

MARCH 2018

## BANC SERVE PRESS

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Bank of Bridger  
Bridger, MT



## 2018 MBA Ag Bankers Conference Ky Idler, First Community Bank, 2018-19 Chairman

The Annual two-day conference kicked off March 22nd in Bozeman with 9 presenters, 63 attendees representing 33 banks and agriculture organizations in Montana.

### Randy Blach, Cattle Fax

Cattle Fax research indicates that the U.S. will again continue to increase beef, pork and poultry production for 2018 that will increase 3%, a 3 Billion pounds increase, year-over-year. Calf prices are predicted at \$1.50 to \$1.60 per pound. He also felt it would be best for bankers to be in touch with producers to ensure early marketing at the first part of the summer when prices are typically higher.

### John Blanchfield, Agricultural Banking Advisory Services

John always has a good presentation and this year was no different than past conferences. He feels that farm/ranch lending in 2018 will be challenging for Community Banks. He gave 5 questionable ag lending subjects to think about in the current farm economic reality.

- Farm real estate values cannot go down rapidly. A conservative loan-to-value setting on real estate lending will protect the bank from a sudden and deep price correction.
- Interest rates will rise gradually.
- The bank can always push poor performing customers onto another financial institution.
- Poor farm financial management practices by customer can be ignored if the customer has plenty of equity.
- Longer term refinancing of unpaid carry-over operating debt is the best thing to do if the customer still has some equity.

### Curt Barnekoff & Amy Iverson, WIPFLi CPA's and Consultants

Curt and Amy gave us some insight into the new Tax Bill for Individuals and Business'. They feel that if bankers are aware of some of the changes that they can pass this on to the customers and they can be aware of the changes to benefit them the most. We are not CPA's, so it was just a touch of the iceberg and the best practice is to send the customer to the accountants for further discussion.

**James Rolin, Cowboy Crickets Farms**  
James Rolin owner of Cowboy Crickets

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**Tod Petersen**, Exec. V.P.  
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**Bill Bickle Sr.** Banking Exec.,  
Stockman Bank of Montana  
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Billings, MT

**Bill Gottwals**, EVP  
First Interstate BancSystem, Inc.  
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**Darrell Grogan**, President  
First State Bank of Forsyth  
Forsyth, MT



Farms presented to the conference an alternative protein for human consumption. He raises regular house crickets that he grinds into a powder substance that can be used in baking products as an alternative to flour or along with flour. He informed us that crickets are high in protein and could be used as an alternative. Although it was interesting the consensus of the group was hmmm??.

**Mary Pat Harris, Bozeman Spirits Distillery**

Mary Pat and her husband Jim have an award-winning distillery that produces whiskey, gin, vodka (two flavors) and a spiced rum. She was very informative of the process of how it is produced and how they got started in the business. The biggest thing when opening a distillery is they need to make clear liquor, so they have a sales base as it takes years of aging the whiskey in oak barrels before they can market it. The motto of the Distillery is "Drink Local". They use all Montana made products in the production of their spirits.

**Eric Belasco, Montana State University.**

Eric presented information on Financial Engineering and Risk Management in Agriculture. He explained a Financial Engineering degree is offered at MSU, gave examples of research they work on and the future role of risk management in agriculture.

**Steve Turkiewicz, Montana Bankers Association.**

Steve gave us an update on Senate Bill 2155 that passed. He felt the upcoming mid-term elections would be a good chance for bankers to meet and get to know the candidates and support those candidates supporting banking and business.

**Mike Foster, Montana Executive Director of Farm Service Agency.**

Mike introduced himself as FSA's new State Director. He gave an update on FSA programs that are available to the producer and the bankers.

**Ed Elfman, ABA Senior Vice President Ag and Rural Banking.**

Ed talked about farm debt has increased, and income for farms has declined. Long-term income is still below the long-term average. He also indicated that gains in livestock will help stabilize net farm income. Data was given that the size of farms and production of farm products are continuing to change. Ed had information that Farm Credit System is the leading competitor to commercial banks. He also touched base on agricultural financial issues in Washington, including the Farm Bill, USDA Loan Programs, Rural Appraisers and Crop Insurance.

**Elliot Eisenberg, Ph.D., Economist.**

Elliot makes earing about the economy fun and interesting. He predicts that in 12-18 months the economy will be doing very good and will be solid. Some of his highlights are:

- Mortgage debt is 4.4% below the 2008 peak.
- Credit cards delinquencies are on the rise.
- More people are into car loans than mortgage loans.
- Small business is confident and strong.
- Boat, plane and RV loans are the highest in 50 years.

He predicted the US economy would not have a recession anytime soon. Interest rates appear to be going up at least two more times in 2018 and possibly two more times next year. Overall, he gave an insightful discussion on the economy.



**ABA DELEGATES**

Government Relations Council:  
**Don Bennett**, President/CEO  
Freedom Bank  
Columbia Falls, MT

Conference of State Associations:  
**Rex Phipps**, President/CEO  
Garfield County Bank  
Forsyth, MT

Banker Advocacy and  
Grassroots Committee:  
**Kevin Clark**, VP  
First Interstate Bank  
Great Falls, MT

ABA Foundation BOD  
**Mike Grove**, President  
Bank of the Rockies.NA  
White Sulphur Springs, MT

Agricultural & Rural Bankers  
Committee  
**Heather Malcolm**, VP  
Bank of the Rockies, NA  
Livingston MT

Community Bankers Council  
**Andy Rio**, President/CEO  
Little Horn State Bank  
Hardin, MT

Membership Council  
**Sam Waters**, President/Chairman  
First Community Bank  
Glasgow, MT

Taxation Admin. Committee  
**Marcy D. Mutch**, CFO/EVP  
First Interstate BancSystem, Inc.  
Billings, MT

