

Harness the Power of Networking

Tactics for maximizing the value of your WBA membership

By Amber Seitz

“Networking” and “making connections” come up again and again as reasons a banker chose to attend one of WBA’s many in-person programs. In fact, after the recent BOLT Summer Summit, 55% of the respondents to the post-event evaluation survey cited networking as a factor in why they



chose to take time out of the bank and make the trip to Wisconsin Dells. As these bankers know, networking is a crucial component of professional development.

“I actually might not have even ended up in banking if not for

networking and the opportunities these connections afforded,” confessed **Amber Manke**, assistant vice president electronic banking and operations at Coulee Bank, La Crosse and WBA BOLT Section Member. The benefits

of networking go far beyond job hunting, too. “If you want to progress in your career, or continue to learn and develop and perfect the role that you’re in, it’s vital that you connect with others in the industry,” said **Meredith Strieff**,

assistant vice president at Horicon Bank and a member of the WBA BOLT Section Board. The fundamental ROI on networking is sharing ideas. “Having those conversations at different events gives you the ability to bring those ideas back or tells you what not to do,” said **Derrick Hermann**, vice president of lending at Waldo State Bank and WBA BOLT Section Chair-Elect. “The value is priceless.”

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Keys to Protecting a Family-Owned Bank’s Independence



By Kelly Kallien



Family-owned banks are often seen as the

heartbeat of Wisconsin communities. However,

recent legislative, regulatory, and technological pressures have inflicted financial hardships that make it difficult to keep small banks afloat, especially family-owned banks that have been passed down through multiple generations. These banks are then forced to make a difficult decision: to sell or not to sell?

“I think there is an absolute desire to

continue the family legacy,” said **Philip Smith**, president of Legal and Consulting at Gerrish McCreary Smith. “But sometimes the reality does not match up with the desire.”

The nature of the banking industry has changed dramatically in recent years. According to FDIC reports, 280 banks resided in Wisconsin in 2010. By 2018, the WBA Banconomics Wisconsin Performance Benchmark Report indicates that number dropped to 210. Many of these banks disappeared due to a merger or acquisition.

“The underlying issues that ultimately lead to the sale of a family-owned bank are more pervasive than many family ownership groups realize, but these issues are often not recognized as they develop over the

(continued on p. 22)

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Banks as Protectors

By Mark Meloy

It seems like every day the news features another story about some new scam or a business that experienced a breach, putting consumers' private information in the hands of criminals. Increasingly, banks must not only take responsibility for protecting our customers' money and information while it is in our possession, but we must also help them guard it on their own.

On behalf of our industry, the WBA is supporting legislation introduced by Sen. **Patrick Testin** (R-Stevens Point), Rep. **John Macco** (R-Ledgeview), and Rep. **Robert Wittke** (R-Racine) which aims to address part of this challenge. The collection of four bills would strengthen financial institutions' "ability to block or delay suspicious transactions of financial exploitation against older adults," Testin explained in a [recent opinion editorial](#).



Message from the Chair

Mark Meloy

WBA President and CEO **Rose Oswald Poels** attended a press conference on Aug. 20, where she spoke on behalf of the banking industry in support of this measure.

In addition to our association's advocacy efforts, many bankers demonstrated their commitment to staying up to date on the latest technologies and strategies for keeping our customers' information safe by attending the WBA Secur-I.T. Conference in Wisconsin Dells. Attendees participated in sessions covering topics ranging from the blurred lines between physical and cyber security, cloud computing

» Did you know WBA has an elder abuse resource center? Check it out at www.wisbank.com/elder-financial-abuse.

attacks, due diligence documentation, security awareness education, things that make a hacker's job easy, and video security.

Another way banks protect our customers is through consumer education. Bankers regularly take it upon themselves to help our customers protect themselves. Whether it's hosting community shredding events, holding informational seminars about identity theft, or offering tools to help our customers monitor their accounts (and teaching them how to use those tools), we take an active role in educating our business and consumer clients about

the threats they face. In fact, over 40 WBA member banks reported to the Wisconsin Bankers Foundation that they took action to educate their customers and community during the past fiscal year. Many of these banks will be recognized with Excellence in Financial Education awards from the Foundation at the upcoming WBA LEAD360 Conference in November (see www.wisbank.com/LEAD360 for more information).

There will always be ill-intended individuals who try to steal our customers' identities and funds, and there is no silver-bullet answer to this industry-wide problem. However, if banks take care to create good internal controls and educate our customers, together we can help keep one another safe.

Meloy is CEO of First Business Bank, Madison and the 2019-2020 WBA Chair.

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Last Chance to Join the Club!

Time is running out for political contributions toward this year's Gold Triangle membership

By Jon Turke

As we come into fall, we are entering the last quarter for raising advocacy funds for 2019! Special thanks to all who have donated so far this year—and especially to our Gold Triangle Club banks listed below. Want to be on this list? There's still time! Additionally, WBA recognizes individual bankers who have donated \$500 or more to the PAC or conduit as part of our Silver Triangle Club.

WBA has two advocacy funds that you can donate to. The first, the Alliance of Bankers for Wisconsin (ABW) Conduit Fund acts as your personal "political bank account." With this option, you



Advocacy Update

Jon Turke

choose which candidates or legislative party committees your donation goes to. If you want to participate in our efforts but want WBA to select which candidates to give to, you can give to Wisbankpac, a political action committee registered with the Wisconsin Ethics Commission and Federal Elections Commission.

Bankers will need to continue be very involved in talking

Bank Assets	Total Banker Contributions
\$0-25 M.....	\$500
\$25-100 M.....	\$1,000
\$100-250 M.....	\$1,500
\$250-500 M.....	\$2,000
\$500-750 M.....	\$2,500
\$750M-\$1 Billion.....	\$3,500
\$1 Billion+.....	\$4,500

to our legislators and regulators, and we will need strong, unified industry positions that make sense in this economic and political environment. WBA will continue to support those elected officials who support us. As always, WBA focuses on winning elections by supporting candidates in the "Banker" party, not Democrat or Republican.

Gold Triangle Club banks are at the forefront of the banking industry's political action efforts. To qualify for membership in the Club, bank employees and directors must contribute a minimum amount to WBA's political action funds (the ABW Conduit and/or Wisbankpac) apportioned by bank asset size.

These contributions go toward helping pro-banking candidates get into office. A hearty congratulations to the banks listed below, whose directors and employees contributed enough to WBA's political action funds to achieve Gold Triangle Club bank status*.

Turke is WBA director – government relations.

» 2019 Gold Triangle Banks*

- » American National Bank – Fox Cities, Appleton
- » Associated Bank, Green Bay
- » Bank of Luxemburg
- » Bank of Wisconsin Dells
- » Bankers' Bank, Madison
- » Capitol Bank, Madison
- » Citizens Bank, Mukwonago
- » Citizens State Bank of Loyal
- » Coulee Bank, La Crosse
- » East Wisconsin Savings Bank, Kaukauna
- » The Equitable Bank, Wauwatosa
- » First Citizens State Bank, Whitewater
- » First Federal Bank of Wisconsin, Waukesha
- » Forward Bank, Marshfield
- » Horicon Bank
- » Investors Community Bank, Manitowoc
- » Mound City Bank, Platteville
- » National Exchange Bank & Trust, Fond du Lac
- » Nekoosa Port Edwards State Bank
- » North Shore Bank, Brookfield
- » Northwestern Bank, Chippewa Falls
- » The Park Bank, Madison
- » Partners Bank of Wisconsin, Marshfield
- » The Peoples Community Bank, Mazomanie
- » Peoples State Bank, Prairie du Chien
- » The Port Washington State Bank
- » Premier Community Bank, Marion
- » Security State Bank, Iron River
- » Spring Bank, Brookfield
- » Union Bank & Trust Company, Evansville
- » Wisconsin Bankers Association, Madison

* As of Sept. 1, 2019

WBA Comments on FTC Proposal to Amend Safeguard Rule

Summary of recent comment letter below

On April 4, 2019 the Federal Trade Commission (FTC) requested comment on its proposal to amend the Standards for Safeguarding Customer Information (safeguard rule). While banks are generally not subject to FTC authority, they are affected by the safeguard rule through service providers.



Comment Letters:

- www.wisbank.com/CommentLetters

The WBA Legal Department advocates for the industry by writing comment letters to federal and state regulators on proposals affecting the industry and by filing friend-of-the-court briefs at the request of WBA members and per approval by the WBA Board of Directors.

