

## Bankers on the Front Lines in the Fight Against Financial Exploitation of the Elderly

By Paul Gores

An elderly bank customer says she needs to send \$10,000 to her grandson, who called from Mexico frantically claiming that's how much money he needs to get out of jail.

A man suddenly has started appearing with his father-in-law on visits to the bank, assisting the senior, who sometimes seems nervous or confused,



with making larger-than-normal withdrawals.

A man in his late 70s states he was notified he just won a lottery, but needs to send money to cover the taxes before he can receive his prize.

Scenarios like these are among red flags bankers watch for as they try to prevent their customers from falling victim to the growing crime of financial exploitation of older adults.

According to the FBI, each year millions of elderly Americans are victimized by some type of financial fraud or confidence scheme, draining seniors' bank accounts of more than \$3 billion.

In Wisconsin, a survey last year for the Wisconsin Department of Health Services indicated that more than \$31 million was lost

*(continued on p. 22)*

## Promoting Careers in Banking to a Younger Generation

By Hannah Flanders

As labor shortages wear on and baby boomers retire in droves, every industry is facing the issue of how to approach the younger generation, and banking is certainly no exception. Raised on technology and emerging trends, there is no doubt these kids know our future. After all, they are it. Each day, it becomes increasingly more important to reinvest our



efforts into making sure our future is prepared to take on important roles in our society.

The trouble however is not understanding *why* banks should hire new, younger talent; they

understand future technology and have the ability to use vast experiences to provide a non-banking perspective. The question remains *how* do banks promote careers in banking to a Gen Z.

**Jim Johannes**, University of Wisconsin-Madison School of Business professor emeritus of banking and finance, knows firsthand the way his students see banking: an app on their smartphone or a teller behind a screen. It's a

difficult task to grasp every aspect of banking without the ability to experience it directly. According to **Jessica Fox-Wilson**, director of Career Works at Beloit College, college students are impressively passionate and enthusiastic about what they do, and their lack of preconceived notions also makes them to be far more adaptable to an industry than a seasoned veteran may allow for.

Although, students typically don't gravitate towards a career in banking, **Kim Huntley**, senior vice president of human resources at Waukesha State Bank, understands that new graduates from high school and college aspire to make lasting impacts on the communities; a trait perfectly aligned

*(continued on p. 20)*

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Rise to the Occasion!

Join Us at the Bank Executives Conference in February

By Kenneth D. Thompson

I would like to formally invite all WBA-member banking executives and leaders in Wisconsin to join me at WBA's Bank Executives Conference. This annual, premier banking event allows for nearly endless opportunities to network among peers as well as develop and learn skills from nationally recognized speakers and leaders in the banking industry.



Message from the Chair

Kenneth D. Thompson

The unifying theme of this year's WBA Bank Executives Conference will be "Rise."

The Bank Executives Conference will be held February 9-11 at the Kalahari Convention Center in Wisconsin Dells. Featuring both general and breakout sessions, opportunities for networking, and recognition of several prestigious awards,

there will no doubt be something of interest for every leader in your bank.

I am also excited to announce that this annual conference will return in person for the first time since 2020. I look forward to celebrating a return to togetherness while also honoring the wide range of successes banking leaders in our state have achieved during such a treacherous time.

The unifying theme of this year's conference will be "Rise". I encourage you and your executive team to begin thinking about how your bank has risen to the occasion over the course of the past two years and how resiliency and action

have allowed Wisconsin banks and their communities to strengthen along the way. Which of the changes that emerged during the pandemic are here to stay? How will you approach changes in talent recruitment and retention, technology and cybersecurity, and merger and acquisition trends? What will it mean to be relevant in this new environment? The conference will address these questions and prepare you to take action on the work that lies ahead of you. Join us to discover how you will "Rise" to the new leadership challenges of 2022.

Thompson is president and CEO of Capitol Bank, Madison, and the 2021-2022 WBA board chair.

FEB. 9-11 2022 » Learn more about the Bank Executives Conference on p. 4 of this issue, or visit www.wisbank.com/BEC.

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About Kashkari...

Neel Kashkari took office as president and chief executive officer of the Federal Reserve Bank of Minneapolis on Jan. 1, 2016. In this role, he serves on the Federal Open Market Committee, bringing the Ninth District's perspective to monetary policy discussions in Washington, D.C. In addition to his responsibilities as a monetary policymaker, Kashkari oversees all operations of the Bank, including supervision and regulation, treasury services, and payments services.

Kashkari



Kohl



Economic Mega Trends 2022 and Beyond with...

DR. DAVID KOHL, Ph.D. Professor Emeritus Virginia Tech

About Dr. Kohl...

Dr. David Kohl is an academic Hall of Famer in the College of Agriculture at Virginia Tech, Blacksburg, Virginia. He has keen insight into the agriculture industry gained through extensive travel, research, and involvement in ag businesses. He has traveled nearly 10 million miles; conducted more than 7,000 presentations; and published more than 2,500 articles. Dr. Kohl's wisdom and engagement with all levels of the industry provide a unique perspective into future trends.

Register online at:

www.wisbank.com/Econ

Questions: Contact

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# 'Tis the Season for Capitol Day 2022

By John Cronin

The holiday season will soon be upon us. Time with friends and family replete with delicious food, beverages, and treats. These are some of the most exciting weeks of the calendar and include days many of us wait the whole year for. At WBA, we have several high-profile occasions we wait the whole year for, too. In the Government Relations department, Capitol Day takes the cake for us as the most important event we coordinate each year.

So while you're making your holiday plans, be sure to make a plan to attend WBA's annual Capitol Day, which will be held just a few short weeks later on Tuesday, January 18. After two years of virtual programming due to COVID-19, **I am happy to announce we are returning to an in-person format this year.**



## Advocacy Update

John Cronin

By holding our Capitol Day on January 18, our timing could not be better. The Legislature will conclude its activities for the 2021–22 legislative session next March, and therefore, we are entering

of our industry in the communities they serve. That in turn sets the stage for relaying our legislative priorities; these may be law or policy changes we need enacted to remain successful, or defense against threats that would negatively impact our members and industry.

Bankers are also trusted members of the communities our elected officials represent. Capitol Day visits create valuable networking opportunities for our members with legislators as well as peer bankers.

We hope to see many of you on January 18 in Madison!

Please contact the WBA Government Relations team, **Lorenzo Cruz** at [lcruz@wisbank.com](mailto:lcruz@wisbank.com) or 608-441-1206 or **John Cronin** at [jcronin@wisbank.com](mailto:jcronin@wisbank.com) or 608-441-1215, if you have any advocacy questions or concerns.

*Cronin is WBA director – government relations.*



★ Register at [www.wisbank.com/advocacy/capitol-day](http://www.wisbank.com/advocacy/capitol-day) ★

In the morning, WBA will be coordinating a panel discussion with legislative leaders and presentations by executive agencies. During lunch, attendees will hear The Insiders — former Assembly Speaker **Scott Jensen** and former Senate Majority Leader **Chuck Chvala** — provide perspective on the 2022 elections. In the afternoon, we will go as a group to the State Capitol to meet with legislators on our key issues.

the home stretch. There won't be a better time to have this critical touchpoint with legislators as we look to drive home our arguments on several key topics. The adage "strength in numbers" could not ring truer for an event like this; we want to have as wide a reach as we possibly can!

Meeting face to face with our elected representatives gives us the opportunity to convey the role and value

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## Legal Q&A: Delivery of Instruments to Mortgage Borrowers

### Does Wisconsin Require Delivery of Instruments to Mortgage Borrowers after Payoff?

**Answer:** Yes. Wisconsin requires delivery of the instrument, and, depending on the transaction, other payoff requirements.

WBA is frequently asked whether banks must provide a copy of a note to the borrower at time of payoff. Wisconsin law requires provision of a payoff statement, and for Wisconsin Consumer Act transactions, the bank must provide a copy of the “instrument.” A copy of the note would meet that requirement.

Wisconsin’s payoff statement requirements can be found under Wis. Stat. section 708.15(3). That section requires that the bank must file and give the secured creditor notification within 30 days after receiving full payment or performance of the secured obligation. Additionally, for loans covered by the Wisconsin Consumer Act, Wis. Stat. section 422.306



### Compliance Q&A

Scott Birrenkott

provides several requirements regarding receipts, accounting, and evidence of payment.

One such requirement is that the bank must give or forward to the customer instruments which acknowledge payment in full. It also requires release of any security interest when there is no outstanding secured obligation.

“Instrument” is a defined term under Uniform Commercial Code Article 9. An “instrument” means a negotiable instrument or any other writing that evidences a right to the payment of a monetary obligation, is not itself a security agreement or lease, and is of a type that in ordinary course of business is transferred by delivery with any necessary endorsement or assignment.

Visit [www.wisbank.com](http://www.wisbank.com) to learn more about this topic and other compliance-related issues.

A note would meet the definition of “instrument” under Article 9. WBA is also frequently asked whether it must be the “original” instrument or a reproduction of such item provided to the borrower. This question is not addressed within the statutes. Thus, the bank should check with its practices in relation to the requirements. For example, it could be that the bank has a practice of providing the original stamped “paid,” to provide the borrower with documentation that the obligation has had been paid directly on the original. It might also be a decision which is made as a matter of best practice, as then there can be no question as to whether the original was paid.

If you have any questions on this topic or other compliance matters, contact WBA’s legal call program at 608-441-1200 or [wbalegal@wisbank.com](mailto:wbalegal@wisbank.com).

### Legal Hotline:

The WBA Legal Department does more than address legal concerns for the association; it provides tangible assistance to member banks via its free legal call program. The association’s team of attorneys work to relieve some of the industry’s compliance pressure as a timely resource for a wide variety of legal inquiries.

