “The Michigan banking industry has provided me with a rewarding challenging career along with the opportunity to work with and learn from so many outstanding bankers and customers over four decades. I also want to recognize and commend the strong efforts and advocacy for Michigan banks by the Michigan Bankers Association for the past 132 years.”

Throughout his career, Craig has been an active member of the community. He serves on the Board of Directors of the Hillsdale Hospital, as Chairman of its Finance Committee. Previously, he served the Board of Directors of nonprofit organizations including the Hillsdale County Services Center and the Hillsdale Chamber of Commerce. Craig also served for several years as a member of the board of the Hillsdale Board of Public Utilities, a local municipal utility. In addition to his community participation, Craig has contributed to the community by serving as a youth hockey and soccer coach.

“The Michigan Bankers Association has made an outstanding choice in electing Craig Connor as Banker of the Year,” said Tim Jewell, MBA Chairman and President & CEO of Eaton Federal Savings Bank. “His commitment to banking and his community is unsurpassed. Hillsdale County National Bank has had great success and growth under Craig’s leadership which is a testament to his abilities. I’ve known Craig for a number of years and am particularly appreciative of the time he took to help me when I was a young CEO just learning how to guide an organization.”

“For nearly 20 years I have observed Craig’s dedication to community banking and the betterment of the areas we serve,” stated John Waldron, President of County National Bank. “He is a great leader and his commitment has resulted in the outstanding bank that CNB has become.”

community connections

Five Promoted at First National Bank & Trust

First National Bank & Trust is pleased to announce the promotions of five employees. The announcement was made by David Kashian, President and CEO:

“These employees illustrate the depth and breadth of talent and experience in our organization, and allow us to continue to promote from within, which creates opportunities for advancement for our employees,” said Kashian. “We are proud to recognize these individuals contributions to First National Bank & Trust’s success and continued growth with these promotions.”



Jean O'Dette

Jean O'Dette has been promoted to Retail Lending Manager. She will be responsible for all retail lending activities, including mortgage, HELOC, and consumer lending, as well as credit card and overdraft protection programs. This also includes reviewing and analyzing the processes of the retail lending programs in keeping with the Bank's policies and procedures.

Ms. O'Dette joined the company in January 2010 as the Bank's first credit analyst and has been working in the capacity of Vice President/Business Banker since March 2014. She currently is the Security Officer and is involved in many internal committees. She was previously with MFC First National Bank/Wells Fargo Bank where she served in the capacities of customer service, branch manager, mortgage department manager and Vice President of Retail Lending.

She received an associate degree from Bay de Noc Community College and is a 2015 graduate of the MBA Commercial Lending School. Over the years she has completed many courses, including the Robert M. Perry School of Banking, College of Sales Management, Advanced Leadership Seminars and Successful Money Management, among others. She is very active in the community, volunteering her time to many groups, including serving on the Board of Directors for the Dickinson Area Chamber Alliance and Treasurer for IM-K Builders Exchange, Carney Lake Association and Carney Lake Boards.

Barbara Cromell has been promoted to the position of Controller. She is responsible for maintaining the Bank's system of accounting records and a comprehensive set of controls designed to mitigate risk, enhance the accuracy of the company's reported financial results, and ensure that reported results comply with generally accepted accounting principles. This includes preparing financial statements, reports for the Board of Directors, management, and regulatory agencies. She also works with managing the Bank's cash position, reconciling the Bank's investments, and managing accounting accruals, prepaid expenses, and reserves.



Barbara Cromell

Ms. Cromell obtained her bachelor's degree in Accounting from Northern Michigan University and is a Certified Public Accountant. Prior to returning to the Upper Peninsula, she worked as an auditor in the Lansing and Detroit areas. Before joining First National Bank & Trust, she worked as an accountant in Marquette. She is also a participant in the Kingsford Krush roller derby league, as well as a coach for the Junior team.



Matt Donovan

Matt Donovan has been promoted to the position of Retail Loan Underwriter. He is responsible for underwriting Government Sponsored enterprise (GSE) loans, as well as in-house mortgage and installment loans.