As such, WBA filed comments on Aug. 2, 2019 recommending that FTC follow the Federal

Financial Institutions Examination Council's Guidelines in order to set risk-based standards. WBA highlighted flexibility as a necessity in enhanced efforts in the realm of data security.

For copies of this or other WBA comment letters, please contact the WBA Legal Department at 608-441-1200 or visit www.wisbank.com/CommentLetters.



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Refusing to Pay a Cashier's Check

Circumstances under which a bank can refuse to pay

Can a Bank Refuse to Pay a Cashier's Check?

Answer: It Depends.

Generally speaking, Wisconsin 403.411 restricts obligated banks from placing a stop payment on cashier's checks. Aside from the situation where a cashier's check is lost, stolen, or destroyed, the only time a bank can refuse payment on a cashier's check is when the bank has a claim against the individual who is presenting



Compliance Q&A

Scott Birrenkott

the check. Thus, a bank should consider whether it is prepared to assert that it has a reasonable claim against the person entitled to enforce the instrument

Visit www.wisbank.com to learn more about this topic and other compliance-related issues.

before placing a stop payment on a cashier's check.

The only specific condition under which a bank is permitted to place a stop payment on a cashier's check is if the item is claimed as lost, stolen, or destroyed. If that occurs, the stop payment can be placed either at the

time the claim is made or 90 days after the check was issued, whichever date is later, pursuant to Wis. Stat. Section 403.312.

Birrenkott is WBA assistant director – legal. For legal questions, please email wbalegal@wisbank.com.

Note: The above information is not intended to provide legal advice; rather, it is intended to provide general information about banking issues. Consult your institution's attorney for specific legal advice or assistance.

New Insurance, Compliance, Data Processing, and Consulting Services Available for WBA Members

The WBA Board of Directors has approved the following service providers as new WBA Associate Members.

ABA Insurance Services Inc.

www.abais.com

Shaker Heights, Ohio

Contact: **Catherine Kopera**

216-220-1300

ckopera@abais.com

ABA Insurance Services, a Member of Great American Insurance Group, provides a WBA Insurance Services-endorsed D&O, Bond, and Cyber insurance program to banks countrywide, maintaining a 30% market-share. Recognized for underwriting and claims handling expertise, the insurance program dates back more than 30 years. Excess coverage and Property & Casualty insurance are also available.

CRA Partners

www.shcpfoundation.org

Memphis, Tenn.

Contact: **Sue Shaffer**

877-232-0859

Sue.shaffer@shcpfoundation.org

For more information, please contact WBA at sales@wisbank.com or visit www.wisbank.com.

CRA Partners is a turnkey CRA compliance program established to create safe and secure living environments for the elderly with help from local banks. They have helped hundreds of community banks across the country protect residents of low-income senior housing facilities through their trusted Senior Crimestoppers program. Partner with them to satisfy your bank's CRA requirements, boost your community relations profile and develop new business relationships, while ensuring safe, secure senior living environments, HUD communities, and state veterans homes.

Iron Comps by Tractor Zoom

www.tractorzoom.com

Waukee, Iowa

Contact: **Tyler Lowy**

602-359-3610

tlowy@tractorzoom.com

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results for a more transparent and accurate way to value equipment; make better decisions, reduce risk, and increase profitability. How do we get such great data? Tractor Zoom is a farmer first company set out to make it easier than ever to find farm equipment at auction while giving auctioneers another lead source. Tractorzoom.com and its mobile apps supply the data for Iron Comps.

State of Wisconsin Investment Board (SWIB)

www.swib.state.wi.us

Madison, Wis.

Contact: **Chris Prestigiacom**

608-266-6723

Chris.prestigiacom@swib.state.wi.us

SWIB manages the retirement assets of the WRS participants. In many instances, they work with Wisconsin banks (regional and community banks) to provide financing for their customers that they may not find locally. They have been good partners working with their bank relationships. In addition, they have invested

in banks providing tier 2 capital and/or surplus notes.

Vantage Point Solutions

www.vantagepnt.com

Mitchell, S.D.

Contact: **Natalie Reed**

605-359-2374

natalie.reed@vantagepnt.com

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Make the Most of Your Bank's Digital Investment at LEAD360!

Conference scheduled for Nov. 20-21 in Wisconsin Dells

WBA's LEAD360 Conference is coming up, and if you work in the marketing, sales/customer service, retail management, or financial literacy area of your bank, you want to go!

It feels like we're constantly talking about how much banking is changing, but what are we going to do about it? The LEAD360 Conference is the state's go-to event for banking professionals in these areas to gather and learn. This is an opportunity to build a strong network within your

field and not just learn about the changes in banking, but to understand how they apply to your bank and find ways to incorporate new processes into bank practices. Sessions at the conference will include speed networking and breakouts on topics like storytelling in marketing, relationship building, and digital transformation.

The first keynote session featured at the conference will be presented by **Garry McCann**, Founder of Comhar Digital, a digital consulting firm specializing in digital sales, digital banking, and omni-channel delivery. McCann has worked in the digital banking space for more than 20 years, and his session will focus on exactly that topic. Growth through digital acquisition remains a top priority for community banks, but many have not seen

a return on their investment – why? Too often, banks implement digital solutions that don't live up to the expectations of the digital consumer. Today, the majority of customers, even millennials, say they still prefer to open bank accounts in branches because it is too confusing to do so online. The digital consumer expects more than just speed and simplicity when transacting online – they need to feel confident in their interactions with the bank via the digital channel, and this requires an element of personal touch your community bank is especially well-equipped to provide. In this session, McCann will explore the key barriers to the digital sales success and why community banks founded on relationships must account for the emotional impact of their digital sales solutions. You'll walk away

with knowledge of how to successfully achieve a return on your technology investment.

WBA has also developed a new tool for you to use before this conference. It's hard to get out of the bank, and it's hard to get approval to go to events, so that's why we developed our "Justification Toolkit." The toolkit includes an email template that you can use to explain to your supervisor why you should go to LEAD360 and how the bank will benefit from your attendance. Additionally, the toolkit contains a cost analysis worksheet, which you can use to determine the cost of attending LEAD360, including variables like travel and lodging. The toolkit may be accessed at www.wisbank.com/LEAD360. This multi-track conference will be held on Nov. 20-21 in Wisconsin Dells, so register today!

Get Team Pricing!

The registration fee for your first bank attendee is **\$350** and includes all meals and conference sessions. Additional employees from your bank can register for **\$300** per attendee. Bankers from the same organization must register at the same time to receive team pricing.

Springboard to Leadership

WBA school prepares bankers for management roles, future success

The business of banking has evolved over the centuries into a model far more intricate than simply taking deposits and making loans. Today's high-performing banks are complex, fast-paced, and constantly adapting to shifting markets. In that environment, it is essential for high-performing bankers—especially those with the potential to rise within the institution—to have a clear understanding of the inner workings of the bank as whole. The **WBA School of Bank Management** provides that perspective, and so much more.

Past student **PJ Childers**, vice president of business banking at Tomahawk Community Bank, says the school gave her a greater understanding of how

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the different functions within the bank intertwine. "The different sessions brought the big picture together when diving into how each area of the bank needed to work in order for a bank to be successful," she said.

Aaron Lensink, vice president – business banking manager at The First National Bank of Hartford, says the week-long course made him a "more well-rounded banker" with a better understanding of what goes into being a successful organization. "I'm

asking better questions of our CFO to make sure what I'm doing in the commercial side of the business results in positive outcomes for our bank," he explained.

Designed to help bankers prepare for the intensive, multi-year Graduate School of Banking, the School of Bank Management features many of the same faculty as GSB and its curriculum dives into a wide range of foundational topics. This also makes the School of Bank Management an excellent

"The different sessions brought the big picture together when diving into how each area of the bank needed to work in order for a bank to be successful."

— PJ Childers, vice president of business banking
Tomahawk Community Bank

option for bankers who aren't able to commit to the time, expense, and/or travel required by a multi-year program.

Laura Rowe, assistant vice president, marketing director at The Stephenson National Bank & Trust, Marinette, says the course was a "springboard," preparing her to take on a larger

(continued on p. 19)



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REPUTATION MANAGEMENT

Protect your brand



DIGITAL CONTENT

Be useful and relevant

Don't wait another day to get started. **Your competitors aren't.**

Sept. 10-11 | Wisconsin Dells

Bankers Gather in the Dells for Education and Networking

Annual Management Conference informs and inspires!

