

NOVEMBER 2018

## BANCERVE PRESS

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## ABA Agricultural & Rural Bankers Committee Update

Heather Malcolm, Bank of the Rockies

The ABA Agricultural and Rural Bankers committee held our Fall meeting during the National Agricultural Bankers Conference in Omaha, Nebraska in November. This committee is made up of 14 members from across the United States. We meet three times per year, once in February/March in Washington DC, once in July and again at our fall meeting held during the National Ag Bankers Conference. Through serving on this committee, I have learned that as agricultural bankers we all face the same obstacles even when lending to different commodities and in different states. I have had the great opportunity to serve on this committee for the past three years and now I have the pleasure of serving as Vice Chair for the upcoming year.



*Bruce Glennie, Wells Fargo, Billings, MT*

During our meeting, the midterm elections were a main topic as well as the new farm bill. Our ABA staff that represent us on Capitol Hill felt that there would be a 50/50 chance of getting the Farm bill approved during this session, and that if the Farm Bill does get to the floor for discussion it probably would get attached to another spending bill in order to get passed now. Both the Senate and House versions of the 2018 Farm Bill include a



*Dr. David Kohl*

provision to increase Farm Service Agency Loan guaranteed loan programs from \$1,429,000 to \$1,750,000. Continued crop insurance is also included in both the House and Senate versions. There are no expansions of the Farm Credit system included in either version. The House Farm Bill also contains language for the timing on the ARC and PLC payments. The bill would make the payments occur within the same marketing year as the crop instead of nearly a year later. There has also been discussion of increasing the loan limits for Farm

Service Agency direct loan limits.

ABA has developed an Agricultural Lending track during the commercial lending school. Both the commercial lending school and this agricultural lending track will be held in Dallas, April 28-May 3, 2019. The 2019 National Agricultural Bankers conference will be held November 10-13, 2019 in Dallas. I encourage all agricultural lenders to attend this conference!

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**2018 ABA National Agricultural Bankers Conference**

Ky Idler, Chairman MBA Ag Banker Committee



*First  
Community  
Bank*

The National Ag Bankers Conference got underway on November 11-14 at the Hilton

Omaha & CHI Health Center in Omaha, Nebraska. Over 700 people attended this years conference. It was my first time at the National Conference and I would say it was very enjoyable and educational. The great state of Montana was represented by 8 individuals. The conference got underway on Sunday the 11th with a pre-conference session with FINPACK Credit Analysis Software and Farmer Mac teaming up to give insight into identifying where your customers are with continued tight margins and the impact on community banks. At the conclusion of the day, FINPACK sponsored the Grand Opening Reception. It was a good time to mingle with the others in attendance to visit about different areas of the Ag Banking Industry.

Monday the 12th was the official start of the conference with opening remarks from the Conference Chairman Shan Hanes from Kansas, Richard Baier from Nebraska Bankers Associations, ABA President and CEO Rob Nichols and the ABA Chairman Jeffrey Szyperski. Joseph Glauber, Ph.D. has a presentation on US Agricultural Trade in Uncertain Times. His report talked about the agricultural trade and that it has tripled in values and more than doubled in volume since 2001.

Starting at 10:30 was the Workshop Series, I heard numerous speakers for the next hour. We had the choice of discussion items of How Technology is Changing the Business Landscape of Agriculture, Succession Planning: Preparing Today's Customers for Tomorrow's Challenges, Risk and Rewards of Informal Co-Operative Farming, Helping Your Clients Evolve into Better Marketers and the New Ag Track: Producers and Bankers-Lessons Learned. At our lunch break for the day our guest speaker was Beth Ford, President and CEO of Land O'Lakes and she shared with us From Farm to Fork to the Future. She discussed the issues that are facing food and agriculture today and the unique benefits the farm-to-fork model helps the ag industry. The afternoon session again had numerous guest speakers covering from Tax Reform-What's in it for Ag Bankers to The Trusted Edge-What Top Leaders Have. At the close of the day they had a reception with the Exhibitors.