**STATE BANKERS  
ASSOCIATION GROUP  
BENEFITS TRUST  
BOARD OF TRUSTEES  
(Serving MT & WY)**

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Lusk, WY

**Bart Langemeier**, President  
First Bank of Bridger  
Bridger, MT

**Kim Brooks**, Controller/HR Off.  
First Community Bank  
Glasgow, MT

**Cynthia Cheney**, VP of HR  
First Security Bank  
Bozeman, MT

**Jim Durfee**, President/CEO  
Sundance State Bank  
Sundance, WY

**Gordon P. Johnson**, President  
American Bank  
Bozeman, MT

**STATE BANKERS**  
ASSOCIATION GROUP BENEFITS TRUST  
*well with us!*



**BANCERVE/  
HEALTHSERVE STAFF**

Government Relations:  
**Steve Turkiewicz, CAE**  
President/CEO

Education & Member Services:  
**Pam O'Reilly**  
Association Services Director

HealthServe:

**Jill Martin, CISR**  
Insurance Service Rep.

**Deannie Higgins, CISR**  
Insurance Service Rep.

**Amy Miller**  
Administrative Assistant

BANCERVE Insurance Agency:  
**Tempi Ruth, CIC, CAE, CISR**  
Sales Director

Bookkeeping:  
**Karmen Millhouse**  
Accounting Technician

**MBA/BANCERVE, Inc.**  
1 N. Last Chance Gulch, Ste.4  
Helena, MT 59601  
Telephone:  
800/541-5126  
406/443-4121  
Fax: 406/443-7850

**HealthServe**  
1 N. Last Chance Gulch, Ste.4  
Helena, MT 59601  
Telephone:  
877/443-0520  
406/443-0520  
Fax: 406/495-2674



**BANCERVE**

**HEALTHSERVE**



### Stepping Up Our Political Engagement Rob Engstrom, Chief Political Strategist, ABA

Go vote. Every election we hear about the importance of voting. And it is extremely important. But as an industry that touches every community in America, I'd argue that bankers need to do more than just vote; we must be politically engaged year-round, even and odd-numbered years.

Political engagement means so much more than just voting or giving to campaigns, though both are important ways to make your voice heard. Political engagement is a holistic approach that, when executed appropriately and thoughtfully, can make a big difference both inside and outside the walls of government.

ABA, state bankers associations and our members have helped build and defend the foundation of the American economy for nearly 150 years. Now we're bringing our all-American values to the halls of Congress, standing with candidates and legislators of both parties that appreciate the critical role banks play in the economy.

Political engagement is about doing our part to keep the American dream within reach for bank customers, clients and communities.

To recognize and elevate the importance of political engagement, both as an organization and on behalf of bankers everywhere, ABA has fully integrated our BankPac, grassroots, independent expenditure and voter education efforts to speak with one voice under the ABA brand. To that end, we are:

- Launching a voter education effort — the ABA Voter Education Fund — to grow our political profile by engaging in issue and candidate advocacy, polling, research and “get out the vote” efforts
- Establishing criteria for candidate support and outlining standards for engagement
- Expanding our grassroots infrastructure and preparing to mobilize as we near key milestones legislatively and politically
- Strategizing with our partners in the ABA-State Association Alliance, utilizing their boots on the ground for local efforts

These are all opportunities for ABA members to be involved and we invite you to be a part. Of course, it all starts with your state bankers association. All politics in local and no one understands that — or is a better local resource for you — than your state bankers association.

Engaging in these efforts is not about checking a box for each activity. It's about finding strategic opportunities to use your resources and your voice to expand the banking industry's political profile. BankPac, the Voter Education Fund and grassroots are important pieces of increasing our political presence and all allow opportunity for bankers to get involved. But we recognize that these components are not one-size-fits all. Each bank and each banker have different attributes that may allow them to interact with these opportunities differently. There is a place for every banker and every bank in these



political engagement efforts.

So, how can you be a part? Reach out to ABA and your state bankers association to see how you are best placed to participate. For some, it may be joining BankPac; for others supporting voter education efforts; and for more still, it's being a grassroots ambassador — not just cultivating your own relationships with lawmakers, but educating your peers and employees about what's happening in Washington, so that they get involved.

Political engagement is more than a contribution in an election year or contacting your lawmaker during an important vote. Political engagement is developing and maintaining a constant presence in front of lawmakers and the public that shows bankers are here, we're paying attention to what's happening in the halls of government, and we're actively involved in creating a civic environment that is helpful to the American economy.

The banking industry represents two million employees and millions more customers. It's time our political will and engagement match that. That's what we're doing at ABA and we invite you to be a part of it. Join us at [aba.com/engage](http://aba.com/engage).



*Rob Engstrom*

## How to Truly Manage Your Information Security Program

**Jon Waldman, Partner, EVP of Information Security Consulting - SBS CyberSecurity, LLC**

### Your Information Security Program = More Than Checking the Box

In today's busy world, the easiest thing to do when it comes to your Information Security Program (ISP) is to focus solely on compliance.

Ok, well, it might not be that easy to put together an Information Security Program that meets the bare minimum standards for your industry, but only meeting the ISP basics sure feels much easier than spending your time building an ISP that truly demonstrates how your organization manages information and cybersecurity. But it doesn't have to be that way. In fact, if you want to meet regulatory compliance AND create an ISP that helps you make better decisions, you must start with the basics.

An Information Security Program is intended to show examiners, auditors, and senior management how you are truly managing information and cyber security at your organization. Simply putting together documentation based on regulatory guidance or best-practices doesn't mean you're actively managing information and cybersecurity at your organization; you're simply checking the box. To break through the checkbox mentality, your ISP should follow these three critical components, in order:

1. Start with your IT Risk Assessment. The IT Risk Assessment must help you truly understand the risk around your IT systems and assets, then help you make decisions.
2. You must then document the decisions you made in your IT Risk Assessment in your Information Security Program to demonstrate how you're protecting customer information and mitigating risk.
3. Finally, you must then test your decisions through various audits. A standard IT Audit should test your ISP (governance). Test your technology via Penetration Testing and Vulnerability Assessments. Then be sure to test your people – which we all know is security's weakest link – through Social Engineering Assessments, such as phishing testing or physical impersonation.