Mr. Donovan graduated from Michigan Technological University in 2007 with a bachelor's degree in Business Administration. Prior to joining First National Bank &

community connections

Trust in July 2017 as a Default Servicer, he served in Operation Iraqi Freedom from 2003-2004 with the 1438th Engineer Detachment out of Grayling, MI.

Cole Grenier has been promoted to the position of Business Banker. He will be working with businesses to help them plan for all their current and future needs, including commercial loans, depository, and treasury management needs, as well as establishing and maintaining portfolio growth goals and profitability.



Cole Grenier

Mr. Grenier graduated from Northern Michigan University in December of 2016, with a bachelor's degree in Business Management. He also attended MBA Commercial Lending School in November of 2017 and is currently participating in a yearlong Leadership Academy at Bay College. He started his career at First National Bank & Trust as a summer student Teller, before joining as a Credit Analyst upon graduation.

He is involved with several community organizations, serving as Financial Secretary at Trinity United Methodist Church, and is a member of the IM-K Lions Club. He also serves on the Buckmasters Committee and volunteers as an assistant with the Iron Mountain High School baseball team.



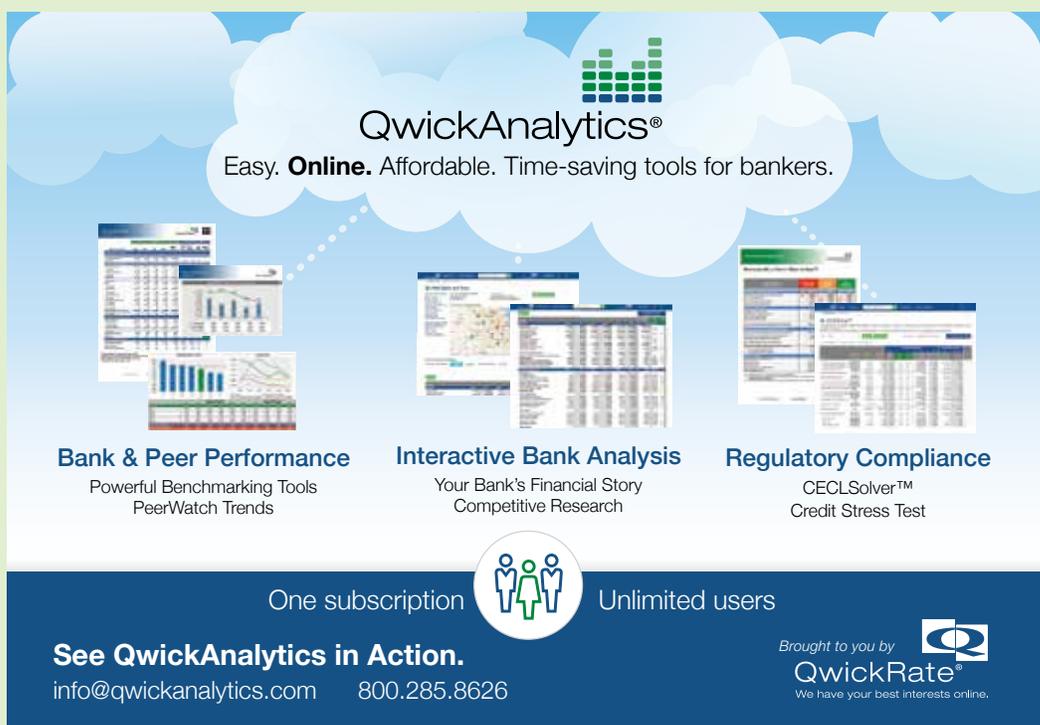
David Kayser

David Kayser has been promoted to the position of Retail Lender. He is responsible for developing and servicing consumer loans, including residential mortgage loans, auto loans and unsecured personal loans.

Mr. Kayser graduated from Northern Michigan University with a bachelor's degree in Business, majoring in Financial Management.