Submit your legal inquiry via email ([wbalegal@wisbank.com](mailto:wbalegal@wisbank.com)) or by calling the legal hotline at 608-441-1200.

*Birrenkott is WBA assistant director – legal. For legal questions, please email [wbalegal@wisbank.com](mailto: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.*

## Nominations for Banker of the Year Are Open

### Nominations are due Friday, December 10

By Rose Oswald Poels

Each year, I’m humbled by the work of bankers as leaders in our community. It is my honor to celebrate their achievements and commend them in their services not only as industry leaders but through their commitments to the banking industry and Wisconsin communities.

I am pleased to announce that the Wisconsin Bankers Association is now accepting nominations for the 2021 Banker of the Year Award. Annually, this award recognizes someone who has

made an outstanding effort in service to their bank, to their community, and to the banking profession.

To qualify, nominees must be an employee of a Wisconsin bank and a member of WBA. Additionally, the individual should be a bank president/CEO, or have held this role in the recent past. Nominations may be submitted by any person who is able to describe the banker’s civic and professional accomplishments. The award will be presented during the WBA Bank Executives Conference on February 10, 2022 in Wisconsin Dells. The conference is the largest

banking event in Wisconsin and will take place February 9–11, 2022.

If you know anyone who qualifies, I encourage you to download a nomination form ([www.wisbank.com/banker-of-the-year-registration](http://www.wisbank.com/banker-of-the-year-registration)) to recognize their efforts in their banks and communities. Year after year, we are fortunate to receive nominations for many qualified individuals. If you have nominated someone in the past who was not selected, please do not hesitate to re-submit your nomination. The form must be returned by **December 10, 2021**.

The stories we hear about the positive work bankers

are doing around our state inspire all of us in the industry. I look forward to learning more about the many ways the nominees are making an impact and to recognizing an outstanding individual at the Bank Executives Conference in February.

Questions about the award or the nomination and selection process may be directed to WBA Executive Vice President – Chief of Staff **Daryll Lund** at [dlund@wisbank.com](mailto:dlund@wisbank.com) or 608-441-1203.

*Oswald Poels is WBA president and CEO.*



## It's Back to School Time!

### *Upcoming Education Events for Wisconsin bankers*

WBA schools have a strong reputation for focusing on a particular area of banking, allowing for a deep dive into that focused area over the course of two to five days. Three schools will be offered in March 2022, two focused on loan and real estate compliance and a third school designed for mortgage lenders and processing staff. Each school will be held at the WBA office in Madison in our new Engagement Center.

» Visit [www.wisbank.com/education](http://www.wisbank.com/education) for more information about these schools or to register online.

#### **Loan Compliance School**

*March 7–11 | Madison*

This weeklong school was designed to provide attendees with a fundamental overview of the various lending regulations affecting their institution, updates in current trends in compliance, and the guidelines to use in interpreting federal and Wisconsin state laws, regulations, and official commentary. This school

includes all of the elements of the **Real Estate Compliance School**, in addition to non-real estate specific lending rules.

#### **Real Estate Compliance School**

*March 9–11 | Madison*

Looking for a focus just on real estate specific lending laws and regulations? This three-day school is available as a portion of the weeklong Loan Compliance School, providing

attendees with a strong foundation on federal and state real estate lending laws and regulations. Bankers looking to also understand non-real estate specific lending laws and regulations should consider registering for the weeklong **Loan Compliance School**.

#### **Residential Mortgage Lending School**

*March 29–April 1 | Madison*

Bankers who attend this four-day school will gain the knowledge and tools needed to be successful in the complex and highly competitive mortgage lending field. Attendees will learn from seasoned professionals the concepts needed to reach that success and will learn from fellow students through case study work as groups collaborate on assignments.

# Bank ANNIVERSARIES

## Commemorating Service to Generations of Customers

### *WBA-member banks celebrate milestone anniversaries*

The banking industry has a long and storied history in Wisconsin. From being an outlawed practice in the 1840s to today's diverse industry, banks have always helped Wisconsin consumers buy their first homes, finance their vehicles, and achieve their business dreams. Remarkably, nearly half of Wisconsin's banks have been serving their communities for over a century!

#### **2021 Anniversaries**

Congratulations to the following four Wisconsin banks, which celebrated milestone anniversaries in 2021:

##### **100-Year Anniversaries:**

- » Headwaters State Bank, Land O' Lakes
- » WaterStone Bank, SSB, Wauwatosa

##### **125-Year Anniversaries:**

- » The Bank of Brodhead
- » Horicon Bank

Congratulations!

#### **2022 Anniversaries**

Congratulations to the following five Wisconsin banks, which will celebrate milestone anniversaries in 2022:

##### **100-Year Anniversaries:**

- » DMB Community Bank, DeForest
- » First Federal Bank of Wisconsin, Waukesha
- » Mayville Savings Bank

##### **125-Year Anniversaries:**

- » Farmers & Merchants State Bank, Waterloo
- » Independence State Bank

Congratulations to all!

#### **Is Your Bank Celebrating a Milestone Anniversary Soon?**

If you're still looking for ideas on how to commemorate your institution's achievement, you may want to look to the past for inspiration as you turn toward your bank's future. Wisconsin banks have shown no shortage of creativity when it comes to commemorating landmark anniversaries, celebrating with everything from customer appreciation picnics to special CD rates to autograph sessions with professional athletes.

However you choose to celebrate, make sure both bank employees and customers have a fun and memorable event!

» Let WBA know how you plan to commemorate your bank's success! Email photos and press releases of your institution's events to [bulletinboard@wisbank.com](mailto:bulletinboard@wisbank.com) and let the industry join in the celebration!

It shouldn't take a four-foot diameter oak tree in your kitchen to find out who you can trust.

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For the name of an agency near you, visit [thesilverlining.com](https://thesilverlining.com).



*MBIS Founded in 2011***Midwest Bankers Insurance Services Marks 10th Year***By Hannah Flanders*

Midwest Bankers Insurance Services (MBIS) will be celebrating its 10-year anniversary in December. Following several years of financial downturn throughout the U.S. and an increasing need for state association-run insurance agencies that could defend and advocate for the banking industry, MBIS was founded in 2011. What started as a purchase of BancInsure's "Book of Business" flourished into policies that span multiple insurance carriers and specialization of offerings that better help protect local, Midwestern banks.

"Wisconsin Bankers Association (WBA) is a co-owner of MBIS along with the Minnesota Bankers Association (MBA). MBIS is an



» *To learn more please visit [www.mbisllc.com](http://www.mbisllc.com).*

independent insurance agency focused exclusively on community banks," says **Daryll Lund**, MBIS president as well as WBA executive vice president and chief of staff. "As an association-owned company, ultimately revenue we receive from our success in MBIS supports the overall mission of WBA. MBIS now serves over 225 bank clients in Wisconsin, Minnesota, and North Dakota."

MBIS prides itself on its understanding of community

banks, emerging claim trends, best practices, internal control guidance, and policy placement which provides safety and security to banks. "Insurance for banks by people who know banks" has allowed each of the MBIS product offerings to be customized for insurance protection and a high level of policy education to meet the needs of member banks.

MBIS is comprised of a team of dedicated professionals who understand insurance and community banks. Along with **Jeff Otteson**, vice president of sales, the Wisconsin MBIS team members include **Melissa Noonan**, account manager, and **Becky Gatzke**, insurance assistant.

As well as providing professional insight and education, keeping up on

industry trends that effect community banks is a priority for MBIS. "In my 32 years working with financial institutions, I haven't seen a market harden [like] I've seen the cyber liability market," said Otteson. "This is primarily due to the huge increase in ransomware claim payments. The insurance carriers are requiring various internal controls. Getting ahead of these internal control requirements before renewal date will be key to securing terms and to soften the premium increase."

By proving the highest-quality service and education, MBIS has helped community banks protect their earnings and capital in times of uncertainty, while providing guidance ahead of emerging trends.

*Flanders is WBA writer/editor.*

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# Recent Winter Summit a Highlight of Year-Round Advantages to BOLT Section Membership

Attendees of the WBA Building Our Leaders of Tomorrow (BOLT) Winter Leadership Summit spent a day learning about the future of digital assets, how innovation and technology enhance the client experience, and leadership principles. Throughout the November 4 event in Stevens Point, attendees had opportunities to network with peers and grow their knowledge of the banking landscape in Wisconsin. Year after year,



» Sign up for BOLT membership at [www.wisbank.com/bolt](http://www.wisbank.com/bolt).

attendees rate the biannual BOLT summits highly and keep coming back to hear from top speakers and to maintain their connections with bankers from around the state.

WBA-member banks look to BOLT as a resource to help prepare their next leaders faster. BOLT offers unique educational opportunities that apply to every role in the bank. Post-summit surveys report that the event ignites a spark in attendees and provides them with new skills to grow their careers. To date, WBA has over 500 BOLT members representing more than 135 banks. There is no cost for banks to join BOLT, and many banks

have multiple BOLT members among their staff.

The benefits of being a BOLT member extend beyond the summits. Bankers receive opportunities to become more engaged in advocacy work, participate in community service, and nurture their professional support network via the LinkedIn group.

Please visit [www.wisbank.com/bolt](http://www.wisbank.com/bolt) for more information or to sign up to become a member of the section.

## WBA BOLT WINTER LEADERSHIP SUMMIT

November 4, 2021 • Stevens Point



Above, left: BOLT Winter Leadership Summit attendees participated in tabletop discussions by topic. Above, right: 2021 BOLT Section Board Chair Loni Meiborg, Fortifi Bank, Berlin, welcomed participants to the summit.