Those three (3) components are the foundation to a strong ISP that helps you to actually manage information and cybersecurity. However, to truly make your ISP work for you and help you make better decisions, we need



to go one step further: documenting not only the risks you're mitigating but also those you are accepting.

There is no such thing as 100% risk mitigation in the world of information security. Even if you were to achieve 100% risk mitigation by some standard, the risk is only mitigated until the next threat, technology, or vulnerability hits the market. Point of reference: nearly 15,000 vulnerabilities received a CVSS score in 2017 alone. That's over 40 vulnerabilities disclosed per day. Knowing that you can't mitigate 100% of all risks means that you must be willing to accept some level of risk to operate your business, unless you prefer to get rid of technology and the internet altogether.

One of the biggest issues that organizations suffer today is a lack of known acceptable risks. Where does one even begin when identifying risks they have not mitigated? The good news is that if your organization is examined or regulated in any capacity, or if you simply believe in protecting your customer information in the first place, you should have plenty of opportunities to identify risk that you have not yet mitigated thanks to regular audits and testing.

Most organizations perform or contract for the performance of an IT Audit (testing your policy and governance), a Penetration Test and Vulnerability Assessment (testing your technology), and a Social Engineering Assessment (testing your people) at least annually. Those four assessments should identify numerous ways to improve your ISP, particularly if the entity responsible for the testing is looking to provide you with findings and recommendations that focus on the true risks to your organization.

If there are risks that you have identified that you know are unresolved or unmitigated, document those risks or ISP gaps, determine whether you will accept those risks (again, you can't mitigate 100% of the risk) or put together a plan to address the risk in the future. Not everything must be or can be resolved immediately. Document a formal work-plan to address all risks you plan to mitigate in the future, then assign responsibilities, completion dates, dollars, or other resources as necessary. Next, share these accepted risks and risks to-be-mitigated with Senior Management and the Board regularly, as well as progress on your work-plans to address these risks.

Here's the kicker: your known acceptable risks should be the first thing you share with auditors and regulators when they walk in the door.

You are probably thinking to yourself, "That's crazy! Share my greatest weaknesses and dirty laundry with my examiners right away? That's a formula for disaster!" But let me ask you this: what's the worst-case scenario? You get written-up for risks that you (and the top level of your organization, if you're doing it right) are already aware of and have either accepted or plan to address in the future?

More likely, your auditor or regulator will see that you are actively managing your Information Security Program and risk. While you still may have findings or recommendations around those items, you will likely not be found significantly deficient in any reports, since you are working to address known issues.

The bottom line is this: it's 2018; you cannot claim ignorance of risk. There is too much information, guidance, and intelligence-sharing going on to attempt the head-in-the-sand excuse. Sure, you may get away with sweeping a few things under the rug, depending on the auditor or examiner that shows up and their knowledge and experience. But in that case, you're really just crossing your fingers and hoping that no one finds out there are things that can be improved to better protect your customer information and the organization as a whole. That's not the way we as security professionals should be managing our Information Security Programs.

Truly managing your risk means that you know yourself, your organization, and your risk. Make sure there's a plan in place to address the known issues and risks, then present your known acceptable risks – and the plans you have to address these risks - to senior management, auditors, and examiners. Being honest with the risk is the best way to truly manage your Information Security Program.

**How SBS Can Help**

For over 12 years, SBS CyberSecurity has offered a service called our CyberSecurity Partnership (CSP) program, which is designed to help your organization build and manage an Information Security Program tailored to your organization. Our expertly trained Information Security Consultants work with over 130 organizations across the US, serving as our clients' trusted cybersecurity advisor. The CyberSecurity Partnership is built to help your organization identify its true risk, manage and update your Information Security Program, provide training and education to all levels of your business, and keep you up-to-date to changing cybersecurity threats and regulation. The CSP program also features our TRAC risk management software, which is designed to help you manage and maintain all aspects of your ISP. If you need assistance building, updating, or maintaining your Information Security Program, we've got you covered.

Additionally, SBS' training wing – the SBS Institute - offers the Certified Banking Security Manager certification program. The CBSM is designed to help Information Security Officers and IT professionals learn how to build a comprehensive, valuable, and repeatable Information Security Program that helps you make better decisions, including how to implement this risk management process at your organization. To learn more about the CBSM, visit <https://sbscyber.com/resources/cb-cybersecurity-manager>.

**United Bankers' Bank Announces Promotions  
William C. Rosacker, President and CEO of United Bankers' Bank**

We are pleased that we are able to leverage in-house talent and are fortunate to have each of these folks as part of our UBB team. They each embody UBB's First for Your Success service commitment and have been instrumental in making United Bankers' Bank an industry leading provider of correspondent services to community banks.

**Angela Orcutt**, Executive Vice President, Chief Human Resources Officer

Angela oversees the Human Resources team and provides UBB with overall strategic HR leadership. She supports the development and implementation of HR initiatives and systems, as well as recruiting, training and performance management of the UBB team. Her career at UBB began in 2010.

**Tyson Doke**, Vice President, Marketing Manager

Tyson leads the marketing team and is responsible for supporting and developing UBB's progressive vision with products and services to help customers maintain a competitive edge in their markets. He develops and implements strategies to build UBB's brand equity through advertising, sponsorships, promotions, research and digital marketing initiatives. Tyson joined UBB in 2013.

**Stephanie Forbes**, Assistant Vice President, Investment Trader

Stephanie is a licensed Municipal Securities Representative and assists customers in gaining access to the Brokered CD Market, as well as being an Investment Trading Officer. She has been with UBB since 2004.

