

By Paul Gores

The term “mobile banking” typically involves financial apps on smartphones. But for some banks and credit unions, mobile banking also comes on wheels.

More credit unions and banks around the U.S. have been adding mobile branches — trucks or RV-type vehicles outfitted with banking gear ranging from ATMs to teller windows to private

Branches on Wheels Offer Different Kind of Mobile Banking



Photo courtesy of PNC Bank

building a bigger fleet. But the vast majority of the nation’s community banks don’t have mobile units, and credit unions tend to own them more often than banks.

In fact, in Wisconsin, a state-based credit union soon will be operating a full mobile branch — a 34-foot-long vehicle that is expected to hit the road for Westby Co-op Credit Union this spring.

loan offices — to reach out to their customers.

Large regional banks doing business in Wisconsin, such as PNC Bank and U.S. Bank, have had mobile branches for years, and PNC is

(continued on p. 22)

An Era of Evolution:

Changing Roles of Bankers

By Hannah Flanders

The first in a series exploring the effects of the COVID-19 pandemic on banks in Wisconsin.

It has been two years since March 11, 2020, yet its transformation is still felt far and wide. A time marked by swift transition and angst among all — bankers will recall the call to action by their

community members to be there through this time of uncertainty.

2020 and 2021 were marked by Wisconsin bankers’ quick action in providing Paycheck Protection Program (PPP) loans to local

businesses, increased digitalized services, and defense from COVID-related fraud. Bankers continually step up to the challenge of providing critical support and the sense of stability to communities throughout

Wisconsin, a tradition as old as the industry itself, and the events of the last several years have only highlighted the dedication they have for one another.

At the onset of the pandemic, many bank branches in Wisconsin closed their lobbies and non-client facing employees were sent home to work. As restrictions have eased throughout the last two years, bankers not only have returned to the office with a greater sense of commitment to their communities, but a new perspective on their role within the bank.

“Even as the pandemic seems to be winding down, our bank’s focus continues to be protecting the health and safety of our associates, clients, and communities,” says **Paul Hoffmann**, president and CEO of Monona Bank. In an effort to provide this for the Monona Bank team, Hoffmann explains the bank’s effort in establishing a ‘COVID team’ responsible for keeping fellow employees updated regarding recent trends.

(continued on p. 12)

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Springing Into Community Involvement

By Kenneth D. Thompson

April is a busy month for community bankers in Wisconsin. Between Community Banking Month and Financial Literacy Month, the Wisconsin Bankers Association (WBA) and its non-profit arm, the Wisconsin Bankers Foundation (WBF), are looking forward to providing bankers throughout the state with opportunities to further strengthen our commitment to every member of our communities.

Teach Children to Save Day is approaching on Thursday, April 28. This campaign highlights the value of teaching kids the importance of financial literacy. To facilitate this campaign in Wisconsin, WBF is once again distributing over 2,500 free books and resources for WBA-member banks to use as they engage with the youngest members of their



Message from the Chair

Kenneth D. Thompson

communities. You can help support this program — along with many other financial education projects — with a tax-deductible donation to WBF. To learn more, visit wisbankfoundation.org or contact **Hannah Flanders** at hflanders@wisbank.com.

I am excited to see how our bankers' creativity and dedication to financial responsibility shines yet again this year. As always, you are encouraged to share your efforts in improving financial literacy with WBF as part of both Teach Children to Save Day and other educational

events you take part in. Visit wisbankfoundation.org/education to submit a presentation form recording your efforts between June 1, 2021 and May 31, 2022.

This year also marks the fifth annual WBA Power of Community Week. Member banks are encouraged to participate, during the week of April 18–23, in one or more community service activities. This effort highlights the Wisconsin banking industry's long-standing commitment to the communities in our state. If you are looking for ways to get involved this year, would like to share your plans to be included on the interactive map, or to learn more about WBA's plans, please visit wisbank.com/BanksPowerWI.