Above: The Leadership Jam Session was conducted by Leadership Coach Arika Pierce, J.D., Piercing Strategies, LLC. The session presented an opportunity for participants to explore the everyday application of leadership principles.

### Thank you to our BOLT Winter Summit Sponsors:

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*Class of 2021*

# Honorees Celebrated at Leaders in Banking Excellence Ceremony

Five individuals were honored by the Wisconsin Bankers Association for their excellence in banking, community service, and civic involvement. A celebration was held on Friday, October 29 at the WBA headquarters in Madison, where a Leaders in Banking Excellence Wall installation displays a tribute to outstanding current and former bankers. The wall was established in 2020, and the five Class of 2021 honorees join the 12 inaugural honorees.



» (1) Honorees (left to right) **John (Gof) Thomson**, **Robert Gorsuch**, **Mary Staudenmaier**, **Merlin Zitzner**, and **Jon Bernander**. (2) **Michael Staudenmaier**, **Mary Staudenmaier**, and WBA Chair-Elect **Dan Peterson**. (3) **Jon Bernander**. (4) **Merlin Zitzner** and WBA's **Rose Oswald Poels**. (5) **Bob Gorsuch**. (6) **Gof Thomson**. (7) WBA Chair **Ken Thompson**, U.S. Representative **Scott Fitzgerald**, and DFI Secretary **Kathy Blumenfeld**.

(4) 2022 Class nominations are being accepted through May 13, 2022 at [www.wisbank.com/excellence](http://www.wisbank.com/excellence).



The honorees in the 2021 Leaders in Banking Excellence Class are:

- » **Jon Bernander**, Bank of Wisconsin Dells;
- » **Robert Gorsuch**, Oak Bank, Fitchburg;
- » **Mary L. Staudenmaier**, The Stephenson National Bank & Trust, Marinette;
- » **John (Gof) Thomson**, The Bank of New Glarus; and
- » **Merlin Zitzner**, Baraboo State Bank.

Read the full biographies of the Leaders in Banking Excellence at [www.wisbank.com/excellence2021](http://www.wisbank.com/excellence2021) or stop by WBA's office in Madison to see the Wall of Excellence in person.

WBA Chair **Ken Thompson**, president and CEO of Capitol Bank in Madison, began the event with opening remarks on the legacy that the five individuals have left.

Representative **Scott Fitzgerald**, U.S. Representative from Wisconsin's 5th Congressional District, and Wisconsin Department of Financial Institutions Secretary **Kathy Blumenfeld** offered congratulatory remarks to the honorees. The family, friends, and colleagues who surrounded the award winners shared heartfelt stories of the honorees' contributions to the banking industry and to their communities, making the event especially memorable.

It was also a pleasure to welcome back four honorees from the inaugural 2020 class who attended the event: **Steve Eager** with his wife, **Amy**; **Tom Farrell** with his wife, **Jean**; **E. David Locke** with his wife, **Debra**; and **Steve Schowalter**.



*LEAD360 Conference*

# Retail, Marketing, Financial Literacy Professionals Meet

The WBA LEAD360 Conference brought together retail bankers, marketers, and financial literacy professionals from around the state November 16–17 in Wisconsin Dells. Speakers

included **Lauren Pasqualone**, Founder of The Awkward Project, on getting out of your comfort zone in sales; **Alonzo Kelly**, strategic leadership partner and executive coach at Kelly Leadership Group,

on seeking clarity and addressing challenges effectively; **Josh Mabus**, owner of Mabus Agency, on product adoption; and **Joe Hamilton**, CEO of Vortex Optics, on customer experience.

This popular event brings bankers back year after year for the practical knowledge they can bring back to their banks and the connections they build with their peers around the state.



» *Marketing, Sales, Retail, Financial Literacy*

*Photos from the WBA LEAD360 Conference held in November...*



**Alonzo Kelly** of Kelly Leadership Group led a session entitled, “The Secret Ingredient to Effective Leadership; Ask Better Questions!”

\*See p. 24 for a list and photos of the Wisconsin Bankers Foundation Financial Literacy Award Winners.



Above: Attendees enjoyed general sessions as well as breakouts for three tracks: retail banking, marketing, and financial literacy.



Left: The conference provided networking time with fellow attendees and exhibitors.

*We gratefully acknowledge and thank our LEAD360 Sponsors...*



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➤ WBA extends our gratitude to our Gold, Silver, and Bronze Associate Member companies for standing by and supporting the banking industry and the association during these difficult times. Despite addressing their own challenges, these companies also provided services, information, and products that help Wisconsin banks serve their customers and communities. *Thank you.*

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# Bulletin Board

*News about people working in Wisconsin's financial institutions*

## Promotions and New Hires

### Appleton

First Business Bank is pleased to announce the promotion of **Jerimiah Janssen** (pictured) to vice president II – commercial banking.



Janssen



Roth



Stiel



Tomczak



Stollfus

### Chicago



Dienes

**Scott Dienes** (pictured) has joined Associated Bank as senior vice president and head of equipment finance and leasing.

### Fort Atkinson

PremierBank announces **Kathleen Rolfs** has been appointed vice president, director of marketing and **Corina Kasten** has been appointed vice president, director of digital banking

## Lifetime Service Awards

**Julie Roth** (pictured), vice president – lending at the bank's Campbellsport office, celebrated 30 years of service with National Exchange Bank & Trust.

### Fond du Lac

**Becky Stiel** (pictured), a member of the loan services department, and **Polly Tomczak** (pictured), eBanking consumer specialist, both celebrate 25 years of service at National Exchange Bank & Trust.

## Retirement

**Pardeeville**  
Congratulations to **Pat Stollfus** (pictured), a customer service representative at the Pardeeville office, on her retirement from National Exchange Bank & Trust on October 29, after 33 years of service.

## Announcements

**Beloit**  
*Inc.* magazine has revealed that SENB Bank is No. 2677

on its annual Inc. 5000 list, the most prestigious ranking of the nation's fastest-growing private companies. The list represents a unique look at the most successful companies within the American economy's most dynamic segment — its independent small businesses.

### Brookfield

North Shore Bank announced it has been named as *Newsweek's Best Small Bank* in Wisconsin 2022. The community bank has been providing financial services to local residents for nearly 100 years.

*(continued on p. 15)*

## An Exciting "Move" to Lake Mills



Farmers & Merchants State Bank, Waterloo is excited to take another step in the right direction by moving the Smith home 20 miles down the road to provide space for building a new location of the Farmers & Merchants State Bank in Lake Mills.

## Funds to Taylor County Supportive Housing Help Reduce Homelessness



Prevail Bank donated \$3,000 to Taylor County Supportive Housing as they work to open a new shelter in the Medford community. Taylor County Supportive Housing will provide food, shelter, support and solutions to those individuals and families who have nowhere else to go. It will help address the housing needs in Medford and its surrounding communities. **Laura Deuso** (left), branch manager, Prevail Bank, Medford and **Amanda Newberry** (right), director, Taylor County Supportive Housing, Inc.

**BS RECRUITERS**

BS Recruiters is an executive search firm providing placement services to banks in the Wisconsin market that seek top-caliber talent.

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**Have good news?** To submit a notice, please email [bulletinboard@wisbank.com](mailto: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 **Hannah Flanders** at 608-441-1237 or [hflanders@wisbank.com](mailto:hflanders@wisbank.com).

# Bulletin Board

*News about people working in Wisconsin's financial institutions*

**Promotions and New Hires**  
*(continued from p. 14)*

**Hortonville**

Wolf River Community Bank celebrates its 25th anniversary in business. In honor of the milestone, the bank donated to 25 local organizations that continually support the communities that helped to build and grow this community bank.

**Milwaukee**

The PNC Foundation is awarding a \$600,000 grant to support the launch of the Black Business Boost Fund, an ecosystem designed to increase opportunities for Black entrepreneurs and business owners in underinvested neighborhoods of Milwaukee. The program will include direct equity investments, technical assistance, credit recovery, incubation, access to co-working space, working capital and strategic, ongoing one-on-one mentoring.

**Wausau**

Peoples State Bank held a care-package drive as a way for everyone to honor veterans and active military for their service. The public was encouraged

to participate by dropping off items in donation bins located at all central, northern, and southeastern Wisconsin Peoples State Bank branches where they were given to the

Rhineland Military Support Group, which will send them to soldiers overseas and to agencies serving veterans in Wisconsin. The donation drive ran through Veterans Day.

**Fred Lamping Community Service Award**

Community State Bank hosted the third annual Frank Lamping Community Service Award at their bank headquarters in Union Grove. Nearly 100 guests celebrated this year's award recipient and former Yorkville Town Board Member, **James (Jim) Moyer**. Moyer was gifted \$1,000 from Community State Bank to donate to a non-profit organization of his choice. Moyer was the former Union Grove Yorkville Fire Commission Chairman and, for that reason, he chose Union Grove Yorkville Fire and Rescue. Pictured (left to right): CSB Market President, **David Moyer**; Union Grove Yorkville Fire Department, **Paula Robotka**; Union Grove Yorkville Fire Department, **James Robotka**; 2021 Award Recipient, Moyer; Union Grove Yorkville Fire Department Chief, **Tim Allen**; CSB President and CEO **Scott Huedepohl**.



*(continued on p. 17)*

**Former Community State Bank Repurposed for the Community**



Nestled in the former Community State Bank, Rochester office at 201 West Main Street, is DW Coffee. The building, now owned by **Jane and Bob Willard**, showcases the beautiful architecture, serves a delicious cup of locally roasted coffee, and has a story bound to capture the hearts of many.