**Kris Thoman**, Information Technology Services Manager, Officer

Kris heads the Technical Services team that supports all UBB employees in effective resolution of all IT related issues. She is also responsible for the development and ongoing support of user access for the security administration program. Kris joined UBB in 2016.

**Kevin Wagner**, Information Security Manager, Officer

Kevin is responsible for oversight of the UBB's Information Security Program, including IT governance, risk and compliance reporting. He is also responsible for managing the bank's Business Continuity, Vendor Management, and Enterprise Risk Management programs. Kevin began working at UBB in March 2017.

About United Bankers' Bank

Headquartered in Bloomington, MN, United Bankers' Bank is the nation's first bankers' bank, and a full service provider of correspondent banking services to community banks in: Minnesota, North Dakota, South Dakota, Montana, Nebraska, Indiana, Iowa, Wyoming, Idaho, Ohio, Oregon, Washington, Michigan and Illinois. For more information please visit [www.ubb.com](http://www.ubb.com).

### Compliance Alliance Question of the Month

**Question:**

For purposes of MLA safe harbor check, does the bank have to determine the covered borrower status exactly at application or 30 days before?

**Answer:**

No. The bank may qualify for the safe harbor if it timely checks the status either at the time the consumer either initiates the transaction or submits an application to establish an account, or anytime during a 30-day period of time prior to either of these. The check may not be done earlier than this 30-day window, however. See Question #20 from the amended interpretive rule, here: <https://www.federalregister.gov/d/2017-26974/p-28>



**Question:**

The bank is currently receiving and CRA review from the OCC. The bank has a loan that it counted as a community development loan because it qualified as affordable housing. Although the loan was within the bank's MSA, it is across state lines and outside of their assessment area. The OCC is saying the bank cannot count this loan as it is out of state. If there any guidance to the contrary?

**Answer:**

There is not a complete ban on counting loans outside the bank's state and assessment area as a community development loan; however, the bank does need to demonstrate the loan somehow "addresses the needs" of the bank's assessment area.

See 12 CFR §25.25(e)(2): "Benefit outside assessment area(s). The OCC considers the qualified investments, community development loans, and community development services that benefit areas outside the bank's assessment area(s), if the bank has adequately addressed the needs of its assessment area(s)."

So for example, if you make an affordable housing loan to a borrower in a town in another state that is outside your assessment area and that is located in an isolated mountain pass, you're probably not going to be able to demonstrate it's a valid community development loan. If, however, the loan is to a borrower in a mainly residential town where all the town's residents commute to work in and shop at a town within your assessment area, you would have a much better case.

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).



## Montana Bureau of Business and Economic Research Outlook Seminar Bob Nystuen, President, Glacier Bank

We've heard it said, "When your office telephone rings, it's 'Opportunity' calling". When my bank telephone rang last September, Dr. Patrick Barkey from the Montana Bureau of Business and Economic Research, provided me an opportunity. The BBER, with its home at the University of Montana in Missoula, has been researching Montana's economy for over 40 years. During the first quarter each year, the BBER hits the Montana highways with their Economic Outlook Seminar. BBER shares their perspectives on the economy with nearly 2,000 business, civic, education and government leaders.

The theme of this year's BBER Outlook Seminar is "The Future of Higher Education in Montana". As a main street business guy and a member of the Montana Board of Regents, I was given the opportunity to deliver the keynote speech at the conclusion of each of the nine BBER sessions. Public higher education, along with scores of other Montana state public agencies, has directly felt the impact of the soft Montana economy.

Our banking industry knows firsthand the importance of attracting, retaining and leveraging our human capital. From my vantage point, the foundation for our human capital is formed through education, most notably higher education and that's why I strongly advocate for bolstering our Montana colleges and universities. My travels with the BBER have reaffirmed the importance for Montana bankers to be "all-in" to support higher education.

Every ten years since 1948, Montanans reaffirm their commitment to public higher education through continued support of the Six Mill Levy, which is the cornerstone for funding our colleges and universities. Nearly 10% of Montana's state appropriations for higher education comes from the Six Mill Levy.

The public higher education community and I thank the Montana Bankers Association for their unwavering support for the continuance of Six Mill Levy. Can join us in supporting this important ballot initiative in November 2018? Please contact Steve Turkiewicz or me if we can provide you information on how you can support the 6 Mill Levy and support Montana's future through a strong higher education community... After all, it's "Opportunity" calling us.





## 2018 MBA Conferences and Workshops



- 2018 New Accounts: Billings - May 1-2, Missoula - May 3-4, 2018
- 2018 BSA/AML (A day and a half!!) , Best Western Gran Tree, Bozeman - May 15-16, 2018
- 2018 Deposit Compliance, Best Western Gran Tree, Bozeman - May 16-17, 2018
- 2018 IRA Basic and Update with Patrice Konarik, Hilton Garden Inn, Missoula, Sept. 5-6, 2018

Watch for upcoming Conferences and Workshops coming in 2018 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).



**Please join MBA & WBA  
for our  
2018 Annual Convention  
at Coeur d'Alene Resort  
June 28 - July 1, 2018**

## MBA Education Program Web Seminars

The Montana Bankers Association is providing live web seminars targeted to a more advanced audience, in addition to new programs for previous participants. If you are looking to supplement your current education plan in a cost efficient manner, what better way to obtain both high quality education and save money?

MBA continues to support Montana bankers in dealing with an ever challenging business environment by providing a multitude of educational opportunities. Whether it be expanded live seminars and conferences, to our webinar provider, Total Training Solutions, we look to provide a wide variety of options and pricing to meet the needs of all bankers (large and small) for education and training.

For more details on each webinar please go to our website and view either our Calendar or Education page at [www.montanabankers.com](http://www.montanabankers.com) to see what we have to offer! Contact Pam O'Reilly, Association Services Director, at 800/541-5126 or [pam@montanabankers.com](mailto:pam@montanabankers.com)



## Montana Bankers Association Spotlights an Endorsed Product



The Coalition of Bankers Associations represents the unified efforts of bankers associations across the United States to protect and provide critical services to the banking industry.