The 3rd day of the conference started with the outlook on the Commodities. This was followed by the general session and the Global Financial Markets and Impacts on Ag. Jason Henderson, Ph.D. discussed knowing whether price movements are market-driven or dollar-driven can make a difference in your plan. He discussed learning about what interest rate activity could mean for ag in both markets, and how this atypical cycle can affect the strength of the dollar. At 10:30 Workshop Series III got underway with Understanding Trends in Land Values, The FSA Guaranteed Loan Programs, Top Farmers: How Do They Do It? New Ag Bankers Track: Cutting Costs to Address Repayment Problems. Our lunch guest speaker was Dr. Stephen Higgins from Kansas State. He informed the crowd on the possibilities of Agricultural Biological Weapons. Workshop Series IV started off with Financing Multiple Entities and the best Practices for Lenders. Behavioral Tools to Protect Balance Sheet, How Do the Regulators View Ag Banking, New Banker, New Strategies and the New Ag Bankers track: Cause and effect-Proper covenant structure in Loan Documentation. The late general session

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discussed Transforming the Future of Farming with Financial Services Innovation with Mobile Ubiquity, Application Program Interfaces, Big Data and Cloud Computing have transformed the financial services industry of the past decade. Rural farmers will continue to have unprecedented access to financial services through the mobile phone by tech-progressive providers. At the conclusion of this day Farmer Mac hosted the Farewell Reception.

On the final day of the conference The Blanford Award was Presented to Dr. Freddie L. Barnard for his continued work in the Ag Industry. Following the Awards ceremony Dr. David Kohl gave his perspective on Mega Ships in the Ag Landscape following Dr. Kohl was Cameron Holbrook head of global business development for Ag Tech Amazon Web Services. His discussion was on how to strengthen business continuity with the Amazon culture and its interest in the agricultural industry. The last speaker of the day was “The Rookie” Jim Morris. Jim told his story of how he went from being a 35 year old school teacher to being a pitcher for the Tampa Bay Devil Rays and the Los Angeles Dodgers, he retired from pitching in 2001. His story went on to become the movie “The Rookie.” He shared his journey of failure and success while chasing his dreams and overcoming life's obstacles.

At the end of the day I left Omaha with a whole new Ag experience. Coming from a small community bank in Montana, I learned that most banks have the same issues that I have and the network of people that I was able to have conversations with was a real eye opener for me as to the whole Ag Industry.

## Lozar to Join Ninth District Reserve Bank as Assistant Vice President

Montana native Casey Winn Lozar is joining the Ninth District Federal Reserve Bank as assistant vice president/regional outreach executive, effective October 15. In this role, working out of the Bank's Helena Branch, Lozar will lead regional outreach programs in Montana and western North and South Dakota, including stakeholder engagement, economic information gathering, and supporting the Bank's Center for Indian Country Development and Community Development department initiatives. As a member of the Bank's Public Affairs department leadership team, he will also be instrumental in shaping effective outreach and economic data-collection strategies throughout the region.



*Casey Winn Lozar*

“I am passionate about the work being done by the Federal Reserve Bank of Minneapolis to engage with business and community leaders to further strengthen our communities,” said Lozar. “I look forward to helping advance this initiative by leveraging the Fed's research and analysis to benefit the region's and tribal communities' economic development.”

Lozar comes to the Fed with extensive outreach experience and a deep understanding of Indian Country. Most recently he served in the Montana Department of Commerce as division administrator and tribal policy adviser. Previously, he ran the State Tribal Economic Development Commission. Prior to joining Commerce, he served as the chief marketing and development officer for the Notah Begay III Foundation, which champions

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Native children's health. He also served as vice president at the American Indian College Fund, where he led resource development efforts. He started his career as a social studies and history teacher.