Held Sept. 10-11 at the Glacier Canyon Conference Center in Wisconsin Dells, the 2019 WBA Management Conference & Expo brought together over 150 bankers from over 65 banks for networking and professional development, all in an atmosphere that celebrated community banking.

Attendees braved the early morning rain for a round of golf and a bike tour during the day on Tuesday, Sept. 10, followed by a welcome reception and dinner banquet. During the banquet, Lifetime Service Awards were presented



to recognize bankers who have served the industry for 30 and 40 years (see photos of the honorees below).

On Wednesday, Sept. 11, **Jason Henrichs**, founder and managing director of FinTech Forge, opened the day with thoughts on creating an innovative culture at your bank through embracing technology, using information your bank already has, and creating more cross-functional teams. Joining

the attendees for a lunch presentation was **Tom Diehl**, president and general manager of Tommy Bartlett, Inc., who shared the history of Wisconsin Dells and how key moments in legislation and actions taken by the Village of Lake Delton and City of Wisconsin Dells have helped shaped the community into the Midwest's number-one family vacation destination.

In addition to more keynote sessions and nine breakout

» Can't wait for next year's Management Conference? Save the date! Sept. 15-16, 2020 | Green Bay.

session options, attendees enjoyed networking with a sold-out exhibit hall full of vendors and conference sponsors. To close the conference, Wisconsin-native **Jeff Glasbrenner** shared his inspirational story of becoming the first American amputee to summit Mt. Everest.

Missed this year's amazing conference, or just want to reminisce? Visit www.wisbank.com/management to view a photo album from the event!

» See p. 14 for a photo of **Melissa Hendricks** of National Bank of Commerce, Superior, who was honored for 50 years in the banking industry.



WBA Recognizes 26 Bankers for Service and Dedication

During the evening program at the recent WBA Management Conference & Expo, the Association recognized 26 Wisconsin banking professionals with 2019 Lifetime Service Awards in thanks for their many years of service to the banking industry. Thank you for your dedication!



Pictured are: **Debbie Andersen**, National Bank of Commerce, Superior (44 years); **Bonnie L. Bartz**, Citizens State Bank of Loyal (30 years); **Linda Botten**, National Bank of Commerce, Superior (42 years); **Mark Brzeskiewicz**, Forward Bank, Marshfield (33 years); **Diane Cepon**, Bank of Prairie du Sac (40 years); **Patti Cullen**, Mound City Bank, Platteville (40 years); **Bobbie Dumonsau**, National Bank of Commerce, Superior (47 years); **Diane Endres**, Bank of Prairie du Sac (40 years); **Anne Fink**, Settlers bank, Windsor (35 years); **Lucy Huerth**, Bank of Prairie du Sac (40 years); **Tamatha J. Huser**, KeySavings Bank, Wisconsin Rapids (41 years); **Amy K. Johnson**, Dairy State Bank, Rice Lake (30 years); **Denise Kovalski**, National Bank of Commerce, Superior (43 years); **Debra Lins**, Markesan State Bank (40 years); **Jan Lozon**, National Bank of Commerce, Superior (41 years); **LuAnn Palecek**, Forward Bank, Marshfield (30 years); **Susan K. Ramberg**, Monona Bank (47 years); **Jane Rapaich**, National Bank of Commerce, Superior (41 years); **Kathy Schmidt**, Forward Bank, Marshfield (41 years); **Robin Schweder**, Markesan State Bank (40 years); **Jeff Stange**, Mound City Bank, Platteville (30 years); **Rick Szymanski**, Citizens State Bank of Loyal (30 years); **Bruce D. Thompson**, National Bank of Commerce, Superior (36 years); **Rachel D. Weavers**, Oostburg State Bank (30 years); **Lori A. Weyhmiller**, Citizens State Bank of Loyal (30 years); and **Steven Zeman**, Union State Bank of West Salem (44 years).

BOLT: Building Our Leaders of Tomorrow at the WBA Winter Leadership Summit

Join us on Thursday, Nov. 7 in Stevens Point for the **WBA BOLT Winter Leadership Summit!** BOLT (Building Our Leaders of Tomorrow) is a great opportunity for current and emerging leaders to come together and learn from both peers and industry experts. The summit connects community bankers from around Wisconsin for one day full of education and networking. All WBA member banks are encouraged to identify their emerging leaders and register them to participate in WBA BOLT events as an investment in their future with your bank.

BOLT provides an environment where energized and motivated WBA member bankers have an opportunity for peer networking, educational growth, and leadership



» Visit www.wisbank.com/BOLT2019 for more details or to register.

development, helping to expand their leadership roles. Community bank leaders will interact with and learn from each other and discuss industry challenges such as fintech and branch transformation. Knowing how to respond quickly to changes in the industry is key for leaders when many of these issues are complex and here to stay.

In addition to numerous peer group discussions throughout the day, there will be four keynote sessions. **Amber Farley** of Financial

Marketing Solutions will discuss *Advancing the Brand of Your Bank*. All banks have a brand, and community bankers spend a lot of time managing the communications, products, events, marketing, technology, customer experience, and delivery channels. And while these things are all incredibly important, they are only elements for something even greater. The long-term value of the bank will depend on the value of its brand. Therefore, the ultimate goal should be to establish a unique brand for the financial institution, and to advance that brand through every internal and external effort. This session will focus on what it means to manage your bank's brand and why you should be passionate about doing so.

Attendees will also be joined by **Meghan Crawford** of Bankers Healthcare Group, who will present on *The Rise of Community Bank/FinTech Partnerships*. Although once considered a threat, fintechs and alternative lenders are now more often viewed as allies to community banks. Diversification, new revenue streams, access to new industries, increased efficiencies, and

data are just some of the key reasons banks are extending their hands to non-traditional lenders. Attendees will leave this session with knowledge on how to find the right place for fintechs and alternative lenders in the traditional banking space, how to perform due diligence in choosing the right partner, how to identify opportunities for partnership, and just how community banks can benefit from the future of fintechs.

Look for more information about the other keynotes and breakout sessions at www.wisbank.com/BOLT2019.

WBA hosts BOLT summits twice a year, so watch for the next Summer Leadership Summit! This past June, over 135 current and future leaders of Wisconsin's banking industry gathered for networking and education with sessions on relationship building, advocacy, fintechs, leadership impact, and how community banks can thrive while in competition with large financial institutions.

The Winter Leadership Summit is only one day out of the office with the low registration fee of \$100 per attendee for your emerging leaders to make connections and grow their peer networks! Hotel accommodations with special BOLT rates are also available for attendees. Visit www.wisbank.com/BOLT2019 to register your emerging leaders today.

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Did You Know?

Wisconsin Banker occasionally prints informative articles submitted by Gold, Silver, and Bronze WBA Associate Members. Interested in sharing your expertise? Please contact WBA's **Nick Loppnow** at 608-441-1208 or nloppnow@wisbank.com or email sales@wisbank.com for more information about purchasing Sponsored Content space in WBA's electronic publications.

CONGRATULATIONS 2019 GRADUATES FROM WISCONSIN

We congratulate you on completing the rigorous 25-month program and joining the more than 20,000 alumni who have gone on to leadership positions in their organizations, associations and the financial services industry. Best wishes for continued success!