The Coalition was formed to increase the effectiveness of the banking industry's state and federal government relations programs and to facilitate broad industry initiatives directed at addressing issues and concerns of common interest. The Coalition of Bankers Associations was formed with the belief that by working together each association can more effectively reach its common goal of improving the competitive position of its member banks.

Look for information coming for the April 2018 Regulatory Feedback Survey.

<http://www.allbankers.org/index.html>

For more information, please contact  
Steve Turkiewicz at Montana Bankers Association.  
phone: 1-800-541-5126  
email: [steve@montanabankers.com](mailto:steve@montanabankers.com)

Contact Pam O'Reilly for more information at [pam@montanabankers.com](mailto:pam@montanabankers.com) / 406-441-4703.



## Upcoming Events

**Real Estate Lending Conference**  
April 4-6, 2018  
JW Marriott Indianapolis, Indianapolis, IN

**Mutual Community Bank Forum**  
April 22-23, 2018  
Washington Marriott Marquis, Washington, DC

**Government Relations Summit**  
April 23-25, 2018  
Washington Marriott Marquis, Washington, DC



## Upcoming Events

**New Accounts - Billings & Missoula**  
May 1-2 (Billings) and 3-4 (Missoula), 2018  
Hilton Garden Inn / Best Western Grant Creek  
Billings / Missoula

**BSA/AML Conference (Day and a Half!)**  
May 15-16, 2018  
Best Western Gran Tree  
Bozeman

**Deposit Compliance Conference (Day and a Half!)**  
May 16-17, 2018  
Best Western Gran Tree  
Bozeman

**IRA Basic & Update - Missoula**  
September 5-6, 2018  
Hilton Garden Inn  
Missoula







## **Jodi Delahunt Hubbell appointed to Chief Operating Officer of First Interstate Bank**

First Interstate Bank is proud to announce the appointment of Jodi Delahunt Hubbell, a veteran banking executive with more than 30 years of diverse financial services experience, to the role of Chief Operating Officer.

“This is a new role for First Interstate and one that I am particularly excited about,” said Kevin Riley, President and Chief Executive Officer of First Interstate. “In this role, Jodi will oversee all operations functions across the company. Given Jodi’s extensive banking background, she is ideally suited for this role.”



Delahunt Hubbell was initially hired in October 2017 as First Interstate’s Chief Banking Officer in the West Division. In her new role, Delahunt Hubbell will be splitting time evenly between Billings and Bend, Ore.—the regional hub for First Interstate’s newly-acquired branches in Washington, Oregon and Idaho.

After starting her banking career in 1987 as a management trainee in Portland, Ore., the vast majority of Delahunt Hubbell’s experience has been in the western U.S. with banks such as The Commerce Bank of Oregon, Zions Bancorporation, U.S. Bancorp and Centennial Bank. Prior to her employment with First Interstate, Delahunt Hubbell was Executive Vice President and Director of Risk Management at Zions Bancorporation in Salt Lake City.

Delahunt Hubbell earned a bachelor’s degree in Business Administration from the University of Portland, received a Human Resource Management Certificate from Villanova University and completed Wharton’s RMA Advanced Risk Management program in 2016. Also in 2016, Delahunt Hubbell was selected as an International Women’s Forum Leadership Foundation Fellow, where she attended learning programs at Harvard University and INSEAD.

One of her proudest moments was being recognized in 2013 with a Portland Business Journal Orchid Award as a “Woman of Influence.” She currently serves on the Board of Directors of the National University of Natural Medicine in Portland, Ore. and previously served on the Board of Directors of the Regional Arts and Culture Council, the Albertina Kerr Foundation, the development committee for the Oregon Museum of Science and Industry and has held various leadership roles on the Board of Directors for Literary Arts.

## **Renee Newman, a veteran banker with more than 25 years of industry experience, was recently appointed to Chief Banking Officer of First Interstate Bank.**

Initially hired by First Interstate in October 2017 as President of Wealth Management and Client Experience Officer, Newman now oversees all client-facing channels at the bank. In addition to her existing responsibilities leading Wealth Management, Client Experience and Marketing, Newman is now responsible for branch banking, digital banking, ATM strategies, the Client Contact Center and Communications.

“Throughout our Company, we have tremendously talented people,” said Kevin Riley, President and Chief Executive Officer of First Interstate. “One of my biggest responsibilities is to ensure we have the right people,



in the right roles, focused on the right priorities. I'm extremely excited about Renee's new position, and I look forward to the great results we will deliver throughout 2018 and beyond."

Newman comes to First Interstate from Beneficial State Bank in Portland, Ore., where she was Executive Vice President, Director of Community Banking. Her wealth of experience includes a background in commercial banking, retail banking, and wealth management at institutions like Beneficial State Bank, Umpqua and Wells Fargo.

Newman is a graduate of Oregon State University and the Pacific Coast Banking School. An active community participant and volunteer, Newman is passionate about financial literacy for women, creating consistent and unique client experiences and building, developing and coaching successful teams and leaders.

She received recognition from Vancouver Business Journal as a Top 40 under 40 and was a Portland Business Journal Orchid Award Nominee.

## Banks and Personnel

### Belgrade

- **Shayla Mills** joins **Stockman Bank Oak Office** as a real estate loan originator. She will develop and service real estate loans and assist clients with their goal of becoming a homeowner or refinancing to consolidate debt, lower current monthly payments, or utilize their home as a tool for future investment in real estate. Mills brings over 14 years of banking experience to the position.

### Big Timber

- **Clint Rech** becomes President of **Citizens Bank and Trust**. He has been with the bank for 7 years as Senior Loan Officer and Ag Banker.
- **Jim Overstreet** retired from **Citizens Bank and Trust** with 37 years of service. The bank employees and MBA send Jim well wishes on his retirement to Arizona.