**In Memoriam**

**WBA Remembers Cherished Colleague**

**William ("Bill") D. Brouse**, former president and CEO of the Wisconsin League of Financial Institutions ("League"), passed away at age 87 on November 2, 2021.

Bill was well known among savings banks and savings and loan associations across the state having lobbied for and ran the League for over three decades, including through the savings-and-loan crisis of the 1980s, up until its merger with the Wisconsin Bankers Association in 1998. His passion for the thrift industry remained strong even after his retirement as he continued to follow banking and WBA news, and often called various WBA staff to check in and share his thoughts.

The following was published by his family: There will be no service. Those who worked with him know his professional accomplishments and will remember him as a generous, loyal and creative colleague. He asked to be remembered as "Wm," husband of **Stella** for 68 years, Dad to daughters **Roxanne** and **Bobbi** and son-in-law, **Paul**, Grandpa to **Brad** and **Alison** and her husband **Brian**, and GGPa to his great grandchildren **Liesl, Grace, Rowan, Lucy, David, Abigail, Bridget, Cecilia, Evelyn** and **Gordon**. He is also survived by his youngest sister, **Judy Busch**, of International Falls, Minn. One of his last requests was for champagne with breakfast. Cheers to you Wm, Dad, Grandpa and GGPa. Godspeed.

The WBA staff send our deepest sympathies to Bill's family.



# Your EDUCATION Calendar

Conferences | Summits

Schools | Boot Camps

Seminars | Workshops

WBA Webinars

Other Events

## JANUARY 2022

- **Midwest Economic Forecast Forum**  
4 Virtual; (individual or group pricing options)
- **Capitol Day**  
18 Madison
- **Community Bankers for Compliance (CBC) — Session I**  
25–26 Virtual half-days; (pricing options vary)

## FEBRUARY 2022

- **Bank Executives Conference**  
9–11 Wisconsin Dells
- **In-House Legal Counsel Webinar: Session 4**  
17 6-Part Webinar Series; \$750/attendee
- **Compliance Forum: Session 3**  
22 Wausau; Membership (pricing options vary)  
23 Madison; Membership (pricing options vary)

## MARCH 2022

- **Loan Compliance School**  
7–11 Madison; \$1,295/attendee
- **Real Estate Compliance School**  
9–11 Madison; \$795/attendee
- **Introduction to Commercial Lending School**  
14–16 Madison; \$795/attendee
- **Residential Mortgage Lending School**  
3/29 –4/1 Madison; \$1,095/attendee
- **Security Officer Workshops**  
TBD Locations TBD; \$175/attendee
- **Call Report Review & Update Workshop**  
TBD Virtual
- **Advanced IRA Workshops**  
TBD Locations TBD; \$245/attendee

## APRIL 2022

- **Agricultural Bankers Conference**  
6–7 Wisconsin Dells; \$300/ag section member or \$350/non-section member attendee
- **In-House Legal Counsel Webinar: Session 5**  
7 6-Part Webinar Series; \$750/attendee
- **Power of Community Week**  
18–23 [www.wisbank.com/BanksPowerWI](http://www.wisbank.com/BanksPowerWI)

## APRIL 2022 (continued)

- **FIPCO Software & Compliance Forum: Deposit**  
21 Madison
- **American Mortgage Conference**  
25–27 Pinehurst, N.C.
- **Women in Banking Conference**  
26 Wisconsin Dells
- **Community Bankers for Compliance (CBC) — Session II**  
26 Stevens Point; (pricing options vary)  
27 Madison; (pricing options vary)
- **Principles of Banking Course**  
TBD Locations TBD; \$550/attendee

## MAY 2022

- **School of Bank Management**  
9–13 Madison; \$1,395/attendee
- **BSA/AML Workshop**  
13 Location TBD; \$245/attendee
- **FDIC Bank Directors College**  
18 Stevens Point  
19 Madison
- **In-House Legal Counsel Webinar: Session 6**  
26 6-Part Webinar Series; \$750/attendee
- **Personal Banker School**  
TBD Wausau; \$495/attendee

## JUNE 2022

- **BOLT Summer Leadership Summit**  
9–10 Wisconsin Dells; \$200/attendee
- **Credit Analysis Boot Camp**  
22–23 Rothschild/Wausau; \$495/attendee

» Visit [www.wisbank.com/education](http://www.wisbank.com/education) for more information and online registration.  
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# Bulletin Board

*News about people working in Wisconsin's financial institutions*

## Recognizing Wisconsin Banking Professionals for Their Years of Dedicated Service to the Banking Industry

WBA President and CEO **Rose Oswald Poels** presented Lifetime Service Awards and a 50 Year Club certificate to long-time banking professionals at the First National Bank and Trust Company in Arcadia (formerly known as State Bank of Arcadia) on November 12, 2021.

Certificates of recognition were presented to, seated (left to right): **Ronald Austin** (50 years); **Kevin P. Manley** (38 years); Oswald Poels, and **Janet M. Mueller** (47 years). Standing (left to right): **Nancy A. Filla** (41 years); **Nancy M. Lettner** (39 years); **Sharon Halama** (33 years); **Keith V. Witte** (39 years); **Tami Eid** (42 years); **Nancy A. Berg** (32 years); **Kris Kabus** (37 years); and **Brenda M. Bautch** (32 years).

"These individuals recognized for their many decades of service are great examples of the heart of community banking," said Oswald Poels. "In addition to their work to support the financial wellbeing of their clients, they are neighbors, friends, and volunteers who strengthen their community. I've known Kevin and his team for nearly 30 years, and it is my honor to present them with these lifetime service awards. With this day being Kevin's last full day at the bank, I want to wish him much enjoyment throughout his well-deserved retirement."

Manley announced his retirement in October and his last day as a full-time employee was Friday, November 12. Under Manley's leadership, the State Bank of Arcadia grew into a strong community bank supporting the areas of Arcadia, Whitehall, and Independence. He has held roles in operations, lending and served 24 years as the president of State Bank of Arcadia.



## AbbyBank Donates \$100,000 to The Children's Imaginarium



The AbbyBank Foundation, Inc., Wausau is pleased to announce the donation of \$100,000 to the Children's Imaginarium to fund an exhibit in their "Farm to Fork" gallery. The Children's Imaginarium will be part of the downtown Wausau redevelopment and will feature 10,000 square feet of space filled with highly interactive hands-on exhibits. All exhibits will be rooted in STEM and will be a place for all children and families to spend time together, interacting, learning, and playing.

Pictured (left to right) are: **Craig Stuedemann**, president and CEO, AbbyBank; **Hillary Strebe**, executive assistant, AbbyBank Foundation; **Maggie Gordon**, president, Children's Imaginarium; **Jenelle Thompson**, branch manager, AbbyBank, Wausau; **Tammy Szekeress**, vice president, Children's Imaginarium; and **Ann Werth**, board member, Children's Imaginarium.



Eric Stone, CEO

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# When Change is Coming, Bring Your ‘A’ Game

*Navigating, planning, and embracing change through a global pandemic*

By Stefanie Bonesteel

To say the last two years have been a wild ride at Citizens Bank is an understatement. We had both our President and our CEO retire following lengthy careers at the bank. Then we completed a full core conversion, which included several projects and implementations before and after conversion. Next came an upgrade to our online banking and mobile app. As if a change in leadership and a complete system overhaul weren't enough, like everyone else we were navigating through a global pandemic that brought lobby closures and staffing shortages, among other challenges.



## Strategic Connections

Stefanie Bonesteel

With so many changes in a short period of time, we knew our internal communications would be paramount. Not only did our team members need to know what was coming and how it impacted them, we wanted our team to understand the “why” behind decisions as they were made, in order to gain their buy-in. Through our changes, some of the tactics we employed included:

» Fostering a sense of team is crucial during periods of change. While COVID prevented us from meeting in person, we made the most of meeting virtually.

## A solid communication plan

Just like communications to customers need to be planned out, messages to employees should be mapped out, as well. Thinking ahead helps you ensure all relevant parties are consulted and included, plus it allows you to group points together to cut down on the frequency of messages — which may mitigate the feeling of information overload. Prior

to sharing, all communications were reviewed for accuracy and completeness to avoid the need to correct points or share missed details.

## One source of information

At Citizens, our intranet is the hub of what is happening at our bank. At the start of our core conversion, we created a special and separate area on the intranet to be The Spot where everything about the project was posted. Instead of searching through emails for relevant information, our team members knew they could find what they needed on the intranet. Email notifications would alert everyone when new content was added.

*(continued on p. 19)*

## OPPORTUNITY AWAITS AT GSB

The Wisconsin Bankers Association is pleased to offer scholarship opportunities to its member bankers through the Herbert V. Prochnow Educational Foundation, a supporting organization to the Graduate School of Banking at the University of Wisconsin – Madison. Scholarships are distributed through the WBA for the Graduate School of Banking and the GSB Human Resource Management School.

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# HMDA — The Best Stocking Stuffer Ever!

*Explore continuous improvement and operational efficiency with ShareFI*

By Jeff Schmid, CRCM, CERP

Okay, so getting a lump of coal in your stocking sounds better than completing your Home Mortgage Disclosure Act Loan/Application Register (HMDA LAR) this holiday season. If you are now one of several financial institutions that had to collect and report on all data points compared to the previous year, I am sure you are wishing to skip ahead past January 31 when it's over. But not so fast. Remember, the small bank partial reporting exemption is a "both" qualifier for reporting requirements. Meaning, if both prior two years your bank originated less than 500 mortgage loans, then your bank remains exempt. However, if your bank exceeds the reporting threshold of 500 in 2020 or 2021, you will be reporting on all 48 data points for 2022 and



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beyond. Bah humbug!