A Helena resident, Lozar was raised on the Flathead Indian Reservation and is an enrolled member of the Confederated Salish and Kootenai Tribes. He holds a B.A. from Dartmouth College, an M.Ed. from Harvard University, and an MBA from the University of Colorado-Denver.

The Federal Reserve Bank of Minneapolis is one of 12 regional Reserve Banks that, with the Board of Governors in Washington, D.C., make up the Federal Reserve System, the nation's central bank. The Federal Reserve Bank of Minneapolis is responsible for the Ninth Federal Reserve District, which includes Montana, North and South Dakota, Minnesota, northwestern Wisconsin and the Upper Peninsula of Michigan. The Federal Reserve Bank of Minneapolis participates in setting national monetary policy, supervises numerous banking organizations, and provides a variety of payments services to financial institutions and the U.S. government.

## **How Serious is SAR Confidentiality? U.S. Treasury Department Senior Advisor Faces Jail Time for Leak Terri Luttrell, CAMS-Audit, Bankers Tool Box**

It's not too often that SARs advance from the BSA department to the mainstream media, but it happened in a big way this week. On Wednesday, a senior advisor at FinCEN was arrested and charged with leaking confidential bank records involving Paul Manafort, Rick Gates, Maria Butina and the Russian Embassy.

Natalie Mayflower Sours Edwards was accused of releasing confidential Suspicious Activity Reports (SARs) to a journalist which resulted in 12 different news stories referencing these SARs starting in October 2017 with the most recent one published in September 2018. One of her bosses is also being questioned.

As you know, SARs are confidential. Anyone outside of the institution's "need to know" circle are not to know if a SAR has been filed on an individual or entity. Banks are required to inform their board of directors a summary of SARs filed. This can include actual copies of SARs or just a table to detail SARs filed for specific violation types.

There is one exception to this, according to the Federal Financial Institutions Examination Council (FFIEC): "A bank or its agent may reveal the existence of a SAR to fulfill responsibilities consistent with the BSA, provided no person involved in a suspicious transaction is notified that the transaction has been reported." The details of a SAR can be disclosed to another financial institution to prepare a joint SAR or in connection with certain employment references or termination notices. Even if you are subpoenaed to disclose a SAR or information included in a SAR, you are required to decline to do so, unless specifically directed by FinCEN or appropriate law enforcement.

This confidentiality is something taken very seriously in the BSA profession, by FinCEN and by examiners. The person/people involved in a SAR cannot know if a SAR was filed on them or any information that would reveal the existence of a SAR. Tipping someone off to a SAR being filed on him/her can hinder an investigation and/or allow the person(s)

to divert their funds to another institution and potentially continue their suspicious activity.

Disclosing SARs is a serious offense. Edwards is charged with one count of unauthorized disclosures of SARs and one count of conspiracy to make unauthorized disclosures of SARs, both which carry a maximum sentence of five years in prison and a \$250,000 fine.

A SAR is one secret you really want to keep, and no safe harbor provision exists to protect you from violation.

Terri Luttrell, CAMS-Audit

Luttrell is a seasoned AML professional with over 20 years in the banking industry, working both in medium and large community and commercial banks ranging from \$2 billion to \$330 billion in asset size. Terri is currently Senior Manager of Strategy & Evangelism at Banker's Toolbox. Banker's Toolbox is the leading enterprise risk management solution for financial institutions, offering a suite of products to help mitigate risk and streamline compliance. The Banker's Toolbox team is a unique combination of seasoned bankers, former regulators, and information technology consultants who specialize in designing, developing, and implementing risk management solutions while providing unparalleled customer service. For more information on Banker's Toolbox, visit <https://www2.bankerstoolbox.com/MontanaBankers>.