### Ennis

- **Mary Oliver, First Madison Valley Bank** is appointed to the Madison County Housing Advisory Board. In her application for the board she wrote she wanted, "to help solve the availability of workforce housing, seasonal and year-round, in addition to more affordable housing for low-to-moderate income families."

### Miles City

- **Stacy Broell** joins **Stockman Bank** as an audit supervisor. Her responsibilities include planning, conducting and reporting on various risk-based internal audits; evaluating the quality of internal controls within various functions of Stockman Bank; and working with the banks external auditors. Broell has more than seven years of financial experience.

### Missoula

- **Rhonda Marks** has joined **Stockman Bank** as a teller for the Missoula market. Her responsibilities include maintaining and developing customer relationships, assisting customers with their financial needs and providing quality customer service.



# 2018 MBA Educational Offerings

*All Seminars are Subject to Change*

## **Live Sessions and Conferences**

- New Accounts, Hilton Garden Inn, Billings ~ May 1-2
- New Accounts, Best Western Grant Creek, Missoula~ May 3-4
- BSA/AML, Best Western GranTree, Bozeman ~ May 15 - 16
- Deposit Compliance, Best Western GranTree, Bozeman ~ May 16-17

For online registration and/or more detail - go to  
[http://www.montanabankers.com/events/event\\_list.asp](http://www.montanabankers.com/events/event_list.asp)

You can filter the events by clicking on the drop down arrow at All Categories to find Conferences or Live Seminars.

Contact the Montana Bankers Association for questions or suggestions on Educational Programs: 800/541-5126 or [pam@montanabankers.com](mailto:pam@montanabankers.com)





# New Accounts

## MANAGING RISK WHEN OPENING NEW ACCOUNTS UNDERSTANDING DOCUMENTATION AND COMPLIANCE REQUIREMENTS

May 1-2, 2018 • Hilton Garden Inn, Billings  
May 3-4, 2018 • Best Western Grant Creek, Missoula

### MANAGING RISK WHEN OPENING NEW ACCOUNTS UNDERSTANDING DOCUMENTATION AND COMPLIANCE REQUIREMENTS

#### **Seminar Description**

Managing risk is the #1 priority for all financial institutions and it all starts at the new account desk. If a criminal cannot get in, they cannot steal from your organization. Well-trained bankers who recognize and stop attempted dishonest activity are the first line of defense in protecting a financial institution from fraudsters. Unfortunately, too often, new account personnel are trained "on the job" which results in an environment of potentially vulnerability and unnecessary losses for the financial institution. Additionally, with constant new regulations, the need for ongoing training is paramount in order to maintain diligence as well as update processes and procedures. This full day workshop teaches vital account opening procedures and compliance requirements focusing on five essential pieces of information for every new account which includes **proper identification and the correct TIN**. The session will also address **five fundamental questions** that should be answered by every potential accountholder: *What is the purpose of the account? Who owns the funds? Who will have access to the funds? At death, who has access/ownership? On business accounts, how are the owners identified and verified?*

The seminar manual is **customized to your state law** and has become known as the "technical reference handbook" for new account departments across the country.

**It is strongly recommended you bring a copy of your institution's signature cards or account agreements and business resolutions to each workshop.**

#### **What You Will Learn**

- ◆ Understanding Signature Card Contracts and the Impact They Can Have on a Customer's Estate Plan
- ◆ TIN Compliance –Thorough Discussion of SSN vs. EIN and W-9 vs. W-8BEN
- ◆ Proper Business Account Documentation and Resolutions
  - ◆ Sole Proprietorships, General and Limited Partnerships, Corporations, LLC and LLP Entities
  - ◆ Non-Profit Associations and Charitable Organizations
- ◆ Opening Individual Accounts; Adding Authorized Signers or Agents
- ◆ Joint Accounts With Rights of Survivorship and Tenants-In-Common Without Rights of Survivorship
- ◆ Power of Attorneys – Using an In-House Form vs. Accepting an Out-of-House Form
- ◆ Formal Trust Accounts - Difference Between Revocable and Irrevocable Trusts; Opening Living Trusts
- ◆ Informal Trust Accounts - Pros and Cons of POD and Revocable Trustee Accounts
- ◆ Effectively Opening Accounts For Minors - Uniform Transfer To Minors Act Accounts
- ◆ Handling Estate and Court Ordered Accounts: Deceased Accountholders, Guardianships and Conservatorships

#### **Who Should Attend**

All customer contact personnel, supervisors and officers whose responsibilities include opening or managing new accounts and certificates of deposit. Excellent for supervisors or officers who have recently assumed the responsibility of the new account area but perhaps have never worked in new accounts. Internal Auditors and Compliance Officers will find the information exceptionally beneficial.

# New Accounts

## Legal Issues of New Account Documentation and Compliance

**May 1-2, 2018**  
 Hilton Garden Inn  
 2465 Grant Road  
 Billings, MT  
 406/655-8800

**May 3-4, 2018**  
 Best Western Grant Creek  
 5280 Grant Creek Rd.  
 Missoula, MT  
 406/543-0700



**MONTANA  
 BANKERS  
 ASSOCIATION**  
Leadership & Advocacy Since 1904

### May 1, 2018

### May 2, 2018

### May 3, 2018

### May 4, 2018

<b>Registration</b>	<b>8:00 a.m.</b>	<b>Registration</b>	<b>8:00 a.m.</b>
<b>Seminar</b>	<b>8:30 a.m.</b>	<b>Seminar</b>	<b>8:30 a.m.</b>
<b>Adjourn</b>	<b>4:00 p.m.</b>	<b>Adjourn</b>	<b>11:30 a.m.</b>

<b>Registration</b>	<b>8:00 a.m.</b>	<b>Registration</b>	<b>8:00 a.m.</b>
<b>Seminar</b>	<b>8:30 a.m.</b>	<b>Seminar</b>	<b>8:30 a.m.</b>
<b>Adjourn</b>	<b>4:00 p.m.</b>	<b>Adjourn</b>	<b>11:30 a.m.</b>

#### Seminar Instructors

Suzie Jones is an associate trainer for Sunwest Training Corp. and Patrice Konarik who has been providing quality New Account Documentation training for the bank association for almost 20 years.