Whether it be through promoting the importance of

Tax-deductible donations in support of the WBF's activities can be made by contacting **Hannah Flanders** at hflanders@wisbank.com.

financial literacy or volunteering at shelters, food pantries, or non-profit organizations, the month of April presents the perfect opportunity to showcase your bank's involvement in making Wisconsin the exceptional state that it is. Your efforts, especially in the last two years, have not gone unnoticed and are deeply appreciated by your community. We thank those bankers who have continually gone above and beyond to lend a helping hand to others.

Thompson is president and CEO of Capitol Bank, Madison, and the 2021–2022 WBA Chair.



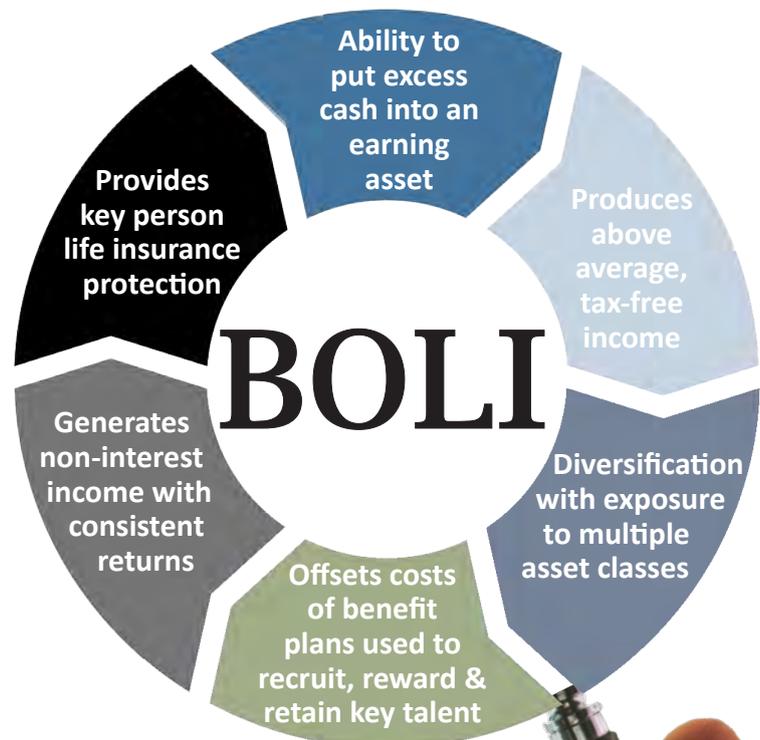
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March Madness Begins, and Ends...

By Lorenzo Cruz

March Madness marks the start of the NCAA basketball tournament and the conclusion to an active 2022 legislative session for the Wisconsin Bankers Association (WBA) government relations (GR) team.

A Successful Legislative Session in the Books

WBA successfully defeated two bills which would have negatively impacted the banking industry. AB 478/SB 451 would have broadened the powers of credit unions by allowing for: non-member participation in loans, the ability to issue and offer supplemental forms of capital for all credit unions, the automatic adoption of federally chartered credit union activities or powers for state-chartered credit unions, and the broadening of the authority of credit unions on holding property. During the negotiations, it became evident that the priority for the Wisconsin Credit Union League (WCUL) was their supplemental capital change which contributed to the demise of the bill.

Advocacy Officer

Help advance Wisconsin's banking industry and provide a leadership experience for one of your bankers by signing up a member of your team to be a WBA Advocacy Officer. You'll be joining over 100 banks that have already named someone.

Email **Lorenzo Cruz**, lcruz@wisbank.com or **John Cronin**, jcronin@wisbank.com, to get the name of someone from your bank on the WBA Advocacy Officer list.



Advocacy Update

Lorenzo Cruz

Visit www.wisbank.com/advocacy to learn more about WBA's advocacy efforts.

WBA effectively lobbied and defeated the bills in the Assembly and Senate.