## STOCKMAN BANK CELEBRATES 65 YEARS

Stockman Bank celebrated 65 years of serving Montana communities, Friday, September 28, 2018 with open house events at all of their 34 bank locations. The history of Stockman Bank began long before Bill Nefsy purchased controlling interest in the Miles City Bank in 1953. Bill's vision to serve the agricultural producers and local business people in his Eastern Montana community was seeded in his childhood, working on his uncles' ranch in northeast Wyoming, and learning the value of working hard from sun-up to sun-down.

Bill Purchased a small cattle ranch south of Miles City in the late 1930s. Over time, he was able to add to his ranch holdings by purchasing other ranch operations that had fallen into disrepair during the Great Depression, and nursing them back to productivity. When Bill began looking to get an operating loan for his growing ranch, he was turned away by the local banks with the explanation, "We don't do Ag loans."

In 1953, Bill took a chance and purchased controlling interest in the Miles City Bank. He then began building a banking organization that would serve the needs of the entire community. His objective was to build a bank which would serve the entire community, including local business, farmers and ranchers.

Bill never viewed himself as a banker, but as an entrepreneur of financial services. This unique outlook quickly set him apart from his competitors. He made it his mission to serve honest, hard working Montanans of every walk of life across the state. Bill's philosophy, determination, and traditional values continue to guide Stockman Bank.

## Keeping Pace With Change

If you are like many of the hundreds of bankers I have talked to since joining ABA three years ago, odds are you have an issue with your core provider. Yes, these companies are critical partners, and they deliver many excellent services in a professional and dependable manner. But when it comes to offering you the agility you need to keep pace with technological innovations, they may leave you lacking.



*Rob Nichols, ABA President/CEO*

That's not to say that the industry's primary core providers aren't developing new products— but they do not always produce the ones you want to offer your customers or enable you to engage with those vendors that do.

None of this would pose an insurmountable obstacle if it weren't for the fact that breaking up with a core is exceedingly difficult. The contracts are long, your provider options are limited, conversion is a bear and a single bank's leverage is almost nonexistent.

So what can a bank do? Individually, options are limited, but collectively we can make a difference. That's why I recently wrote to the leaders of the three major core providers on bankers' behalf. The message, delivered respectfully: Empower community banks with the modern technology demanded by today's competitive marketplace. That means either delivering technology solutions themselves or, if they cannot, allowing banks to engage with other vendors that can.

I invited each to engage with ABA and our new Core Platforms Committee, which is composed of community bankers charged with identifying concrete ways we can address these challenges. The need for action is urgent, and I'm confident our committee and the core providers will respond accordingly.

As we work to resolve this here-and-now issue, community bankers must also be focused on the future. Given the rapid and constant pace of innovation in the fintech space, it's vital that banks as well as the associations that represent them are nimble and responsive to new opportunities.

With that in mind, ABA recently made an innovative, direct investment in Summit Technology Group, an emerging company that is helping banks and other businesses migrate to the cloud.

We view this action, which followed a thorough vetting process by our staff experts and board members, as an investment in the future. It offers not just an opportunity for a return on our investment, but also better positioning for our members.

We won't stop there. ABA's board has directed us to consider additional opportunities to invest in fintech companies that we expect to have an important impact on banking. We'll specifically look for those that have a strong business model in a growth sector, that help banks in efficient and innovative ways and that benefit you. We're doing this for the same reason you are exploring new technologies to serve your customers. And because we know how hard it is to focus on the future when the present has challenges of its own.

Banks are used to technology transforming the way we do business—that's not new. (After all, banks were fintech before fintech was cool.) It's the pace of innovation that's new—and it won't stop.

As the head of Google's R&D arm tells Tom Friedman in the book *Thank You for Being Late*, the days of static stability are over, and we must learn to live in a new state of "dynamic stability"—the kind of balance you get when riding a bike, not trying to stand still on one.

ABA and your state association are committed to helping you find and keep that balance, and to helping you keep pace with change, so that your banks can continue to grow and succeed.