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Professionals,
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Brett Engelking
Citizens Bank
Mukwonago



Tom Forsythe
Wisconsin Department of
Financial Institutions
Eau Claire



Eric Glewen
Oostburg State Bank
Oostburg



Joe Green
First National Community Bank
New Richmond



Dave Holterman
First Community Bank - Milton
Milton



Jay Jesberger
The Equitable Bank, SSB
Wauwatosa



Bryan Johnsen
Tri City National Bank
Hales Corners



Michelle Kearns
Citizens State Bank of Loyal
Marshfield



Dan Krause
Time Federal Savings Bank
Medford



Cari Larsen
Investors Community Bank
Manitowoc



Matt Lemke
Portage County Bank
Bancroft



Emily Mahan
Settlers Bank
Windsor



Roxi Maier
Bank of Prairie du Sac
Prairie du Sac



Paul Manchester
State Bank of Cross Plains
Mt. Horeb



Carissa Miller
Forward Bank
Marshfield



Jess Morrey
State Bank Financial
La Crosse



Joe Nelson
Bank First
Mequon



Gale Nummerdor
Horicon Bank
Beaver Dam



Theresa O'Neel
Associated Bank
Eau Claire



Eric Radzak
Nicolet National Bank
Green Bay



Dan Repinski
Park Bank
Brookfield



David Robbins
Bank of Sun Prairie
Sun Prairie



Jeff Saxton
Peoples State Bank
Wausau



Andy Shallow
Associated Bank, N.A.
Wausau



Jen Stein
TSB Bank
Lomira



Bryan Swanson
Park Bank
Brookfield



Tony Thornton
First Bank of Baldwin
Baldwin



Brooke Tiedt
Settlers Bank
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Bulletin Board

News about people working in Wisconsin's financial institutions

Promotions and New Hires Cleveland

Cleveland State Bank is proud to announce the promotions of five of their team members: **Matt Harms** (pictured) has been promoted to executive vice president, **Lindsay Hermann** (pictured) has been promoted to vice president compliance, **Kari DeHart** (pictured) has been promoted to vice president controller, **Brad Dassler** (pictured) has been promoted to vice president business services, and **Jenny Bartz** (pictured) has been promoted to assistant vice president loan administration.



Harms



Hermann



DeHart



Dassler



Bartz



Zastrow



Tryba



Ackerman



Lautenschlager



Thompson

has promoted **Joe Ackerman** (pictured) to senior commercial lender and has hired **Joe Lautenschlager** (pictured) as commercial lender.

Ixonia



McNutt

Ixonia Bank is pleased to announce **Amy McNutt** (pictured) has been promoted from assistant vice president of deposit operations to vice president of deposit operations.

Manitowoc

Investors Community Bank announces the addition of **Rose Thompson** (pictured) as banking services manager.

Fort Atkinson

PremierBank announced the recent appointment of **Matt Zastrow** (pictured) to the position of vice president and senior lender.

Green Bay

Dawn Tryba (pictured) has joined Associated Bank as senior vice president and senior marketing manager.

Hortonville

Wolf River Community Bank

Port Washington

Port Washington State Bank welcomes **Linda Chay** (pictured) as vice president of mortgage lending.

Waukesha

Payroll Complete, a division of Waukesha State Bank, is proud to announce the addition of **Stephanie Jerge** (pictured) as payroll services consultant.

Wausau

Peoples State Bank has promoted **Seth Wage** (pictured) to commercial banker. PSB Holdings, Inc., the holding company for Peoples State Bank, has

Bank First is pleased to announce the addition of **Sue Loken** (pictured) to its team as chief risk officer.

Marinette

Shelly Mogensen has been promoted to chief credit officer at The Stephenson National Bank & Trust (SNBT).

(continued on p. 15)

Retirement Celebration for Felmlee and Remkus



WBA's **Daryll Lund** recently attended the retirement celebration for **Cheryl Felmlee** and **Nancy Remkus**. Both spent their entire banking careers at Unity Bank, Augusta. Lund also presented Felmlee and Remkus with Lifetime Service Awards, thanking them for their service to the banking industry. Congratulations Cheryl and Nancy! Pictured: (left to right) Lund, Felmlee, Remkus, **Teresa Rosengarten**, President, and **Rachel Goodell**, CEO.

New Member in Fifty Year Club



Melissa Hendricks of National Bank of Commerce, Superior, was recognized with a 50 Year Club award at the banquet during the recent WBA Management Conference. Hendricks (far left) is pictured receiving her award from WBA President and CEO **Rose Oswald Poels** (right).

Erick Gorecki
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Have good news? To submit a notice, please email bulletinboard@wisbank.com. Or mail entries to *WBA Bulletin Board*, 4721 South Biltmore Lane, Madison, WI 53718. Send photos as JPEG files. Questions? Contact WBA's **Amber Seitz** at 608-441-1237 or aseitz@wisbank.com.

Bulletin Board

News about people working in Wisconsin's financial institutions

Promotions and New Hires
(continued from p. 14)

announced the appointment of **Corey Vanderpoel** (pictured) to the holding company and bank Board of Directors.

Wauwatosa
Jennifer Provancher has been promoted to president of The Equitable Bank.



Loken



Chay



Jerge



Wage



Vanderpoel

Announcements
Green Bay

The Stephenson National Bank & Trust (SNBT) is pleased to announce the opening of a new office located in Green Bay, Wis. The establishment of

the Green Bay Commercial Loan Services Office marks an expansion to the existing Commercial Loans Department which is headquartered in Marinette, Wis.

Sun Prairie
Jimmy Kaufman (pictured), president and CEO and chairman of the board of directors of Bank of Sun Prairie, has been appointed to the UFS LLC board of directors.



Kaufman

Kim Brooks and Rusty Wolfe Receive SNBT Award

Kim Brooks and **Rusty Wolfe** have received The Stephenson National Bank & Trust (SNBT) inaugural Community Leadership Award. Newly created, this award highlights one of SNBT's Core Values: Community Leadership, and is given to a person, a business, or a non-profit organization annually. This first Community Leadership Award was presented to Brooks and Wolfe at a ceremony at the SNBT Marinette campus which celebrated the unveiling of a sculpture, "Eye of the Storm," created by Wolfe. The award is a miniature replica of the sculpture, and recipients are chosen by members of the SNBT Senior Management team. Both individuals have been a driving force in the local art movement that has been sweeping the community. Through this art initiative, more businesses and individuals are taking a closer look at ways to make their surroundings more beautiful.



Community Award Inspired by Frank Lamping of Union Grove

Community State Bank (CSB) is pleased to introduce The Frank Lamping Community Service Award. The award, inspired by Union Grove native **Frank Lamping**, was created to acknowledge and celebrate a community member who exemplifies positivity, selflessness, and leadership and inspires others to give back to the community. CSB is proud to announce that Frank Lamping will be the inaugural recipient for this annual award. "Frank is a role model to so many people in Racine County," said CSB President and CEO, **Scott Huedepohl**. "He's not looking for anything in return, but instead just to inspire a young kid to do better, help out at a local event, or simply to bring a smile to someone's face. He's involved in the community in so many ways it's remarkable. Frank is the epitome of a true and genuine community leader and that's something to celebrate." As an award recipient, Lamping has also been gifted \$1,000 to donate to a non-profit organization of his choice. Pictured: (left to right) **David Moyer**, CSB market president, Lamping, and Huedepohl.



Waukesha State Bank Donates School Supplies to Local School

Waukesha State Bank's employee volunteer group, Helping Hearts, recently donated backpacks filled with school supplies to Hawthorne Elementary School in Waukesha. "Through the generosity of Waukesha State Bank employees, 77 fully supplied backpacks were donated to Hawthorne Elementary kindergarten students," stated **Joe Swanson**, Helping Hearts board member and Waukesha State Bank bank manager. Because of Waukesha State Bank's donation, on registration day each kindergarten student will have the opportunity to pick out a free backpack full of all the supplies they'll need for the school year.





Your EDUCATION Calendar

Conferences | Summits

Schools | Boot Camps

Seminars | Workshops

WBA Webinars

Other Events

OCTOBER 2019

- **Principles of Banking Course**
7-8 Platteville; \$550/attendee
9-10 Wausau; \$550/attendee
- **Personal Banker School**
8-9 Wisconsin Dells; \$450/attendee*
- **Diversity in Banking Conference**
10 Madison; \$100/attendee
- **Advanced Financial Statement & Cash Flow Analysis Workshop**
10 Wisconsin Dells; \$245/attendee
- **Strictly Business: The Dale Carnegie Immersion Seminar**
10,17 Madison; \$1,895/attendee
24 Madison; \$1,895/attendee
- **Bank Directors Summit**; Madison
15 \$225/first attendee; \$175/additional attendees
- **Community Bankers for Compliance (CBC) – Session IV**
15 Stevens Point (*pricing options vary*)
16 Madison (*pricing options vary*)
- **IRA Essentials Workshops**
15 Eau Claire; \$245/attendee
17 Madison; \$245/attendee
23 Neenah; \$245/attendee
- **Advanced IRA Workshops**
16 Eau Claire; \$245/attendee
18 Madison; \$245/attendee
24 Neenah; \$245/attendee
- **Enterprise Risk Management Peer Group**
22 Eau Claire; \$39/attendee
- **FIPCO Compliance & Software Forum (Loan + Mortgage)**
22-23 Wisconsin Dells
- **BSA/AML Workshops**
29 Eau Claire; \$245/attendee
30 Neenah; \$245/attendee
31 Madison; \$245/attendee
- **Family-Owned and Closely Held Bank Retreat: Chart Your Own Path**
29-30 Galena, IL; \$295/general registration;
30 \$195/guest registration for meals
- **Procedures Upon a Depositors Death Webinar**
30 \$325 + sales tax/connection

*Lodging is available for an additional fee.