Another piece of legislation that drew a great amount of WBA's lobbying attention was a bill related to interchange fees. AB 587/SB 572 would have prohibited the application of the interchange fee to the tax portion of the credit card transaction and would have provided a penalty for a violation. A retailer coalition advocated aggressively for the legislative change and WBA, WCUL, and several credit card companies opposed the effort. If passed, the bill would have required credit card companies to implement a split tender transaction for purchasing products or services, which means customers would have to swipe their credit card for the retail sum purchase and then pay with either cash or check for the tax portion of the transaction. WBA warned legislators of the cost shift, customer confusion and frustration that could follow from the change. The bills died in the Senate and Assembly Financial Institutions Committees.

Other bills worth noting are AB 596/SB 596 related to banking modernization and AB 45/SB 19 and AB 46/SB 20 related to elder fraud. The banking modernization bill would have removed outdated regulation and other impediments to banking and the elder fraud bill would have provided banks with more tools



» Watch for Your WBA Advocacy Toolkit in the mail.

to help protect older customers from fraud and abuse. The legislative proposals passed overwhelmingly in one House but then failed to be acted upon in committee or placed on the calendar for a floor vote. In some ways, the bills became collateral damage from the credit union battle. WBA did make considerable progress on both issues and will collaborate with legislators to reintroduce similar bills in the next legislative session.

Looking Ahead to Next Year

With the end of the March session, WBA GR shifts the team's focus to political fundraising, member outreach, and strategic planning for the 2023 session. Many of the legislative issues identified above will return and be debated in the next state budget or advanced as separate pieces of legislation. WBA needs to prepare and lay the groundwork for the fight ahead on these critical public policy initiatives.

All members — big, medium, and small — must be more engaged financially in the political process and committed to grassroots advocacy to advance the industry's priorities. Political campaigns have continued to trend upwards in cost, and

the 2022 fall elections should see more spending records broken for state and federal races. With control for the East Wing in play and majorities at stake in both State and Federal Houses, expect hundreds of millions of dollars to be spent in Wisconsin which has become a battleground state for the rest of the country. WBA can ill afford to be a spectator. Sitting on the sidelines runs the risk of electing anti-banking candidates which could have severe negative consequences for our industry. It is imperative to have the political funds in place for WBA to support pro-banking incumbent legislators and challengers. Individual members are strongly encouraged to give to the Wisbankpac or Alliance of Bankers for Wisconsin (ABW) Conduit and corporations are urged to contribute generously to WBA's issue advocacy fund. For more information go to www.wisbank.com/give or contact **John Cronin** jcronin@wisbank.com or **Lorenzo Cruz** lcruz@wisbank.com. Later this month, members will also receive updated advocacy toolkits to assist you with your advocacy and fundraising efforts.

Cruz is WBA vice president — government relations.

Procedures for Information Sharing

How your bank can prevent financial crimes

What Tools are Available to Banks to Help Deter Financial Crimes?

Answer: Part of Bank Secrecy Act (BSA) regulations establish procedures for information sharing to deter money laundering and terrorist activity.

As financial institutions continue to monitor Office of Foreign Assets Control (OFAC) lists regarding sanctions and other restrictions, don't forget to monitor for information sharing requests through Section 314 of the USA PATRIOT Act. Pursuant to section 314(a) law enforcement agencies may request that the Financial Crimes Enforcement Network (FinCEN) solicit, on its behalf, certain information from financial institutions.

Upon receiving an information request, a financial institution must conduct a one-time search of its records to identify accounts or transactions of a named suspect. Generally, financial institutions must search records for current accounts, accounts maintained during



Compliance Q&A

Scott Birrenkott

the preceding 12 months, and transactions conducted outside of an account by or on behalf of a named suspect during the preceding six months. If a financial institution identifies any account or transaction, it must report to FinCEN that it has a match. No details should be provided to FinCEN other than the fact that the financial institution has a match. A negative response is not required. Unless otherwise provided, the search and response must be conducted within 14 days.

Financial institutions should also consider that FinCEN issued an alert on March 7 to be vigilant against efforts to evade the expansive sanctions and other U.S.-imposed restrictions implemented in connection with the Russian Federation's further invasion of

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

» Visit www.fincen.gov to learn more about the FinCEN red flag advisory.