## Just Stating the Facts – State Law Shifts and the Impact On the Financial Community

Federal law versus state law – a push and pull of the ages. The two can work side by side with no problems most days. However, when there is a conflict federal law does end up winning out. Though, the fact that federal law is the ultimate victor in instances of conflict does not take away from the fact that state-specific law and trends have the very real potential to impact: (1) the federal, regulatory tide and (2) other states' laws. So, it behooves a banker to pay attention to state law shifts even when the state shifting is not the great state of Montana.

Two major Acts have recently passed their respective state legislatures that will be discussed in this article: the Maryland Financial Consumer Protection Act of 2018 (MFCPA) and the California Consumer Privacy Act of 2018 (CCPA). The MFCPA deals, in part, with enhanced protections and regulatory bite in regards to “unfair, abusive, or deceptive trade practices,” whereas the CCPA deals with enhanced protections and rights in respect to consumer privacy.

The MFCPA, amended in October of this year, adds the term “abusive” to the already existing law against unfair and deceptive trade practices. It also includes violations of service member-related federal statutes like the Servicemembers Civil Relief Act and the Military Lending Act as “per se” violations of UDAAP, while also upping the penalties for first-time and repeat offenders. Another noteworthy part of the MFCPA is that it gives state regulators the ability to impose heftier fines for violations.

What does this mean for other states? Maryland is pretty split down the middle of the political spectrum. So, it could be said to be a good litmus test for states that are not all red (generally, in favor of less regulations in the financial institution context) nor riding the blue wave (generally, in favor of more regulations).

And what about federal regulators? Of course, we can only speculate – but the more we see states imposing these expansions of UDAAP and state regulatory power, the more plausible it would be for federal regulators to tighten the reigns despite the current administration's stance on deregulation of the financial industry.

And the burning question – what does this mean for our banks? At the moment, there is not much talk of expanding either state regulatory power nor definitions within the current state equivalent of UDAAP. This is not to say that the legislature will not consider either of these issues during its upcoming session.

The other piece of state legislation we are keeping a close eye on is the CCPA. This Act is said by many to be a direct result of recent, public controversies involving the unintended disclosure of consumers' private, personal information like that of the recent Facebook breach. As mentioned above, the CCPA is a fairly expansive piece of California state law that grants more extensive privacy to rights than that of current federal law. In summary and among other rights, it provides the consumer the right: to know what information the business had actually collected and how it is being used; opt out of allowing businesses to sell personal information to third parties; and have a business delete personal information (subject to exceptions).

To start, the definition of “personal information” is very, very broad under the CCPA. The term “personal information” is defined under the state statute as: “information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household.” The Gramm-Leach-Bliley Act, the federal act requiring financial institutions to explain how they share and protect their customers private information. GLBA, on the other hand, defines “nonpublic personal information” as: “personally identifiable information that is (i) provided by the consumer to the financial institution; (ii) resulting from any transaction with the consumer or any service performed for the consumer;



*Sarah Saucedo,  
Asst. Gen. Counsel*

or (iii) otherwise obtained by the financial institution.” Notably, the GLBA does not include the “reasonably linked” information.

Banks, understandably, were concerned about the impact of this statute and how it would affect them, as they are already subject to extensive federal, privacy provisions.

Late in September, the Act was amended, via SB 1121 and lessened the blow to much of the financial community. SB 1121 provides an exemption for activities within the the correlative federal statute, the Gramm-Leach-Bliley Act (GLBA). However, it still has substantial implications because, even for GLBA-related entities, activities that fall outside the scope of the GLBA are still regulated by the CCPA. As in: activities like online advertising, tracking visitors on the bank website, and collecting data in respect to location are covered under the CCPA and not exempted by the carve out language provided by SB 1121.

What does this mean for other states? As most people know, California, a blue state, is one of the leaders in advancing regulations. So, most people would not be surprised to see other similar-leaning states like New York follow suit. However, even if a state does not share California’s political leanings, many regard this specific legislation as a blueprint for expanded privacy protections for consumers because of the nature of public data breaches.