NOVEMBER 2019 *(continued)*

- **Principles of Banking Course**
4-5 Green Bay; \$550/attendee
6-7 Madison; \$550/attendee
- **Auditing Real Estate Loans Boot Camp**
5-7 Wisconsin Dells; \$795/attendee*
- **BOLT Winter Leadership Summit**
7 Stevens Point; \$100/attendee*
- **ABA National Agriculture Bankers Conference**
10-13 Dallas, Texas
- **Compliance Forum: Session 2**
19 Stevens Point (*pricing options vary*)
20 Wisconsin Dells (*pricing options vary*)
21 Pewaukee (*pricing options vary*)
- **LEAD360 Conference: Marketing, Retail Banking, Sales and Financial Literacy**; Wisconsin Dells
20-21 \$350/attendee; \$300 additional attendee*

DECEMBER 2019

- **Enterprise Risk Management Peer Group**
11 Madison; \$39/attendee

JANUARY 2020

- **Wisconsin Economic Forecast Luncheons**
9 Madison; \$400/table of 8; \$75/individual
10 Eau Claire; \$350/table of 8; \$50/individual
- **Community Bankers for Compliance (CBC) – Session I**
28 Stevens Point (*pricing options vary*)
29 Madison (*pricing options vary*)

FEBRUARY 2020

- **Bank Executives Conference**; Wisconsin Dells
3-5 \$495/each first two bank attendees;
\$450/each additional attendee

» Visit www.wisbank.com/education for more information and online registration.
» Or email WBA Education at wbaeducation@wisbank.com or call 608-441-1252.

“So... What Do You Do?”

By Jeff Schmid

My teenage daughter recently asked me this question. It’s a question I was not prepared to answer for someone not familiar with the banking industry, so it put me in an awkward position. And trust me, I have been in that position before, but it usually was a much tougher question... and the interviewer was usually someone from a federal or state agency, so making up the answer was not going to work this time.

What do you say to a teenager to explain your job? Especially one that is so technical in nature and so fraught with regulatory burdens that it wouldn’t even begin to make sense. But as a good father, I tried.

Me: “My job is to perform an assessment of a bank’s concerted efforts to manage



FIPCO’s ShareFI

Jeff Schmid



Contact Jeff Schmid at jschmid@fipco.com or 608-441-1220 to learn more about ShareFI.

and mitigate overall risk and ensure compliance with Federal and State agency published regulations, all on an enterprise level.” Clear as mud, but it covered the ground.

Daughter: “Okay, but what do you do?”

Clearly the first answer was not satisfying.

Me: “My job is to go into banks and help them so that they do not get in trouble with bank regulators.”

Daughter (still not satisfied): “I still don’t know what you do.”

Me (speaking as calmly as possible): “I help banks with

their policies and procedures.”

Daughter: “That doesn’t make sense. How do you help them?”

Me (speaking out of pure frustration): “I tell bank presidents what to do.”

Daughter: “Oh. You’re a consultant!”

Out of the mouths of babes, and she made it sound so simple. Yet the reality is, and those of you who manage bank risk and operations know this already, keeping compliant and competitive in today’s regulatory environment means reallocating resources away from generating

profits and serving your customers. Just like my initial answer, none of this comes easily or in a fashion that most people can understand.

So, what do I do? As Director of Compliance and Management Services of FIPCO, I am pleased to tell you that I lead a team of tenured banking professionals who are ready to serve you in many facets of risk, operations, and management. Our ShareFI team goes beyond “engage, review, and report.” We design our services with you in mind to assess, document, track, train, and support you, for as long you need us.

If you’d like to ask me more about what I do, please contact me at 608-441-1220 or jschmid@fipco.com.

Schmid is director – compliance and management services at FIPCO.

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School of Bank Management

(continued from p. 8)

role within SNBT's Deposit Pricing Committee. "With the knowledge I gained in the school, as well as practical in-bank experience, not only am I able to provide insightful guidance, I can help determine future deposit growth strategies," she said. "It's been a year and a half since I was at the school and I'm now running the deposit committee at our bank."

Whether students attend as a precursor to GSB or as a standalone professional development opportunity, WBA's School of Bank Management prepares them for leadership by helping them understand the connections between different areas of the bank, providing a deeper

"By going to the School of Bank Management I got to meet people from lending, credit analysis, and branch management. We've now been able to reach out to each other about technology or different products in a non-competitive way, because we're not in the same roles or market."

— Laura Rowe, assistant vice president and marketing director
The Stephenson National Bank & Trust, Marinette

understanding of bank performance, and fostering a network of peers from across the state. "By going to the School of Bank Management I got to meet people from lending, credit analysis, and branch management," Rowe explained. "We've now been able to reach out to each other about technology or different products in a non-competitive

way, because we're not in the same roles or market."

The school also provides leadership development coursework to help students grow as managers and prepare them for future leadership roles within their institution. "The leadership section was the most beneficial to take back and apply immediately," said Childers. "It taught

me leadership directive and more about my self-awareness. I was able to apply some leadership styles immediately. In addition, I joined the ALCO committee shortly after attending this school."

The WBA School of Bank Management is the development solution for any banker looking to grow their leadership skills while enhancing and expanding their knowledge of banking as a business. "I consider it to be one of the best educational experiences I've had in my banking career," said Lensink.

Learn more and register today at www.wisbank.com/BankSchool!

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Strategic Connections Positively “Thank You, Anyway”

Ideas for graciously declining donor opportunities

By Lisa Woletz

Earlier this year, I had the opportunity to share with each of you my thoughts on community banking (see the January 2019 issue of *Wisconsin Banker*). The message in that article referenced community banks as “food for the soul” for the areas we individually represent and the ability to make a difference for our communities in ways that offering lower rates could never impact. Community banking is a specialty, in a sense. We are afforded the opportunity to make local, in-house decisions where the corporate banks (and credit unions) can find



Strategic Connections

Lisa Woletz

themselves jumping through multiple hoops and months of decision making. Don’t get me wrong, we do that too. Community banks seem to have a little more fluidity when it comes to timing, however.

While we find ourselves able to offer abundance to many, how difficult do we find it saying “no” to a request? We are social people who thrive on reciprocity and giving back. It’s in our nature as a community bank to oblige requests, and saying “no”

sometimes feels like we are threatening a relationship that we’ve worked so hard for and/or one we are working to establish. The fact of the matter is, we can’t say “yes” to every request that comes through our doors. Here are a few things to consider as we prepare to move into a new calendar (and perhaps) budget year:

Does your bank have parameters set? Meaning, do you pre-define how your donation/sponsorship dollars are going to be spent? A couple of examples that I will share from my community bank are:

» Will the donation benefit the greater good of the people in our area? Meaning, will the dollars serve the multitudes of folks in the area vs. a personal cause like a benefit of some nature?

» Using the word “no” can be hard, but setting your guidelines in advance for the “thank you, anyway” allows you to leave the door open to future development whether you donate or not.

» Will the donation be used to provide a literacy opportunity and/or will it provide needed food/shelter to those in need? Has your bank determined what’s important to you in the giving process or are you just willy-nilly providing donations?