**Suzette (Suzie) Jones, CFP®** is managing director of Training Resources Consulting, L.L.C. located in Houston, Texas. Suzie served as an Executive Vice President at an \$11B financial organization where she was an active member of the AML, BSA, Personal/Corporate Risk and Non-Bank Product Risk committees. With over 40 years of experience in the financial industry, Suzie has focused her technical expertise on new accounts risk management, IRAs, qualified retirement accounts and investment management. Suzie brings technical information to life with her engaging training style and in-depth knowledge. She holds the Certified Financial Planner (CFP®) professional designation.

## Registration Form

### Yes, I want to attend New Accounts

May 1-2, 2018 • Hilton Garden Inn, Billings  
 May 3-4, 2018 • Best Western Grant Creek, Missoula

Bank/Firm Name \_\_\_\_\_ Phone \_\_\_\_\_ Fax \_\_\_\_\_

Address \_\_\_\_\_ City/State/Zip \_\_\_\_\_

List Registrant(s) \_\_\_\_\_

Name, Title	E-mail
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Name, Title	E-mail
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#### Full Registration Fee

- MBA Member - Both Days .....\$375
- MBA Member - Day One Only .....\$275
- MBA Member - Day Two Only .....\$175
  
- MBA Non-Member - Both Days .....\$750
- MBA Non-Member - Day One Only .....\$550
- MBA Non-Member - Day Two Only .....\$350

#### Payment

- Check, Payable to MBA.
- Bill me

#### MasterCard/Visa/Discover/AMEX ~

(Available only with your online registration)

#### Three Ways to Register:

- FAX:** Complete form and fax to 406.443.7850
- MAIL:** Complete form and mail to Montana Bankers Association, 1 N Last Chance Gulch, Ste. 4, Helena, MT 59601
- ONLINE:** Visit [www.montanabankers.com](http://www.montanabankers.com) (Education)

#### Hotel Reservations

Call 406/655-8800 to make your hotel reservations at the Hilton Garden Inn, 2465 Grant Road, Billings by April 4, 2017. Or call 406/532-0700 to make your hotel reservations at the Best Western Grant Creek, 5280 Grant Creek Rd., Missoula, by April 4, 2018.

Mention the MBA Seminar and get our special discounted rate, based on group availability.

#### Cancellation Deadlines

April 19, 2018, is the deadline for full registration refund. If cancellation is after April 19, 2018, a \$50.00 fee will be charged.

#### THE MBA GUARANTEE

MBA guarantees the MBA New Accounts Seminar will meet or exceed your expectations. If it doesn't, simply let us know and we'll refund your full registration fee – no questions asked!

For questions or additional information, please contact:  
 Montana Bankers Association, at 800/541-5126 or [pam@montanabankers.com](mailto:pam@montanabankers.com)

**A DAY AND A HALF  
FOR 2018!!**

# 2018 MBA

## BSA/AML Compliance

**One-Time Offering  
for 2018!!!**

**May 15 - 16 • Best Western Plus Gran Tree, Bozeman**

This is our flagship BSA/AML training event. The program is the annual review everyone needs to remember their critical duties. The seminar addresses all key BSA responsibilities from CTR & SAR filing to record retention. It also reviews the required elements of your AML program from CIP to enhanced due diligence. Program content incorporates recent changes and major proposed changes. There have been plenty in the last 12 months!

### SCHEDULE

#### **Tuesday, May 15**

- 7:30 a.m. Breakfast
- 8:00 a.m. Seminar with Mark Dever of Professional Bank Services
- 10:45 a.m. Break
- 11:00 a.m. Seminar with Mark Dever
- 12:00 p.m. Lunch – In Atrium
- 1:00 p.m. Seminar with
- 2:00 p.m. Break
- 4:00 p.m. Round Table Discussion
- 5:00 p.m. Adjourn

### SCHEDULE

#### **Wednesday, May 16**

- 7:30 a.m. Breakfast
- 8:00 a.m. Seminar with Mark Dever
- 10:45 a.m. Break
- 11:00 a.m. Seminar with Mark Dever

### TOPICS

The presentation is a comprehensive overview of BSA/AML compliance issues. The program includes coverage of:

- BSA/AML Resources
- Bank Regulatory Agency Role
- Currency Transaction Reporting
- Exemptions from Currency Transaction Reporting
- Record Retention
- Information Sharing 314(a) & 314(b)
- Suspicious Activity Reporting
- NBFIs & MSB's
- Anti-money laundering
  - Customer Identification Program
  - Customer Due Diligence
  - Enhanced Customer Due Diligence

### Why Should You Attend?

- ◆ BSA is one of the few regulations where compliance is so critical it is classified as a “safety and soundness” issue.
- ◆ Regulations require every bank to have an ongoing Bank Secrecy Act training program and examiners routinely ask for evidence of recent training – even from experienced BSA personnel.
- ◆ SAR filing requirements are one of the most difficult compliance responsibilities your institution has.

### Who Should Attend?

The program is designed for personnel who have responsibility for maintaining or auditing Bank Secrecy Act compliance efforts.