And what about federal regulators? Is legislation like this seen to potentially impact federal regulations? At the moment, there is not much implication one way or another. Though, again, in the current political climate and because of the slower pace federal laws and regulations change, many have a hard time seeing this affect federal law any time soon. It is not out of the question, though, as we look to the future.

Finally – what does this mean for Montana? Although California is very different in respect to political leanings as compared to the much more conservative state of Montana, many are of the opinion that Montana could, indeed, implement something of this nature, as current events sway public opinion in the direction of having more (rather than less) protections on consumer privacy. MBA will be keeping a close eye during this upcoming session.

If you have any questions, Compliance Alliance is here to help! You can reach us at hotline@compliancealliance.com or (888) 353-3933.

## THE NATION'S *FIRST* BANKERS' BANK

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## Compliance Alliance Question of the Month

**Question:**

Why do we have to have two copies signed at closing for the notice of right to rescind?

**Answer:**

The regulation requires that two copies of the notice of right to rescind be delivered to each consumer entitled to rescind, but there's not a regulatory requirement that the copies be signed. The signature requirement may come from bank policy to document that the consumers received the notices, but the signatures aren't required by Reg. Z.

(1) Notice of right to rescind. In a transaction subject to rescission, a creditor shall deliver two copies of the notice of the right to rescind to each consumer entitled to rescind (one copy to each if the notice is delivered in electronic form in accordance with the consumer consent and other applicable provisions of the E-Sign Act).

1026.23(b)(1), <https://www.consumerfinance.gov/policy-compliance/rulemaking/regulations/1026/23/#b>

**Question:**

A customer provided the flood insurance binder. However, my loan department is requesting that we also obtain paid receipts and a copy of the flood application.

Is this necessary?

**Answer:**

Yes, a binder is not recognized as proof of insurance for closing a loan. However, a paid receipt and copy of the application is recognized.

**D. Evidence of Insurance**

A copy of the Flood Insurance Application and premium payment, or a copy of the declarations page, is sufficient evidence of proof of purchase for new policies. The NFIP does not recognize binders. However, for informational purposes only, the NFIP recognizes certificates or evidences of flood insurance, and similar forms, provided for renewal policies if the following information is included:

1. Policy Form/Type (GP, DP, RCBAP\*, PRP)
2. Policy Term
3. Policy Number
4. Insured's Name and Mailing Address
5. Property Location
6. Current Flood Risk Zone
7. Rated Flood Risk Zone (zone used for rating, including when grandfathering or issuing coverage under the Newly Mapped procedure)
8. Grandfathered: Y/N

Page 16 of the Manual:

[https://www.fema.gov/media-library-data/1503238892702-b35cc754f462fe2c15d857519a71ec/03\\_general\\_rules\\_508\\_oct2017.pdf](https://www.fema.gov/media-library-data/1503238892702-b35cc754f462fe2c15d857519a71ec/03_general_rules_508_oct2017.pdf)

***Compliance Alliance offers a comprehensive suite of compliance management solutions. To learn how to put them to work for your bank, call (888) 353-3933 or email [info@compliancealliance.com](mailto:info@compliancealliance.com).***