To make matters worse, loan support staff who have never collected and filed on all 48 data points in the past have been scrambling to complete their LAR within 30 days of each quarter-end and trying to do this with extreme accuracy. Not exactly an easy task when considering all other duties as assigned. Personally, I would rather wrap my own presents than have the person at the mall do it for me.

And then come the regulators. While the number

of data points has increased, the process for determining error rates continues to be complex and unforgiving. The last present any bank wants to open this holiday season is an order to scrub, fix, and refile their 2021 HMDA LAR.

This is where the elves of ShareFI services can help. As you put the final wrapping on your 2021 HMDA LAR and tie it up with a pretty bow, our team of professionals can assist with a data validation and look for systemic reporting errors

that may lead to unwanted gifts. Let us fill your holiday stocking with a HMDA audit, provide staff training, and implement efficient collection procedures. The best present you will open all year.

Happy Holidays from ShareFI!

*Schmid is FIPCO director – compliance and management services. He can be reached at [jschmid@fipco.com](mailto:jschmid@fipco.com) or 608-441-1220.*

» ShareFI is a FIPCO resource designed to meet the needs of small- to mid-size financial institutions in the areas of compliance, risk, and operations management.

## Strategic Connections

*(continued from p. 18)*

### Separating the responsibility

At any given time surrounding our conversion, we had two to four implementations going at once. We quickly realized that because the implementation managers were so focused on the minutia of their projects, we needed someone else who was involved but not quite as deep in the weeds to think about what needed to be shared and with whom. A communications point person for each project helped to keep the big picture in view.

in person during much of our transition, we made the most of meeting virtually. We also tasked a group who wasn't directly involved with the conversion to be our sunshine committee. This got everyone involved while showing extra appreciation to those doing the heavy lifting. Because our team was accomplishing great things in the face of adversity, we adopted a superhero theme for the treats and care packages we assembled and sent out.

*Bonesteel is senior vice president – marketing at Citizens Bank, Mukwonago and vice chair of the 2021–2022 WBA Marketing Committee.*

*This column is published bi-monthly in Wisconsin Banker and is written by members of the WBA Marketing Committee.*

### Do your best to stay connected

Fostering a sense of team is crucial during periods of intense change. While COVID prevented us from meeting



Jeff Schmid



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## Careers in Banking Presentations Benefit College Students

### Events held in person at UW-Whitewater and virtually at UW-Platteville

On Tuesday, November 3, UW-Whitewater students had the opportunity to meet with bankers from across Wisconsin to learn more about the industry and the careers available to them. The event was presented by the Financial Management Association (FMA) with the goal of closing the gap between students and professionals. Following the presentation, attendees were encouraged to network and ask questions.

WBA hosted a Careers in Banking virtual panel with the UW-Platteville finance club on Tuesday, November 9. About 20 students joined in to learn about what a career in banking looks like and ask questions.



The banker panelists for the event were: **Ty Kartman**, Royal Bank, Cassville; **Tyler Kennicker**, Mound City Bank,

Platteville; and **Melissa Torres**, Oak Bank, Fitchburg. In addition, WBA staff **Rose Oswald Poels** and **Daryll Lund**

Panelists at the in-person Banking Night event in Whitewater included (left to right): **Melissa Torres**, Oak Bank, Fitchburg; **Debra Garde**, First National Bank and Trust Company, Beloit; **WBA's Rose Oswald Poels**; and **Nate Parrish**, First Citizens State Bank, Whitewater.

moderated while WBA's **Lori Kalscheuer** helped facilitate the virtual event.

## Careers in Banking

(continued from p. 1)

with the banking industry. Through community service and the ability to help foster growth in individuals and businesses in the community, banking offers just the type of rewarding work younger generations strive to achieve.

**New graduates from high school and college aspire to make lasting impacts on the communities; a trait perfectly aligned with the banking industry.**

— **Kim Huntley**  
senior vice president  
of human services  
Waukesha State Bank

It's difficult for many non-bankers to truly grasp the full scope of the industry without experiencing it directly. This means that "telling the banking story" (or, allowing those interested in the industry to



fully see their impact) becomes that much more important, according to Johannes. Investing time to give interns the opportunity to allocate capital and see their work in action will make them much more invested in the functions of the job.

When drawing awareness to the different opportunities offered, it is important to consider the different skills that lend themselves to the banking industry. While accounting, finance, and mathematics remain as popular as ever, more and more students are graduating with focuses on communications, business, and computer science. Fox-Wilson

highlights Beloit College's four core transferable skills that, regardless of the major, are evident in every college graduate: communication, collaboration, problem solving, and agility. Individuals who possess traits such as service and detail-orientation also hold the abilities that allow for a strong foundation. This means community banks are able to focus their time on task-specific training.

Over the past few years, discussions regarding diversity, equity, and inclusion (DEI) have been important to helping grow the banking industry. By making clear efforts into hiring talent from a broad

range of experiences, banks will not only emphasize the potential in every person but allow for a collaborative and innovative environment where employees are invited to enact change through their own perspective. As Gen Z is known to value inclusivity, employers that demonstrate inclusive culture also become more attractive employers. Striving to diversify the talent within banks ultimately leads to greater innovations and a well-rounded team.

While the public may see banking as mainly tellers, using opportunities when interacting with students while guest speaking or at job fairs to highlight the many facets of the industry including IT, marketing, and human resources may convince the otherwise skeptical that a career in banking could be a good fit for them. Not only are these positions necessary to the bank, but they are also of increasing interest to graduates.

(continued on p. 21)

## Careers in Banking

(continued from p. 20)

Simply informing students of available opportunities can be a great way to drum up interest in a specific industry.

New graduates are extremely motivated by advancement opportunities and this is a major advantage to beginning a career in community banking. “Community banks are small enough to give employees opportunities to grow in several areas of the bank and would prefer to promote employees from within the bank before searching outside of it,” says Huntley. The benefit of learning and growing your career quickly is highly sought-after by younger, bright-eyed graduates, especially when skills learned on the job are

applicable to other aspects of banking or their career.

Banking typically isn’t conceived by younger generations as a “glamorous” or trendy career choice, which makes it a bit trickier when convincing younger generations that they make a great fit for the industry. “If you enjoy what you’re doing, it’s just a great career,” says Johannes. “You make a difference in your community in meeting and interacting with a lot of very different people and you’re able to serve a huge social function by allocating credit and preserving the payments mechanism.” Banking also provides stability and work-life balance that is unlike many other industries. Highlighting benefits that resonate with new graduates,

such as generous time off policies and the ability to spend holidays with family, help the industry stand apart.

Of course, the answer to how to recruit for banking careers is multidimensional. In working alongside schools and institutions of higher education to promote an accurate image of the full banking industry, community banks would have the ability to create connections and highlight the applicability of a wide range of skills in addition to financial literacy. By having a deep understanding of the career paths that would allow each employee to be successful, banks are able to equip employees with the needed skills in their career path long before openings arise and through creating DEI missions that not only found

College students are impressively passionate and enthusiastic about what they do, and their lack of preconceived notions also makes them far more adaptable to an industry than a seasoned veteran may allow for.

— Jessica Fox-Wilson  
director of Career Works  
Beloit College

a thriving community outside of the bank but encourage the same community involvement within. Ultimately, banks can benefit from fresh perspectives and understanding that are brought by individuals who represent the broader community in which the institution serves.

*Flanders is WBA writer/editor.*

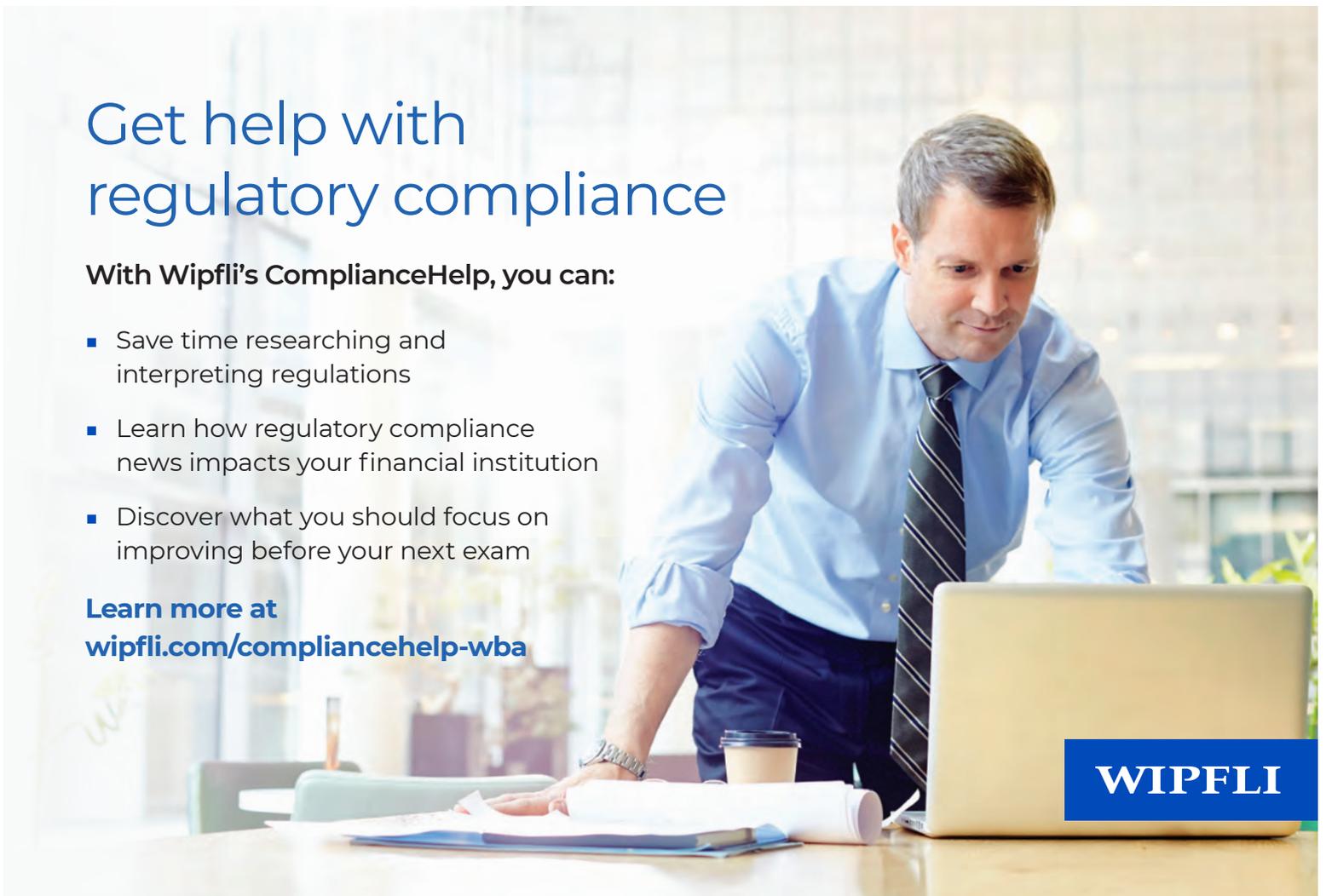
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**WIPFLI**