Previously, he worked at mBank as a mortgage underwriter and for Citifinancial, Inc. as a Branch Manager.

He has been with First National Bank & Trust since 2013 in the lending department as a Mortgage Underwriter. Mr. Kayser is also an Officer on the Lake State Bankers Association, Inc. board.



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Citizens National Bank Sponsors Access to the Arts



The Cheboygan Area Arts Council has invited school-children to enjoy a show at the Opera House for over 20 years and has relied on Citizens National Bank throughout those years to sponsor the program.

Typically, over 2000 children from a broad area across northern Michigan have been bused to the Opera House to delight in show that is geared especially towards them. This year the CAAC is hosting the nationally known folk duo “Trout Fishing in America.” This child friendly show will bring the joy of song-writing and musical expression to the students.

“We are happy to play such a large role in this programming,” stated Citizens National Bank president & CEO Matthew Keene. “For many of these children this will be their first exposure to our Opera House and we are hopeful that it won’t be their last.”

Citizens National Bank has been chartered since 1931 and is a full-service community bank headquartered in Cheboygan with additional offices located in Onaway, Mackinaw City, Pellston, Indian River, Alanson, Rogers City and Petoskey.

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Huron Valley State Bank Announces Partnership with Kurtz Elementary School

Huron Valley State Bank is pleased to announce the partnership with Kurtz Elementary School for the “Bank at School” program. The bank opened for business on Wednesday, March 20 after a ceremonial Ribbon Cutting at 9:15 am, and will operate the third Wednesday of the month. This is the fifth elementary school partnership for Huron Valley State Bank.

“Bank at School” is modeled after the first partnership formed with Spring Mills Elementary in 2011. In January of 2014 Johnson Elementary partnered with the bank, and in October of 2016 Heritage Elementary was the third partnership formed. Then in January of 2018, the bank partnered with Country Oaks Elementary. With all these programs, Huron Valley State Bank will work collaboratively to teach students the importance of personal financial planning and the benefits of saving. Fifth grade students wrote essays and interviewed for positions of tellers, marketing representatives and managers and were trained for their respective roles. The student bankers will assist their fellow students with their banking transactions and oversee operations at the deposit-only bank.

Kurtz Elementary is a certified “Leader In Me”, Covey School located in Milford. “This ties right in with the Leader In Me Program,” said Sheri Miles, Marketing Director of Huron Valley State Bank. “It teaches the students to be proactive and take initiative in planning for their future, along with learning crucial life skills.”

“The Kurtz student-run branch is a milestone, and we are delighted to partner with Huron Valley State Bank and participate in this valuable program, which provides hands-on learning for our students,” said Steve Chisik, Principal of Kurtz Elementary. “In addition to the valuable money management skills they are learning, this experience is helping them to become young adults who know how to work together, interact with customers, and adapt to real-world situations.”

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community connections

New Hire Announcement

Northpointe Bank, a top performing bank in the nation, hires a senior vice president to lead its capital markets and other key residential lending functions.

Northpointe Bank is pleased to announce that Bryan Neitzelt has been named as Senior Vice President, Capital Markets.

In this leadership role, Neitzelt is responsible for enterprise-level financial risk management of Northpointe's nationwide residential lending business; including interest rate risk hedging, securitization, portfolio asset management and investor relations.

Previously, Neitzelt was vice president of secondary marketing for The Huntington National Bank. Over the past 22 years, he has been responsible for mortgage loan risk management. Neitzelt holds a BA in business administration/finance as well as a Master's degree in business administration from Otterbein College.



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mBank Named U.S. SBA Michigan District's 2018 Diversity Community Lender of the Year

mBank is proud to announce they were selected by the U.S. Small Business Administration (SBA) Michigan District Office as the 2018 Diversity Community Lender of the Year. The criteria for the Diversity Community Lender of the Year is as follows: The best support provided by a lender to advance diverse participation among small businesses from historically underrepresented groups – minorities, women, and veterans. Analysis was based on the number and percentage of total SBA loans that was received by small businesses in these groups. Additional community activities mBank participates in was also considered in the award criteria.