## 2019 MBA Conferences and Workshops



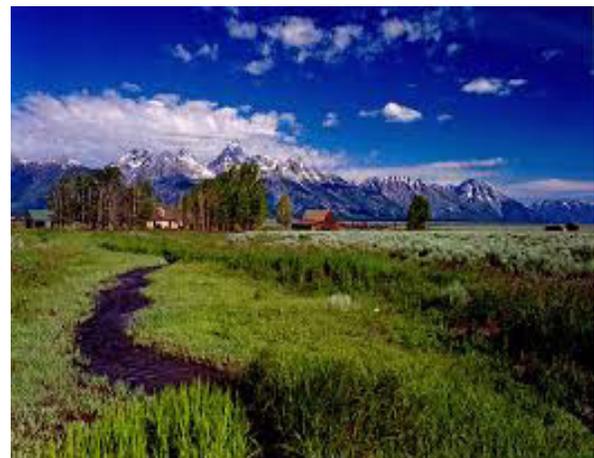
- 2019 Executive Development Program - 12 month program (January - December 2019) designed for insight into all aspects of community banking.
- 2019 Ag Banker Conference, Best Western Gran Tree, Bozeman, March 21 -22, 2019
- 2019 IRA Basics and Update, Hilton Garden Inn, Billings, March 26 -27, 2019
- 2019 IRA Basics and Update, Best Western Great Northern, Helena, March 28 -29, 2019
- 2019 Basics in Banking: Key Ratio Analysis & Basic Tax Returns, Best Western Gran Tree, Bozeman, April 11 - 12, 2019

Watch for upcoming Conferences and Workshops coming in 2019 at [www.montanabankers.com](http://www.montanabankers.com) or for more information contact Pam O'Reilly, Association Services Director, at 800/541-5126 or [pam@montanabankers.com](mailto:pam@montanabankers.com).



## *June 6 - 8, 2019*

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Jackson Hole, Wyoming***





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**Upcoming Events**

**CRCM Exam Prep**  
January 14-18, 2019  
Nashville, TN

**Insurance Risk Management Conference**  
February 3-6, 2019  
Orlando, FL

**National Conference for Community Bankers**  
February 10-13, 2019  
San Diego, CA



**Upcoming Events**

**2019 Executive Development Program**  
Monthly 2019  
Billings, Bozeman, Helena, Lewistown,  
Missoula, Kalispell & Great Falls

**2019 Ag Banker Conference**  
March 21-22, 2019  
Best Western Gran Tree  
Bozeman

**IRA Basic and Update**  
March 26-27, 2019  
Hilton Garden Inn  
Billings

**IRA Basic and Update**  
March 28-29, 2019  
Best Western Great Northern  
Helena

**Basics in Bank Lending: Key Ratio Analysis &  
Basic Tax Returns**  
April 11-12, 2019  
Best Western Gran Tree Bozeman





# 2019 Agricultural Lending Development Program

May 1-3, 2019  
 Kennewick, WA



The 2019 Agricultural Lending Development Program is designed to help agricultural lending professionals, credit analysts, accountants, commercial loan officers and managers, loan review officers and branch managers develop the specialized skills needed to effectively support the agriculture, commercial or business lending function in the bank. For those new to agricultural lending, or for those looking to brush up on their skills, we encourage you to begin with the Basic Agricultural Lending Development Program May 2-3. Lenders with more experience and a strong foundation are encouraged to participate in the Advanced Agricultural Lending Development Program May 1-2. Special instructors, Dr. David Kohl, renowned national Ag expert and Joel Lorenzen, an accomplished Ag banker of many years and seasoned instructor, will participate in both the basic and advanced sessions.

**Date/Time:**

Advanced ALDP: May 1-2, 2019

Basic ALDP: May 2-3, 2019

**Cost:**

WBA/OBA/IBA/MBA/UBA Members\*: \$695, \$775 after April 17

Non-Members: \$850, \$950 after April 17

**Basic ALDP Location:**

Marriott SpringHill  
 Suites 7048 W.  
 Grandridge Blvd.  
 Kennewick, WA 99336  
 (509) 820-3026

\*Room rates of \$129 per night

**Advanced ALDP Location:**

Hilton Garden Inn  
 701 North Yount Street  
 Kennewick, WA 99336  
 (509) 735-4600

\*Room rates of \$129 per night

Full details and agenda to come.