## Elderly Exploitation

(continued from p. 1)

through financial exploitation of the elderly, said **April DeValkenaere**, a white collar crime paralegal for the Waukesha County District Attorney's Office.

The problem is even worse than the available numbers indicate, she said. It's estimated that only one in 44 cases of elder financial exploitation is ever reported, according to the National Center on Elder Abuse (NCEA).

That means almost every bank has customers who are in jeopardy of being duped by a scam or being exploited by a family member or caregiver.

"I do not have statistics for how large the problem is in Wisconsin, however we have eight locations, from Waunakee to Green Bay, and we have seen cases of elder abuse in all of our communities," said **Theresa Weckwerth**, vice president and enterprise risk

In the overall scheme of things, scams in and of themselves of older adults is only 10% of the actual theft from older adults.

The other 90% of theft from older adults are actually from a trusted individual — someone they know and trust. Their family members, caretakers, powers of attorney, guardians, neighbors, or loved ones.

— **April DeValkenaere**  
white collar crime paralegal  
Waukesha County District  
Attorney's Office

manager for Berlin-based Fortifi Bank. "No community is too large or too small to be free from elder abuse. I believe it is everywhere. The more we can educate our elders, the stronger we will be in fighting elder abuse as a whole."



The list of online, email, and phone scams that target senior citizens is long, but they don't account for most of the money lost through financial crimes that exploit the elderly, said DeValkenaere.

"In the overall scheme of things, scams of older adults are only 10% of the actual theft from older adults," DeValkenaere said. "The other 90% of theft from older adults are actually from a trusted individual — someone they know and trust. Their family members, caregivers, powers of attorney, guardians, neighbors, or loved ones, all of those people essentially account for 90% of elder financial exploitation."

Many banks train their employees to be on the lookout for changes in customer patterns and routines that might indicate someone has gained undue influence over them and their financial decisions. But it's not always easy to detect.

"Sometimes if you have that overly helpful family member," said **Debby Bartolerio**, chief operating officer at First Citizens State Bank in Whitewater. "Sometimes that's good because they are actually assisting the elder. But sometimes, that is a family member who's taking advantage of them. And that's kind of a hard thing to determine, which side of the fence are they on."

Weckwerth said caregivers — family members or non-relatives hired to care for them — sometimes take advantage of the elderly.

Many times, the fraud is caught in the front line from a conversation or other indicators that lead us to believe there is a problem and ask more questions.

— **Theresa Weckwerth**  
vice president and  
enterprise risk manager  
Fortifi Bank, New Berlin

"The victim is sometimes made to feel guilty if they try to confront the situation, or afraid that their needs will not be met if they say something," said Weckwerth, who is a member of WBA's Financial Crimes Committee. "Many times, the caregiver will make them feel like they 'owe' them for all they do, or threaten to not provide the basic things that are needed such as groceries or healthcare."

Bartolerio, who also is a member of WBA's Financial Crimes Committee, said a community bank like hers, where there are many longtime customers whom tellers have gotten to know, might be in a better position than some to identify trouble.

**Tom Mews**, president of FNC Bank in New Richmond, also said a community bank may have an edge in scouting out trouble because of the relationships the bank has with customers.

"We know our customers," he said. "We're not simply relying on a computer database to kick up red flags. We know what normal transactions are because we see them on

A training video for bank staff on elder financial abuse awareness is available at [www.wisbank.com/advocacy/key-issues](http://www.wisbank.com/advocacy/key-issues).

a regular basis. We can spot these things just because we know who our customers are."

According to the FBI, seniors become targets of financial crooks because they tend to be trusting and polite. In addition, they often have financial savings and good credit.

The FBI also says seniors may be less inclined to report fraud because they don't know how, or they may be too ashamed at having been scammed.

An elderly victim of a romance scam, for instance, might be too embarrassed about being taken in by a scammer via an online dating service.

"We also see romance/companion scams where the elderly are lonely and seeking companionship," Weckwerth said. "This is generally someone conning the elderly into sending them money for travel, or expenses to keep them out of trouble."

A **recent** article by **Katherine Skiba** of AARP.org detailed how elderly customers of the online dating service Match.com lost hundreds of thousands of dollars to fake suitors.

DeValkenaere said many seniors are lonely, but sometimes too trusting. She cited "social isolation" as the source of their involvement in romance scams.

DeValkenaere said she believes banks generally have been doing a good job at keeping their eyes open for financial exploitation of the elderly.

(continued on p. 23)

## Elderly Exploitation

(continued from p. 22)

“I think a lot of the financial institutions are training their people very well in regards to what to watch out for and some of these red flags,” she said. See sidebar (at right) for a list of potential signs of elderly financial exploitation.

DeValkenaere said that some scams against seniors are seasonal.

“Like the imposter scam. We’ve seen a lot of those lately because this is the enrollment period for Medicare. Fraudsters are calling saying they’re from Medicare or they’re from Social Security and you have to pay this money up front so that we can register you for your insurance. Victims are convinced they need to give money to these people to keep or acquire Medicare coverage,” DeValkenaere said. “Right now, Medicare scams are huge. Come the spring, it’s going to be IRS imposter scams. They’re huge in the spring because it’s tax time.”

In the hopes of tricking the elderly into turning over personal financial information or sending them money, crooks also pretend to be from a government agency.

“Now they are impersonating law enforcement, saying you missed jury duty and if you don’t pay up, we’re going to arrest you or send you to jail, that kind of thing,” DeValkenaere said. “People don’t realize that they’re scams. They are trying to abide by the authorities. It’s just the generation they grew up in. But if our younger tellers have no idea that these scams are even out there, or what they mean, or the timeframe of year they should be watching for them, they can’t educate their customers on it.”

Mews, chair of WBA’s Government Relations

For more information on anti-elder financial abuse legislative efforts and how you can advocate, please contact a member of the WBA Government Relations team, Lorenzo Cruz at [lcruz@wisbank.com](mailto:lcruz@wisbank.com) or John Cronin at [jcronin@wisbank.com](mailto:jcronin@wisbank.com).

Committee, is among bankers hoping state legislation that would let a bank delay a transaction when fraud is suspected will advance and become law.

The bills, AB 45 and AB 46, would allow qualified individuals to temporarily pause transactions where they suspect elder fraud is taking place, refuse power of attorney in certain situations, and allow seniors to name a trusted contact as an extra layer of protection.

“I think community representatives have a really good handle on what should be paused and what shouldn’t be,” Mews said.

The bills also provide legal protection to bankers acting in good faith to prevent elder financial fraud. Both bills passed on voice votes in the full Assembly in May, but since have stalled.

“This would help us by allowing banks to refuse or delay any transaction when we suspect exploitation or abuse,” said Weckwerth.

DeValkenaere, who was a member of the Wisconsin Attorney General’s Task Force on Elder Abuse in 2018, said the legislation is needed.

“It gives the financial institution a pause button to start the investigation as to whether or not this specific transaction is fraudulent,” she said. “So if they are trying to wire \$20,000 out of country, the financial

institution can hit pause and they can do their own investigation. They can involve other people, meaning Adult Protective Services, law enforcement. They can look into some other options.”

Bankers and experts say the desire for companionship and unfamiliarity with technology contribute to the risk of fraud for the elderly. That vulnerability puts banks in a special role for protecting their customers.

“This is why it is so important for banks and other trusted advisers to continue to educate elders on fraud and how to identify it,” Weckwerth said. “It is important that we know our clients and help them feel comfortable talking to us. They should never be afraid to ask questions of their bankers or talk to us. Many times, the fraud is caught in the front line from a conversation or other indicators that lead us to believe there is a problem and ask more questions.”