“mBank is honored to be selected as the 2018 Diversity Community Lender of the Year award recipient by the U.S. SBA Michigan District Office,” said Boris Martysz Senior Vice President–Commercial Banking Manager and Marquette County Executive. “We appreciate the recognition from the Michigan District Office and for their continued support and efforts to help our organization do what we do best in all our markets and that is help small businesses. To be recognized for these efforts is a testament to who we are culturally as an organization and the communities and businesses that we support.”

mBank was among several other companies, individuals and organizations honored by the Michigan District Office of the SBA as part of National Small Business Week.



Laketa Henderson, SBA Deputy District Director and, Lender Relation Specialist Latifa Bradwell visited the mBank branch in Birmingham to present the award for Diversity Community Lender of the year. On hand to accept the award were Gregory Schuetter, Senior Vice President, Eastern UP/NLP Commercial Banking Manager, Michael Caruso, Senior Vice President, Traverse City Commercial Banking Officer, and Boris Martysz, Senior Vice President Commercial Banking Manager and Marquette County Executive.

“I’m incredibly proud of our entire commercial lending team for their hard work and dedication to Michigan’s small business community,” said Kelly W. George, President and CEO of mBank. “Supporting small business growth and job creation is one of the most important things we do as a community bank, especially for these historically underrepresented markets where many of our branches are located. We are committed to helping all small businesses, so our communities can grow and thrive and this distinction from the SBA is a great honor to receive.”

community connections

Dart Bank Promotes William Hufnagel



William Hufnagel

Peter Kubacki of Dart Bank has announced his retirement. Peter has been in banking for 42 years, serving the last 12 years at the bank as President and CEO. His leadership and accomplishments are well respected.

John Grettenberger, Jr., Chairman of the Board, has announced the promotion of William Hufnagel to President and CEO. He has been with Dart Bank for the last 5 years. Bill has over 20 years of banking and lending experience. He has a Bachelor's Degree from Spring Arbor University in Management and Organizational Development. Bill also successfully completed the Stonier Graduate School of Banking with a Leadership Certificate from the Wharton School of Business. He is active in many non-profit and community service organizations and is passionate about community banking.

Kim Melvin Joins First National Bank of Michigan as Vice President, Personal Relationship Manager



Kim Melvin

First National Bank of Michigan welcomes Kim Melvin as Vice President, Personal Relationship Manager. "Kim has 30 plus years of banking experience, with a specific emphasis on providing tailored banking solutions for customers, she's a perfect fit for us," said First National Bank of Michigan President & CEO Daniel Bitzer. "Kim's banking reputation in West Michigan is wide-spread and she is highly regarded by customers and fellow Bankers. Her customer service skills and team work are well known in our community," stated Cindy Kole, Sr. Vice President & Chief Operating Officer.

Melvin holds a Bachelor of Arts in Business Administration from Hope College. She currently serves on committees for the Kalamazoo Foundation and Big Brothers, Big Sisters.

Isabella Bank Announces Promotion of Eling to Market President

Jerome Schwind, President of Isabella Bank announced the promotion of Josh Eling to West Market President. In his new role, Josh will oversee five branches in the area: Barryton, Big Rapids East, Big Rapids West, Canadian Lakes, and Remus.

"Josh has been an asset for us since joining Isabella Bank. His commitment to his customers, team, and the Mecosta area are evident and make him an excellent choice for the west market president." stated Schwind. "We look forward to the growth Josh will continue to bring to the Mecosta area."

Josh earned his bachelor's degree in accounting from Central Michigan University, a Master in Business Administration from Ferris State University, a graduate from Michigan Bankers Association (MBA) Perry School of Banking, and the Dale Carnegie Team Development Program. He is past president of the Big Rapids Rotary and the Mecosta County Area Chamber of Commerce.



Josh Eling

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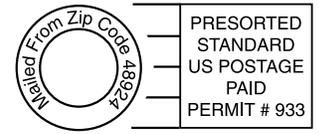
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