For many years, we have looked at donations with these things in mind. It’s important to know what you stand for

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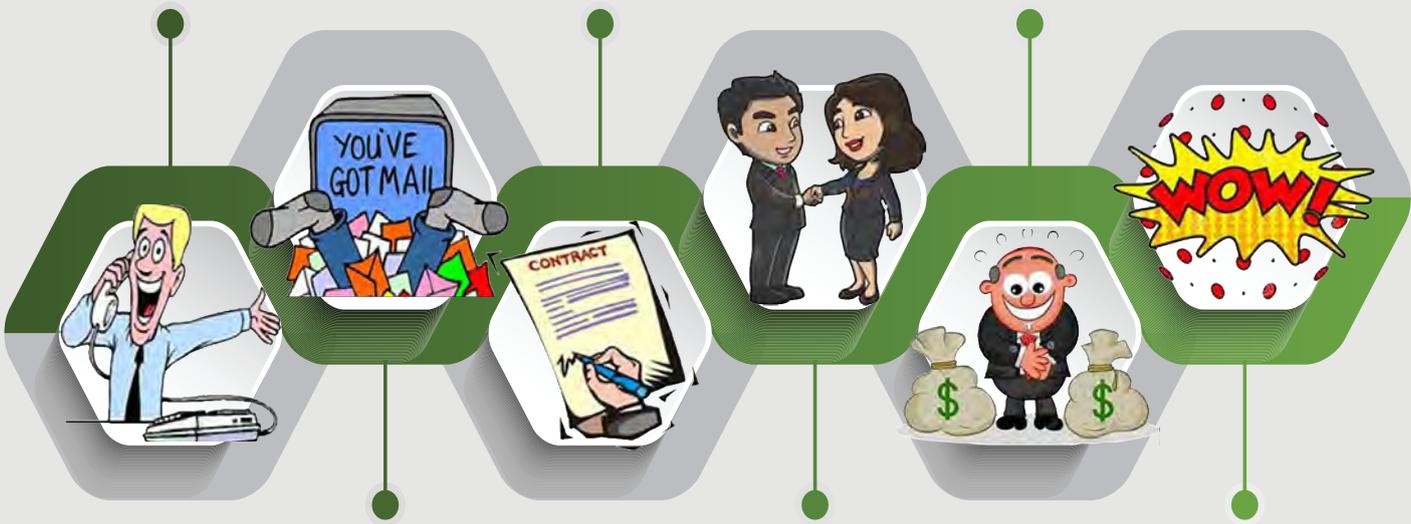
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Family-Owned Banks

(continued from p. 1)

“I think there is an absolute desire to continue the family legacy. But sometimes the reality doesn’t match up with the desire.”

— Philip Smith, president of Legal and Consulting Garrish McCreary Smith

years or decades,” said Godfrey & Kahn, s.c. Attorney **Peter Wilder**. “When they really bubble to the surface, it can be too late to address them short of a sale.”

Often, the banks most worried about mergers and acquisitions are family-owned. This is because family-owned banks tend to be smaller in size. When regulations intended for larger institutions are passed and put into practice, it is almost always most burdensome on smaller banks.

“The cost to run a typically smaller community bank that is family-owned is almost unbearable when you look at the regulatory needs, the staffing you need to include to cover the IT and compliance work, and the normal banking responsibilities,” said **David Fritz**, managing partner with the Executive Benefits Network.

In addition, the pressure to implement technological advancements for smaller, family-owned banks in order to stay competitive with larger banks may provide financial hardship. Because some family-owned banks do not have a succession plan for the future, these challenges boil to the surface and eventually explode, forcing the owners of the bank to sell the bank when a sale was otherwise not intended.

In order to combat against these factors, family-owned banks look for ways to achieve their goal of remaining

independent in today’s banking industry. While there is no magic formula, patterns show similar characteristics among successful family-owned institutions that have allowed them to remain independent.

» Regular Meetings to Talk Strategic Planning

The most important strategy for a family-owned bank to remain independent is for family members to have

actual plan, then that leads to sometimes a potential sell when otherwise they would not want to sell.”

To avoid this situation, family members need to be blunt with each other during the bank’s strategic meetings. However, those meetings are not the place to hash out old family feuds. Families should discuss if all family members want to keep ownership of the bank, if some members

keep one another in the loop as significant life events occur such as births, marriages, sending kids to college, or health challenges.

In addition, for most family-owned banks, the family is not the only entity invested in the bank. The ownership also needs to include other stakeholders in the bank’s strategic planning.

“The more there is a good level of communication and the updating of what the goals of the stakeholders are, I think the buy-in of the staff is that much better and you have more of a productive bank,” said Fritz.

» Think Outside of the Family

The reason family-owned banks are successful is the same reason larger institutions are successful:

they continue to focus on generating shareholder value. The difference is that the shareholders are members of the family. Therefore, family-owned banks should focus on more initiatives than just distributions out to the family.

“A normal bank wouldn’t give a hundred percent of the distributions outside of the bank,” said Smith. “It would use funds for reinvesting in the growth of the organization, build new locations, invest in technology, etc.”

While family-owned banks differentiate themselves by offering values and operating styles unique to the individual families, the family-owned bank should consider expanding leadership outside of the family.



Keys to Protecting a Family-Owned Bank’s Independence

frequent and honest communications about the intentions of each individual family member and if those plans include the bank. These strategic planning meetings need to occur early and frequently in the next generation’s lives, or the bank may be forced to lose its independence because there is a communication gap among generations.

“The children go off to college, get a degree in finance, and would much rather go and work in Chicago at a big firm and have that lifestyle rather than move back to the small community working for the local bank,” said Smith. “If it’s not talked about early enough, and [working at the family-owned bank] is only an expectation and not an

“The cost to run a typically smaller community bank that is family-owned is almost unbearable when you look at the regulatory needs, the staffing you need to include to cover the IT and compliance work, and the normal banking responsibilities.”

— David Fritz
managing partner
Executive Benefits Network

want to grow the bank, and if some members want to give up their ownership. Wilder suggests that families annually talk about their personal wants and needs in order to ensure transparency and to

(continued on p. 23)

Family-Owned Banks

(continued from p. 22)

“We often talk about a family bank and default to the idea that the chairman, president, CEO and major stockholder are all one person, and that could be the case,” said Smith. “But the most successful family banks I’ve seen are also not afraid to let non-family members run the business.”

By investing in leadership outside of the family, a bank can avoid a merger or acquisition. Instead of selling the bank after the family lineage expires, successful family-owned banks bring in an outside party that maintains the values consistent with the family’s values and continues the family legacy. The bank can then remain independent and still uphold the family values, even if a non-family member owns the bank.

“The underlying issues that ultimately lead to the sale of a family-owned bank are more pervasive than many family ownership groups realize, but these issues are often not recognized as they develop over the years or decades.”

— Peter Wilder
attorney
Godfrey & Kahn, s.c.

» Go Beyond the Bank’s Walls for Advice

Independence does not mean isolation; family-owned banks do not have to work alone. Seeking outside advisement or outside counsel can be instrumental in maintaining a bank’s independence. Smith emphasized the importance of working with outside counsel

for establishing a proper organizational structure, like a sub-chapter S structure for tax planning. Professional advisement can also assist with succession planning, estate planning, or budgeting for important technological developments. Wilder adds that assistance by outside advisors with preparing or reviewing a shareholder or buy-sell agreement can quickly bring issues to light that should be put on the table.

“[Outside advisement] can provide some really valuable insights and they can see outside of the bank walls which makes them more objective than the director group that has been so immersed in the bank as-is,” said Fritz. “It’s hard to see the bank outside of the current structure and what opportunities are out there and what really needs to happen.”

Networking with other

family-owned banks can also be a helpful strategy to maintain a bank’s independence. By asking other banks about their business models, succession planning, and technology implementation, a bank is essentially gaining free advice about what really works in the current industry.

“Family ownership groups need to talk to each other and have a relationship with other families who own banks,” said Wilder. “Owning a bank is an exclusive club, and families can learn from each other’s best practices and mistakes so that they can continue to nurture and control the family’s legacy within the bank and the community.”

Kallien is a content creation associate/editor at WBA.

Godfrey & Kahn, s.c. is a WBA Bronze Associate Member.

EBN is a WBA Bronze Associate Member.

Chart Your Own Path

Family-Owned and Closely Held Bank Retreat, October 29-30

Family-owned and closely held community banks are unique entities facing the challenges of the changing landscape of banking, while enjoying the advantages of deep roots in their communities.

As the landscape of banking changes, there isn’t a single best way to traverse the new terrain. Instead, family-owned and closely held banks need to each create their own plan to find their way. That is why WBA collaborated with the Minnesota Bankers Association and the Illinois Bankers Association to develop *Family-Owned and Closely Held Banks: Chart Your Own Path*. This event is an intimate, retreat-style forum about issues that are unique to family-owned and



**Family-Owned
and Closely Held
Bank Retreat**

**Oct. 29-30
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» Visit www.wisbank.com/MidwestRetreat to learn more.

closely held banks. Led by an advisory board of bankers with ownership and/or management responsibilities from Illinois, Minnesota, and Wisconsin, the retreat will feature sessions on real-life banker stories and experiences, recurring strategic and legal issues unique to family-owned and closely held banks, strategies for succession planning and talent management, and more!