*Gores is a journalist who covered business news for the Milwaukee Journal Sentinel for 20 years. Have a story idea? Contact him at [paul.gores57@gmail.com](mailto:paul.gores57@gmail.com).*

### Be Aware of Some Potential Signs of Elderly Exploitation

- » Sudden changes in bank account or banking practice.
- » Unexplained withdrawal of large sums of money by a person accompanying the elder.
- » Sudden non-sufficient fund activity.
- » The inclusion of additional names on an elder’s bank signature card.
- » Unexplained changes in power of attorney, will, or other legal documents.
- » Missing check or money.
- » Debit transactions that are inconsistent for the older adult.
- » Unauthorized withdrawal of the elder’s funds using the elder’s ATM card.
- » Abrupt changes in financial documents.
- » Unexplained disappearance of funds or valuable possessions.
- » Unpaid bills despite the availability of adequate financial resources.
- » Discovery of an elder’s signature being forged for financial transactions or for the title of possessions.
- » Sudden appearance of previously uninvolved relatives claiming their rights to an elder’s affairs and possessions.

— Tom Mews, president  
FNC Bank  
New Richmond



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# Recognizing Bankers for Dedication to Financial Education

Every year, WBA's Wisconsin Bankers Foundation (WBF) is pleased to recognize banks and individuals that go above and beyond when promoting financial literacy in their communities. We continually are amazed by the dedication bankers have for empowering the public by displaying financial responsibility and raising awareness to personal finance and literacy, even from a young age. These values lie deep in WBF's goals to provide WBA members with the opportunity to get involved in financial education throughout the communities they serve. Congratulations to all the 2021 award winners for continuing to pave the way to more financially aware communities in Wisconsin!



Wisconsin Bankers  
**FOUNDATION**

» [www.wisbank.com/EFEawards](http://www.wisbank.com/EFEawards)

## » Financial Literacy Banker of the Year Award Winner

This award is presented to the individual banker who reported giving the highest number of financial education presentations. This year's award is presented to **Sue Krause** of Fox Valley Savings Bank, Fond du Lac.

## » Financial Literacy Banker Award Winner

This award is presented to the individual banker who reported giving the second-highest number of financial

education presentations. This year's award is presented to **Dena Hinline**, Bank of Sun Prairie.

## » Certificates of Excellence Award Winners

This certificate is presented to individual bankers who reported giving 20 or more presentations. This year's winners are **Sue Krause**, Fox Valley Savings Bank, Fond du Lac, and **Dena Hinline**, Bank of Sun Prairie.

## » WBF Excellence in Financial Literacy Award

This award recognizes an institution's dedication to promoting financial education. Thank you to those participating in presentations and continuing to promote financial literacy in the communities they serve. This year, 10 banks are being

recognized with this award:

- » **Bank of Sun Prairie**
- » **Citizens Bank Mukwonago**
- » **Farmers State Bank of Waupaca**
- » **First Bank of Baldwin**
- » **Fox Valley Savings Bank, Fond du Lac**
- » **Horicon Bank**
- » **National Exchange Bank and Trust, Fond du Lac**
- » **Peoples State Bank, Prairie du Chien**
- » **Premier Bank, Fort Atkinson**
- » **The Stephenson National Bank & Trust, Marinette**

Visit [www.wisbank.com/EFEawards](http://www.wisbank.com/EFEawards) to see the winners. Contact WBA's **Hannah Flanders** at 608-441-1237 or [hflanders@wisbank.com](mailto:hflanders@wisbank.com) with any questions.

## 2021 Financial Literacy Banker and Banker of the Year



Pictured (left to right) are: **Rose Oswald Poels**, chair of the Wisconsin Bankers Foundation, **Dena Hinline**, Bank of Sun Prairie; and **Sue Krause**, Fox Valley Savings Bank, Fond du Lac.

## 2021 Financial Literacy Award Winners



Front row, kneeling (left to right) are: **Ryma Lindquist**, First Bank of Baldwin; and **Stefanie Bonesteel**, Citizens Bank of Mukwonago. Standing (left to right) are: **Rose Oswald Poels**, Chair of Wisconsin Bankers Foundation; **Craig Much**, Horicon Bank; **Joshua Pauling**, Farmers State Banks of Waupaca; **Dena Hinline**, **Pam Blattner**, and **Stephanie Wallom**, Bank of Sun Prairie; and **Lisa Hower**, The Stephenson National Bank & Trust, Marinette.

## WBA Associate Member Program

The WBA Associate Membership program offers three membership package levels in addition to the standard membership: Gold, Silver, and Bronze. Through their investment in a package-level membership, these WBA Associate Members not only streamline their involvement with the association through advertising, sponsorships, and exhibiting opportunities, they further demonstrate their commitment to supporting Wisconsin's banking industry as a whole.

To learn more about the WBA Associate Member Packages, visit [www.wisbank.com/associates/associate-member-packages](http://www.wisbank.com/associates/associate-member-packages) or contact WBA's **Daryll Lund** at [dlund@wisbank.com](mailto:dlund@wisbank.com) or 608-441-1203.

# Time to Benefit From the CEOly/CFOnly Networks

## *Executive network provides unique benefits for Wisconsin banking leaders*

By Daryll J. Lund

Now is the time to renew or begin your membership in the CEOly and CFOnly Networks so you can enjoy the services provided. As we continue to feel the impacts of COVID-19, economic, and regulatory strain, the CEOly/CFOnly Networks are an important resource for you to connect with over 100 Wisconsin bank CEOs and CFOs.

These membership benefits allow peers to share information at in-person meetings and through a Q&A service, which provides a



### Association Update

Daryll J. Lund

confidential forum for asking questions. In the past year, 100+ questions and answers have been shared amongst CEOly/CFOnly members.

We believe that the networking and information-sharing that is foundational to the CEOly and CFOnly Networks will

become even more valuable to you as the banking industry continues to experience unprecedented changes.

You can expect the same excellent value from your membership in 2022! This year, network members are invited to three complimentary networking events:

- » March 11 | Stevens Point
- » June 10 | Wisconsin Dells
- » September 23 | Madison

The annual membership fee is \$300 for CEOs or CFOs. If both the CEO and CFO join from the same bank, the cost is

\$500. Membership is open to CEOs and CFOs of Wisconsin-chartered banks and runs on a calendar year basis, starting January 1, 2022, so now is the time to join!

For more information about the networks or to join for 2022, please visit [www.wisbank.com/CEO](http://www.wisbank.com/CEO).

If you have any questions, please don't hesitate to contact me at 608-441-1203 or [dlund@wisbank.com](mailto:dlund@wisbank.com).

*Lund is WBA executive vice president — chief of staff and president of EBC and MBIS.*

» WBA CEOly|CFOnly Network meetings are scheduled for:

March 11 | Stevens Point • June 10 | Wisconsin Dells • September 23 | Madison

## HEALTH PLANS THAT SAVE SERIOUS BANK

BANKERS KNOW THAT THERE'S POWER IN NUMBERS.



With the WBA Association Health Plan (AHP) and UnitedHealthcare, small businesses can achieve the same benefits as the big guys. Your group may see 10% or more savings<sup>1</sup> by moving to an AHP, available only to WBA members.

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Take advantage of more choice and savings with the power of WBA's trusted service and UnitedHealthcare.

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[1] Small businesses with up to 50 employees can obtain 10-20% savings with an AHP when compared to UnitedHealthcare's adjusted community rating offering.

Questions? Don't hesitate to contact Brian Siegenthaler at [bsiegenthaler@wisbank.com](mailto:bsiegenthaler@wisbank.com)

# Community Advocate of the Month

Wisconsin's bankers are the definition of "community advocates" in all that you do every day to improve your local economy through your bank's products and services, as well as through your generous philanthropy of time and money. This column shares and celebrates the diverse backgrounds, experiences, perspectives, and innovation of some of the extraordinary bankers in this state.



Rose Oswald Poels

## Q&A

The following is a brief interview between WBA President and CEO **Rose Oswald Poels** and First National Bank at Darlington President **John Knellwolf**. Read past interviews at [www.wisbank.com](http://www.wisbank.com).



John Knellwolf

**Rose: How did you first get into the banking industry?**

**John:** Banking seemed like a natural fit for me as both my grandfather and father worked here at the bank. The bank was chartered in June of 1934, and I started work at the bank full time in July 1976 after graduating from UW-Madison, where I studied finance and risk management. I had

worked a couple of summers before that as a teller. My grandfather had passed away in 1970, but I was very fortunate to work alongside my father for several years before his retirement. I grew up in Darlington and really enjoyed the life that a small town offered, so when the opportunity to come back to town and work at the bank presented itself, it was a very easy decision.

**What is your favorite aspect of your role at your bank?**

One of the most rewarding aspects of my time here at the bank has been working with customers on their borrowing needs. I really enjoyed sitting down with people, working through their financials, understanding what their goals were, and then putting a loan package together that made sense for both the customer and bank. Our bank is focused primarily on agriculture, and banking in a small town is generational. I see the grandchildren of many of the customers I worked with in the early years now coming into the bank for their deposit and lending needs. I moved out of the lending area a few years back and have focused most of my time on the overall management of the bank.

**What do you wish the general public understood about the banking industry?**

The face of banking has changed dramatically over the last 10 or so years. With the collapse of the housing market in 2008, regulators have been tasked with more and more mandates regarding safe lending and compliance. These regulations flow down into the banks and force extra work on both the bankers and the customers. Customers need to understand that a lot of the extra information that is now being required to open accounts and take out loans is coming from updated government regulations. While these regulations may seem intrusive to many folks, their goal is to maintain a safe and sound banking system in the country.

**Where do you believe the industry's greatest challenges are in the next three to five years?**

I think the banking industry will face several challenges in the next 3-5 years.

One of the most challenging areas moving forward will be Information Technology (IT). There is a lot of cost and expertise needed to stay competitive. More banking is being done by phone and mobile apps. IT security is paramount and must be upgraded constantly. Finding capable personnel is a must. The pandemic forced many employees to work from home and this seems to be a way of life now and all of this means a greater focus on IT.