*Join us for the 2019 Northwest Agriculture Conference April 30-May 1 at the Red Lion Columbia Center! Register before April 16 and save!*

**Registrant Information**

Name \_\_\_\_\_ Title \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_ City/ST/Zip \_\_\_\_\_

Email \_\_\_\_\_ Phone \_\_\_\_\_

Basic ALDP     Advanced ALDP

Registration Total Cost \$ \_\_\_\_\_

**Payment Information**

Please charge my credit card     Check is enclosed

Card Number \_\_\_\_\_ Exp Date \_\_\_\_\_

Billing Address \_\_\_\_\_ City/ST/Zip \_\_\_\_\_

Name on Card \_\_\_\_\_

Please Send Invoice to Attention of: \_\_\_\_\_

EMAIL completed form to: [registration@wabankers.com](mailto:registration@wabankers.com).

Mail: Washington Bankers Association, 1601 Fifth Avenue, Suite 2150, Seattle, WA 98101.

Call: (206) 447-1700. Online: [wabankers.com](http://wabankers.com).

\*Attendance at WBA programs is limited to employees, officers and directors of WBA members, non-members eligible for membership in the WBA and members of other state banking associations which grant reciprocal privileges to WBA members.

Cancellation Policy: For all cancellations that occur up to seven days prior to the start date, a \$50 cancellation fee will be charged. For cancellations with less than seven days notice, there will be no refunds. A substitute can attend at no fee. For cancelled courses and/or seminars, full fees will be refunded. Cancellation Procedure: Cancellations must be sent in writing to the WBA office via email, fax, or mail. No refunds will be granted until a written cancellation request is received by WBA.

## Banks and Personnel

### Billings

- **Derek Miller** was promoted to commercial loan officer at **Stockman Bank** Heights locations. Miller joined Stockman Bank in 2007 and most recently served as a credit analyst. Miller earned a bachelor's degree in business finance from Montana State University Billings.

### Bozeman

- **Marilyn Trent** has been promoted to Personal Banker at **Manhattan Bank** Three Forks. She has been with Manhattan Bank since 1999 and services in a variety of positions.

### Columbia Falls

- **Freedom Bank** and Backslope Brewing joined forces this year to help raise funds for Columbia Falls Boys & Girls Club and Montana Wounded Warriors. Backslope sold a special batch of Freedom IPA with all of the proceeds going to the organizations.
- Employees of **Glacier Bank** in Columbia Falls recently donated \$2000 that had been put aside for their Christmas party to the Columbia Falls Children's Assistance Program.

### Ennis

- **First Madison Bank** updates its name and branches (Boulder, Montana City and West Yellowstone) to **Madison Valley Bank**.

### Miles City

- **Tristin Meidinger** has been promoted to real estate lender at **Stockman Bank Miles City**. Meidinger brings over seven years of banking experience to the position and has been with Stockman Bank since 2011.

### Missoula

- **Jeremy Allred** has been promoted to Construction/Commercial Loan Officer for **Stockman Bank** Missoula. His responsibilities include developing and servicing commercial and construction loans and assisting clients with their financial needs. Allred brings over seven years of financial experience to the position including auditing, financial reviews, and full service business accounting. He has been with Stockman Bank since 2015 and earned his bachelor of science degree in accounting and a bachelor of science degree in finance from the University of Montana.

### Plentywood

- **Paul Hansen** has been promoted to branch manager for **Stockman Bank** in Plentywood. He has been with the local branch since March 2007, when he was hired as an agricultural loan officer.

### Sidney

- **Pam (Thompson) Wilcoxon**, a 1991 graduate of Plentywood High School, has been promoted to manager of the **Wells Fargo Bank** in Sidney and Circle. She has been a member of the Wells Fargo staff at Sidney for 15 years.
- **Monica Waters** joins **Stockman Bank** Sidney as Assistant Vice President, Real Estate Loan Officer. Waters brings over 12 years of finance experience to the position, which includes loan processing, customer service and business development. Her past experience will be an asset to Stockman Bank and the Sidney community.