The retreat will be Tuesday, Oct. 29 through Wednesday, Oct. 30 at the Eagle Ridge

Resort in Galena, Ill. Cartography isn’t everyone’s forte, so Chart Your Own Path aims to enable you with the tools to navigate and plot the course for your bank, as well as challenge your thinking about the future.

Here’s a taste of a couple sessions planned for the retreat:

» **Community Banking as a Long-Term Investment** – Speaker **Paul Sirek** of Eide Bailly LLP will explore current bank market conditions and discuss current bank pricing data and what that data may

mean for community banks contemplating either a buy or sell transaction. Sirek will also discuss the prospect of community banks as an investment for a shareholder group going forward and how a community bank can grow and meet the long-term objectives of a shareholder group by remaining independent.

» **Bank Leadership: Compensation & Benefits Strategies** – Presenters **David Fritz** and **Pat Marget**, both with Executive Benefits Network, will discuss evolving compensation tools and strategies available for bank employees and directors, including salary and incentive compensation, health benefits and retirement plans, deferred compensation, and many more.

Power of Networking

(continued from p. 1)

There are three key networking tactics you can deploy to leverage your membership with WBA for maximum value for your bank and your career: identify your goals, expand your relationships, and become a connector.

1. Identify your goals.

As with most business endeavors, clearly identifying goals at the outset is a crucial ingredient for success. Networking is no different. Know what it is you want to get out of a networking event before you get there. That will give you clarity and direction and help you maximize your time and efforts. For example, do you want to spend more time on large events with 100+ bankers, or do you want to focus more on small groups, such as WBA's many peer networking sessions?

If your goal is to pivot or grow your career, your network is an essential tool. By networking with bankers from other areas of the business you can expand your horizons. If your goal is to transition from retail banker or branch manager to commercial lender, start talking to commercial lenders! You'll get insight into the day-to-day of that role, which will help you identify the gaps in your skills and knowledge that you'll need to fill before stepping into that role.

These goals provide a roadmap for your preparation, as well. "If there's a specific person or contact you want to meet, prepare what you want to discuss," Hermann advised. "Plan a script in your mind of what you want to talk about. That will help the conversation take off." Strieff recommends utilizing WBA resources such as attendee lists. "Find out who you want to talk to and what about," she said. "Do some

» *Upcoming WBA Networking Opportunities*

- » Diversity in Banking Conference | Oct. 10, Madison
- » CEOOnly/CFOnly Network Meeting | Oct. 10, Madison
- » Directors Summit | Oct. 15, Madison
- » Community Bankers for Compliance Program (CBC) | Oct. 15, Stevens Point; or Oct. 16, Madison
- » Risk Management Peer Group Meeting | Oct. 22, Eau Claire
- » Family-Owned and Closely Held Bank Retreat | Oct. 29-30, Galena, Ill.
- » BOLT Winter Leadership Summit | Nov. 7, Stevens Point
- » Compliance Forum – Session 2 | Nov. 19, Stevens Point; Nov. 20, Wisconsin Dells; or Nov. 21, Pewaukee
- » LEAD360 Conference | Nov. 20-21, Wisconsin Dells

And that's just the next two months!

homework before the event so you can feel prepared."

2. Expand your relationships.

Association events are a great resource for establishing connections, but you need to do more than attend in order to expand those connections into relationships. Do the work: don't let those business cards collect dust in a desk drawer somewhere. "You have to do more than just be there," said Hermann. "Part of networking is *working*. If you just show up, you're not going to get anything out of it."

Once you've established a connection, follow up and keep those lines of communication open. Whether it's grabbing coffee or touching base on LinkedIn or via email, you'll get more value out of your membership and return on the investment of your time networking. "The worst networking mistake a professional can make is to not believe it is necessary," said Manke. "In every industry, networking is an important way to create connections, start conversations, and hone resources to develop yourself."

Social and technology tools like LinkedIn and Hubspot can make deepening and maintaining network

connections easier, but it is critical to base your efforts on substance. Use your networking goals as a reference point to help you determine where you'll find the most value.

3. Become a connector.

One of the best ways to enhance the value of your network is to create value for others. Make introductions, offer business insights or opportunities, and be a facilitator for other association members. You'll place yourself in the center of the network hub. "People are more likely to reach out to you when you can provide some value in return," Strieff explained. "What can I do for you?" is powerful."

One way to become a connector is to introduce individuals at an event who you know share something in common, even if it's just that they're both new to the industry or the event. It may seem intimidating, but even introverts can become excellent connectors! "Start small, just one other person, and then build on that," Hermann advised. Another way to create value through connections is through mentoring relationships. "Mentoring relationships, both directions, are important,"

said Strieff. "It opens doors to new opportunities, and not necessarily new job opportunities, but opportunities to learn. Everyone needs a sounding board to help them work through situations and bounce ideas off of."

Whether you're talking about yourself or facilitating conversation between others, Manke cautions against "over-sharing," which can create awkwardness or embarrassment, especially if you're sharing something another individual didn't want others to know. "I find this a very common workplace mistake in general among young professionals," she said. "Be your authentic self, but do it in a measured, balanced way."

Get involved today!

» Visit www.wisbank.com/community/get-involved for a list of opportunities and how to connect.

» Get Involved

In the end, the most important tactic for maximizing the value of your WBA membership is to be involved in the association, rather than simply being a member. "It is very much a situation of getting out what you put in," Manke explained. "You cannot expect that simply joining an organization will magically present opportunities without you putting forth any effort. The joining is nothing compared to *engaging*."

Volunteering on committees, boards, and task forces not only expands your resume, but also provides opportunities for deeper connections with your expanding network. "You get to be a voice to represent your organization within the association and the industry," Strieff said. "You get to meet

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Three Things You need to Know this October

By Mike Semmann

One. In Wisconsin, the October surprise came in August and September. A term used in the political realm, the “October surprise” is a news event either deliberately created or timed or sometimes occurring spontaneously to influence the outcome of an election. The reference to the month of October is because the date for national elections (as well as many state and local elections) is in early November. As a result, events that take place in late October have greater potential to influence the decisions of prospective voters. The nation has been using the phrase since 1972. The state has actually had several occur.

Congressman **Sean Duffy** (R-Wausau) announced his retirement effective Sept. 23, due to an urgent family situation. Duffy has been a strong ally of the banking industry since he was first



Association Update

Michael J. Semmann

» **Calling all bank CEOs:** What does the industry need you to do? Three things. Sign up one **Advocacy Officer** from your bank. Participate in a political action fundraising drive. Finally, speak up and tell your story.

elected to office and assigned to the U.S. House Financial Services Committee.

Congressman **Jim Sensenbrenner** (R-Pewaukee), a.k.a. the “Dean of the Delegation,” announced that he won’t be running for re-election after serving as a member of the U.S. House for 40 years. He has a nearly perfect voting record on behalf of the banking industry and was the author of the current federal bankruptcy statutes.

State Senator **Lena Taylor** (D-Milwaukee) is running against incumbent Milwaukee Mayor **Tom Barrett**. Taylor is a former chair of the Banking Committee and worked on housing policy and social justice issues. WBA has worked with her to pass banking legislation over the past decade.

State Representative **Jason Fields** (D-Milwaukee) is running for Milwaukee Comptroller. Rep. Fields has been a regular speaker at the WBA Capitol Day and has championed many pieces of legislation for the banking industry.

Two. WBA is working to pass legislation that will positively impact your day-to-day operations. The WBA’s Government Relations Committee is promoting four bills that will provide measures of relief on bank liability related to elder exploitation, P.O.D. accounts, garnishment, and mortgage banker licensing. In addition, WBA staff is pursuing positive changes to

the uniform trust code, hemp statutes, and tax treatment of ag loans and rural housing. Please watch for more information in the next few weeks on these important pieces of legislation.

Three. The industry needs your help more than ever! On Jan. 1, 2012 there were 272 financial institutions headquartered in the state of Wisconsin. Today, there fewer than 200. Each bank is critical to the local and state economy, and collectively the industry is important as ever. However, fewer banks means each and every bank has a greater responsibility to be active and involved in the civic process.