The second challenging area will be compliance. It does not look like community banks will get any respite from the regulatory burden. This will mean increased expense at the bank level as more employees are hired and trained to ensure compliance within their different departments.

The final challenge will be to manage the net interest margin. With a huge national debt and continued budget deficits, the Federal Reserve tries its best to manage the roller coaster of inflation and recession through their interest rate policies. Changing interest rates presents challenges for banks as they try to manage the pricing of their assets and liabilities.

**Please describe your current role at your bank and share with us one of your more rewarding experiences.**

Over the years, I have had the privilege of working with many community and volunteer organizations. The people involved all had the same goal: to make our community a stronger and better place to live and work. The friendships that have grown from these groups have been very rewarding. The same can be said of working with our customers. A recent interaction with one of my customers proved especially so as he was a veteran and needed some help on short notice. In addition to being a veteran, my customer was also trained in respiratory therapy. As the pandemic began to spread and expand, he was asked to work at a University Hospital in Illinois which was a COVID hotspot. In order to practice in Illinois, he needed to apply for reciprocity of licensure. The documents he needed (social security card, license, diploma) were in his lock box at the bank. It was a weekend and the bank was closed. We made arrangements to meet at the bank, access his lock box, and get the records he needed. It was a very easy call on my part to help someone who in turn was going to help others.

*Oswald Poels is WBA president/CEO | [ropoels@wisbank.com](mailto:ropoels@wisbank.com)  
608-441-1200 | Twitter: [@RoseOswaldPoels](https://twitter.com/RoseOswaldPoels)*

*Do you know a banker who should be recognized as a Community Advocate for the work that they do? Nominate them today by emailing Rose at [ropoels@wisbank.com](mailto:ropoels@wisbank.com)!*

# Bankers Marketplace

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## HELP WANTED

### Information Security Officer

Premier Community Bank has an opening for an Information Security Officer to implement security strategies. This individual will establish and maintain a corporate wide information security program to ensure that information assets are adequately protected.

Responsibilities Include: Implement the information security strategy and objectives that monitor and address current and emerging risks; monitor emerging risks and implement mitigations; champion security awareness and training programs; and ensure that access control, disaster recovery, business continuity, incident response and risk management needs of the organization are properly addressed.

Required experience and skills: minimum of 3-5 years information security and risk management experience; ability to interact with wide range of internal staff members and external professionals; and understand current technology and regulatory trends affecting financial institution's information security programs.

Interested applicants should apply through Premier Community Bank's website at [www.premiercommunity.com](http://www.premiercommunity.com) under the Careers page to complete the

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### Loan Officer

First American Capital Corporation, Inc., headquartered in Hales Corners, Wis. is a certified Native Community Development Financial Institution (NCDFI) and SBA Microlender Intermediary. We are always on the lookout for smart, business savvy people, who enjoy being active and connecting with business leaders across the state. For nearly 20 years we have provided statewide advocacy, networking, one-to-one business management counseling and access to financial products and services for Wisconsin-based Native American businesspeople and other underserved entrepreneurs.

Our ongoing success means that we need to hire a Loan Officer. Do you see yourself as someone who: creates connections directly and indirectly with

clients; leverages financial knowledge in terms of qualifying prospective borrower to successful loan closings and beyond; applies creativity in promoting financial solutions.; and engages with clients to understand development goals that are linked to lending options.

This role currently affords a level of flexibility, given that most work will be remote, with periodic client engagements and occasional in-person office attendance to support team operations. As conditions allow, travel throughout the state will keep things changing as you meet with our clients and stakeholders in person. Wherever possible, we emphasize a personal touch and connection with our clients — one that cannot easily be replicated using technology.

**Position Overview:** Loan Officers extend our connection with others by facilitating the lending process from

start to finish, including origination, underwriting, closing, and ongoing servicing through satisfaction of the borrowing agreement. The Loan Officer assists in the development of new loan products and the marketing that follows. Partnering with the internal Client Development Team, this role supports the achievement of both lending and client development goals. As an organization committed to diversity, justice and inclusion, a well-qualified individual will have proven experience working with diverse businesses at varying stages of development.

To view the full position description, visit <https://www.aiccw-facc.org/internaljobposting>. Please email your resume and cover letter with the subject line "FACC Business Loan Officer" to [careers@aiccw-facc.org](mailto:careers@aiccw-facc.org). First American Capital Corporation, Inc. is an Equal Opportunity Provider and Employer.

## Post Open Intern Positions for Free

WBA member banks can post open internship positions in the *Bankers Marketplace*, free of charge. If you have questions, email [bankersmarketplace@wisbank.com](mailto:bankersmarketplace@wisbank.com) or visit [www.wisbank.com/classifieds](http://www.wisbank.com/classifieds).

## Advertise Your Next Job Opening with WBA in Wisconsin Banker

Are you looking to get the word out about a career working at your bank? The best way to attract dedicated and highly skilled employees is to post in *Wisconsin Banker*!

*Wisconsin Banker* goes out to an estimated readership of 9,000 people every month, and each published advertisement includes a digital posting on WBA's website as well. WBA makes it easy to advertise your new job opening along with its responsibilities, requirements, and location, so you can find the perfect candidate for every new position at your bank.

To find out more about advertising career opportunities at your bank, email [bankersmarketplace@wisbank.com](mailto:bankersmarketplace@wisbank.com) or go to [www.wisbank.com/classifieds](http://www.wisbank.com/classifieds).

Has your bank had a personnel change, or are WBA's mailings targeted to the wrong staff? Please send your address corrections and/or additions to our database administrator, WBA Assistant Director – IT **Randy Molepske**, at 608-441-1212 or [requests@wisbank.com](mailto:requests@wisbank.com).

## WISCONSIN BANKER

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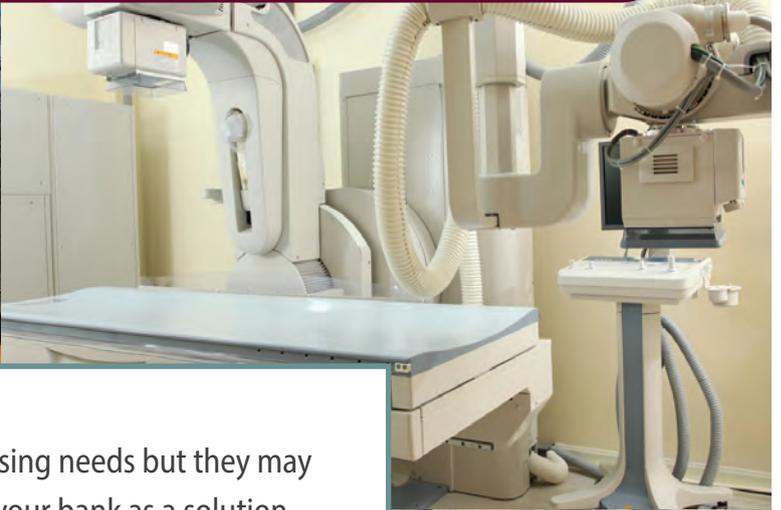
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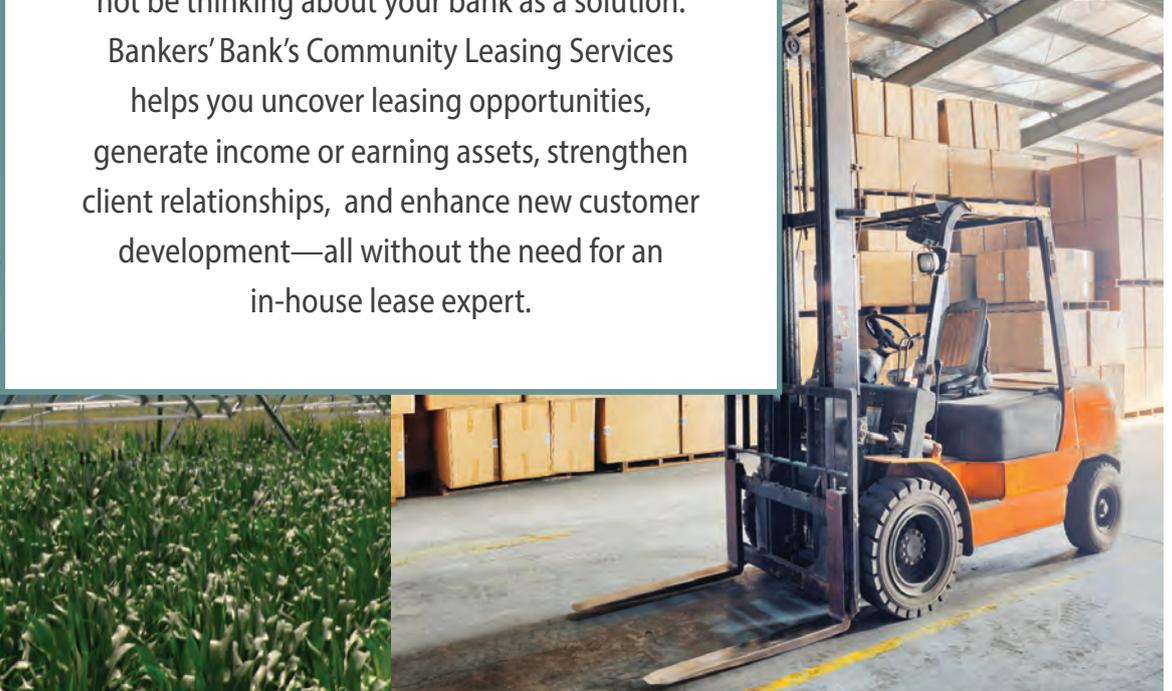
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