# BSA/AML Compliance

## May 15 - 16, 2018

Best Western Plus Gran Tree, Bozeman  
1325 N. 7th Avenue  
406/587-5261

**One-Time Offering  
for 2018!!!**

**Instructor**  
**Mark Dever** is a Vice President at PBS. Prior to joining the firm in 1996, Mr. Dever was vice president and manager of cash management operations for a multi-billion dollar regional bank holding company with several affiliates. He has extensive experience in many areas including the automated clearing house (ACH), domestic wire transfer, affiliate bank post-acquisition conversions and consolidations, bank operation centralizations, and payment system risk. He teaches a variety of PBS seminars including the ACH Processing and Compliance, Anti-Money Laundering and Bank Secrecy Act, and Managing Customer Information seminars. He has lectured at regional and national seminars, and at graduate schools of banking hosted by various bank associations and national industry groups. He has served on the faculty of both the OTS' Compliance I School, and the FDIC's Advanced Consumer Protection School. He has also taught undergraduate business and management classes in a community college setting. Mr. Dever is an Accredited Automated Clearing House Professional (AAP), and a Certified Anti-Money Laundering Specialist (CAMS)

### Registration Form

**Yes, I want to attend the 2018 BSA/AML Compliance Seminar**  
May 15 - 16, 2018 • Best Western Plus Gran Tree, Bozeman

Bank/Firm Name \_\_\_\_\_ Phone \_\_\_\_\_ Fax \_\_\_\_\_

Address \_\_\_\_\_ City/State/Zip \_\_\_\_\_

List Registrant(s) \_\_\_\_\_

Name, Title	E-mail

#### Registration Fee

- MBA Member ..... \$375
- Non-Member ..... \$750

**(Discounts available for sending more than 3 attendees)**

#### Payment

- Check, Payable to BANCERVE, Inc.
- Bill me

**MasterCard/Visa/Discover /AMEX~**  
Available only with your online registration

#### Three Ways to Register:

**FAX:** Complete form and fax to 406.443.7850  
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1 N Last Chance Gulch, Ste. 4, Helena, MT 59601

**ONLINE:** Visit [www.montanabankers.com](http://www.montanabankers.com) (Education)

#### Hotel Reservations

Call 406/587-5261 to make your hotel reservations at the Best Western Plus Gran Tree, Bozeman, MT. Mention the Montana Bankers Association and get our special discounted rate based on group availability.

#### Cancellation Deadlines

Cancellations before May 2, 2018 will receive a full refund. A \$50 processing fee will be charged for any cancellations after May 2, 2018.

#### THE MBA GUARANTEE

MBA guarantees the BSA/AML Compliance Seminar will meet or exceed your expectations. If it doesn't, simply let us know and we'll refund your full registration fee – no questions asked!

For questions or additional information, please contact:

**Pam O'Reilly, Association Services Director, at 800/541-5126 or [pam@montanabankers.com](mailto:pam@montanabankers.com)**

# 2018 MBA Deposit Compliance

May 16-17, 2018 • Best Western Plus Gran Tree, Bozeman

"Getting acquainted" and "keeping up" are the most common training goals for compliance and operations personnel. Deposit side compliance responsibilities continue to grow with new laws aimed at consumer protection. Even more frequently than new laws are issued, the implementing regulations or official commentaries of existing laws are revised.

Financial institution personnel who are new to "compliance" often look for a place to start, an introduction to the major issues. Also, those who are experienced acknowledge their need for an annual review of compliance requirements. This program meets both those needs. It reviews key regulations at the introductory level, noting recent developments and common errors.

## SCHEDULE

### Wednesday, May 16

12:00 p.m. Lunch – In Atrium  
1:00 p.m. Seminar with Natalie Straus  
2:15 p.m. Break  
4:00 p.m. Seminar with Natalie Straus  
5:00 p.m. Adjourn

#### **Attendees learn:**

- coverage and exemption rules;
- disclosure requirements;
- recent developments; and
- common errors and potential liability.

#### **Coverage includes:**

- NOW and MMDA accounts (Regulation D)
- Expedited Funds Availability Act (Regulation CC )
- Electronic Funds Transfer Act (Regulation E)
- Truth in Savings Act (Regulation DD)

#### **This year's program places special emphasis on:**

- ◆ The status of proposed changes to Regulation CC.
- ◆ Regulatory guidance regarding overdraft services.

### Thursday, May 17

7:30 a.m. Breakfast  
8:00 a.m. Seminar with Natalie Straus  
10:30 a.m. Break  
11:00 a.m. Federal Reserve Bank presentation  
12:00 p.m. Lunch – In Atrium  
1:00 p.m. Seminar with Natalie Straus  
2:15 p.m. Break  
4:00 p.m. Seminar with Natalie Straus  
5:00 p.m. Adjourn

#### **WHY?**

Operations personnel need a basic understanding of compliance requirements to:

- ◆ maintain "current" status on recent developments,
- ◆ avoid violations and
- ◆ establish the concept that "compliance" is a basic job responsibility, not an "add-on" to everyday responsibilities.

### Instructor

**K. Natalie Straus, CRCM**, is a Vice President and Senior Consultant at ProBank Austin. Ms. Straus provides consulting services in compliance with an emphasis on deposit operations and issues. Additionally, she performs consumer compliance and fair lending reviews as well as HMDA data integrity reviews for clients of varying degrees of size and complexity. She also presents seminars on various regulatory compliance topics for in-house and association sponsored programs and schools.

Ms. Straus is a graduate of Washington and Lee University in Lexington, Virginia and the American University, Washington College of Law in Washington, DC. She is a Certified Regulatory Compliance Manager.



**Reserve Your Spot Early  
Limited Availability!**

# Deposit Compliance

## May 16-17, 2018

**Best Western Plus Gran Tree**

**1325 N. 7th Ave.**

**Bozeman, MT**

**406/587-5261**

### Registration Form

**Yes, I want to attend the 2018 MBA Deposit Compliance Seminar**

May 16-17, 2018 • Best Western Plus Gran Tree, Bozeman

Bank/Firm Name \_\_\_\_\_ Phone \_\_\_\_\_ Fax \_\_\_\_\_

Address \_\_\_\_\_ City/State/Zip \_\_\_\_\_

List Registrant(s) \_\_\_\_\_

Name, Title

E-mail

Name, Title

E-mail

#### Registration Fee

#### Registration Fee

MBA Member .....\$375

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