With two open seats in Congress, elected officials and industry leaders expect bankers and the banking industry to participate in accordance with its role in the economy—and that’s big. In other words, we need you to step up, stand up, and speak up.

Semmann is WBA executive vice president – chief operations officer.

Power of Networking

(continued from p. 24)

so many wonderful people and expand your network. It’s an easy way to get involved and be more widely known. There’s no downside.”

In addition to building your peer network with direct contacts with similar challenges or situations, participating in the association demonstrates your desire to grow your career. “The individuals who show the desire to be engaged stand out to senior management,” said Hermann. “Some people will be content just showing up for their career, but if you want more out of it you have to be engaged.”

Seitz is WBA operations manager and senior writer.

Strategic Connections

(continued from p. 20)

and the focus areas that are most important to your bank and your mission. Creating a structure for how you spend your time and your dollars makes the answer to the ask just that much easier.

You might also consider the budgeting “piece of the pie” which is undoubtedly the simplest form of “no.” If it’s not budgeted, it’s not an option. At this juncture in most of our businesses, the donations we give are generally annual and can be fairly predetermined when we set our budgets for the coming year. Yes, new things are developed over time and new requests come in that should be respected.

However, we can’t say “yes” to everything, and it isn’t a smart business practice to do so. What is smart business is take the time to say, “Thank you for including us with the opportunity to be a part of your event. We really appreciate having been asked and wish your group the very best success.”

The follow-up to the thank-you piece is the information to the requestor on what your bank’s process is and if and how the group might make a request in the future. Whatever your guidelines are, if the request doesn’t fall in line with them, you instantly have your answer. If the request is new and not previously budgeted, the answer is simply, “Thank you for asking,

however we are not accepting any new requests this year.” Follow that with if/how they can make a request in future years.

Using the word “no” can be hard, but setting your guidelines in advance for the “thank you, anyway” allows you to leave the door open to future relationship development whether you donate or not. It also allows you to put the business back into the decision and leave the emotions of the request at the door. Keeping it positive is what it’s all about!

Woletz is vice president – marketing at First National Community Bank, New Richmond and a member of the 2019-2020 WBA Marketing Committee.

WBA Announces New Recognition Program

New opportunity to honor Wisconsin's excellent bankers

The Wisconsin Bankers Association **Leaders in Banking Excellence** celebrates exceptional bankers from throughout Wisconsin's history. Through this program, current and former banking

leaders who have helped shape our state's banking industry will be honored with permanent recognition in the WBA headquarters building in Madison on the Wall of Excellence.

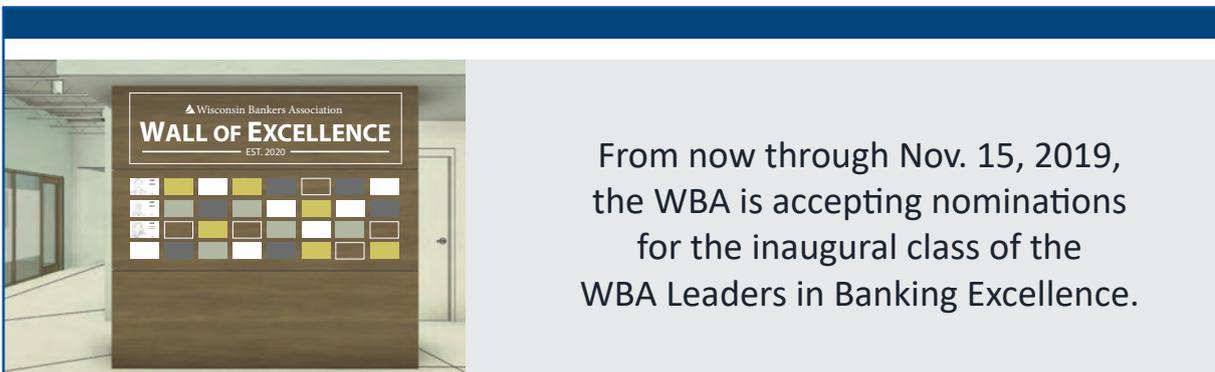
From now through Nov. 15, 2019, the WBA is accepting nominations for the inaugural class of the WBA Leaders in Banking Excellence.

WBA will accept applications from all member banks and individuals who have worked in the Wisconsin banking industry.

The WBA Board of Directors will carefully review all recommendations and approve bankers who exemplify the values of the Wisconsin Bankers Association:

» Recognition on the Wall of Excellence is open to Wisconsin bankers who have demonstrated excellence in one or more of the following areas:

- Banking
- Community service
- Civic involvement



From now through Nov. 15, 2019, the WBA is accepting nominations for the inaugural class of the WBA Leaders in Banking Excellence.

highest ethics, professionalism, and enthusiastic service.

You will honor your approved banker by making a \$10,000 contribution to WBA (may be tax-deductible as a business expense).



Leaders in Banking Excellence

The Wisconsin Bankers Association Leaders in Banking Excellence Wall honors current and former banking leaders who have helped shape their bank and/or our state's banking industry with permanent recognition in the WBA headquarters building in Madison.

The Wall of Excellence will be prominently featured in our new Engagement Center, where thousands of bankers will view it each year as they attend the variety of meetings and training programs hosted there. The information on your honoree's plaque will give today's bankers a glimpse of those who have helped make our industry what it is today.

\$10,000 contribution.

You will honor your approved banker by making a \$10,000 contribution to WBA (*may be tax-deductible as a business expense*) or WBA's public charity foundation.

Applications

WBA will accept applications from all member banks and individuals who have worked in the Wisconsin banking industry. Recognition on the Wall of Excellence is open to Wisconsin bankers who have demonstrated excellence in one or more of the following areas:

- Banking
- Civic Involvement
- Community Service

» To nominate a banker for this honor, please visit www.wisbank.com/Excellence and complete the nomination form. Nominations will be accepted through Nov. 15, 2019.

Each Leader in Banking Excellence plaque will be displayed prominently in the new WBA Engagement Center, where thousands of bankers will view it each year as they attend the variety of meetings and training programs hosted there. The information on your honoree's plaque will give today's bankers a glimpse of those who have helped make our industry what it is today.

Please consider and nominate qualified banker candidates for this important recognition program.

Nominate yourself or another banker today.

Visit www.wisbank.com/Excellence | Questions? Contact Rose Oswald Poels: ropoels@wisbank.com | 608-441-1205

Bankers Marketplace

HELP WANTED

Controller

We're seeking a detailed, self-motivated person to join our compliance team as Deposit Compliance/BSA Officer. Candidates must have a college degree, or equivalent work experience, and a minimum of three years of banking operations – personal banker or deposit operations. Five years' Deposit Compliance/BSA experience preferred. Working knowledge of overall bank operations, BSA, and Deposit Compliance required. Candidates should also possess the ability to interpret and effectively communicate regulations to staff, analyze and make judgments pertaining to bank regulation and law, and be able to independently work under pressure and handle interruptions. Benefits include health and dental insurance, paid time off, and generous 401k match. Salary will be commensurate with experience. Position is eligible for bonus. Please include expectations with online application. Bank of Wisconsin Dells is an Equal Opportunity Employer. Please visit our website, www.dellsbank.com, to apply.

Want to See More Ads?

Visit www.wisbank.com to view a full listing of job postings or for more information on placing or responding to an ad.

Deposit Compliance/BSA Officer

We're seeking a detailed, self-motivated person to join our compliance team as Deposit Compliance/BSA Officer. Candidates must have a college degree, or equivalent work experience, and a minimum of three years of banking operations – personal banker or deposit operations. Five years' Deposit Compliance/BSA experience preferred. Working knowledge of overall bank operations, BSA, and Deposit Compliance required. Candidates should also possess the ability to interpret and effectively communicate regulations to staff, analyze and make judgments pertaining to bank regulation and law, and be able to independently work under pressure and handle interruptions. Benefits include health and dental insurance, paid time off, and generous 401k match. Salary will be commensurate with experience. Position is eligible for bonus. Please include expectations with online application. Bank of Wisconsin Dells is an Equal Opportunity Employer. Please visit our website, www.dellsbank.com, to apply.

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Wisconsin Banker is published by Wisconsin Bankers Association, 4721 South Biltmore Lane, Madison, WI 53718; Telephone: 608-441-1200; Fax: 608-661-9381; www.wisbank.com.

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