Ukraine. The advisory warns of evasion attempts and that "sanctioned Russian and Belarusian actors may seek to evade sanctions through various means, including through non-sanctioned Russian and Belarusian financial institutions and financial institutions in third countries."

FinCEN also provides several red flag indicators to watch for attempted evasions. Select red flag indicators include for transactions initiated from IP addresses located in Russia, Belarus, or other sanctioned jurisdictions, transactions connected to convertible virtual currency (CVC) addresses listed on OFAC lists of specially designated nationals and blocked persons, and customer use of a CVC exchanger or foreign-located money

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) or by calling the legal hotline at 608-441-1200.

service businesses in a high-risk jurisdiction.

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.



Eric Stone, CEO

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Reminder! Student Loan Repayments Resume in May

As Federal Student Loan repayment returns on May 1, WBA has created a resource to help share critical

information regarding student loan repayment scams with consumers throughout the state. Borrowers are also

encouraged to view resources provided by DFI (wdfi.org) and DATCP (datcp.wi.org).

The following consumer

resource can be downloaded and shared with customers by visiting wisbank.com/student-loan-repayment-scams.



Student Loan Repayment Scams



Federal Student Loan Repayment Begins on May 1, 2022

Scammers frequently solicit via call, text, email, and social media!

#1 Upfront Costs

Scammers charge *illegal* fees to borrowers attempting to accessing free debt-relief programs.

#2 Illegitimate FSA-ID Requests

Like your social security number, this ID allows scammers access to secure personal and payment information.

#3 False Promise of Forgiveness

Scammers do not know the details of your borrowing situation — they may make promises most people do not qualify for.

#4 False Partnership Claims

Verify that any source claiming partnership with the government, loan providers, and/or the Department of Education are legitimate.

Federal loans can be accessed directly at StudentAid.gov



DFI and DATCP Have Resources Available for Wisconsin Borrowers

Visit DFI's Lookforwardwi.gov for more information

Contact DATCP's Consumer Protection Hotline at 800-422-7128 to report a scam

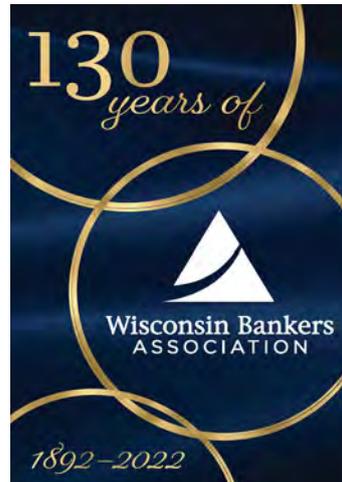
WBA | 1892–2022

WBA Celebrates 130 Years of Service

Thank you for your continued support

By Hannah Flanders

2022 marks the 130-year anniversary of the Wisconsin Bankers Association (WBA). In celebration of another year assisting Wisconsin banks to better serve their communities, WBA looks back at its humble beginnings, the challenges and growth faced over the last 130 years, and each legacy WBA brings forth into the future.



The Dawn of a New Era

On March 24, 1892, 150 curious bankers met at the Plankinton House in Milwaukee for the first time in nearly 30 years. The meeting's agenda — creating an organized group of bankers to promote the general

welfare and usefulness of the banks in the state. Following many years of general distrust in the banking and money systems, Wisconsin joined 20 other states in establishing a bankers association.

A handful of banks from around the state paid \$5 each

to join the new organization. The first members of the newly formed Wisconsin Bankers Association wasted no time passing two resolutions urging action on current banking legislation. As is today, advocacy has always lied at the heart of WBA's mission in supporting the banking industry.

Led by WBA's first president, **N.B. Van Slyke** of First National Bank of Madison, the Association's guidelines, goals, formal Constitution, and bylaws were created and ratified. And so began the next 130 years of overcoming obstacles and meeting new challenges in an ever-evolving industry, all with the goal of serving the consumers of Wisconsin.

Laying the Foundation

With nearly 30 years under its belt and an overall reassurance in the banking system, WBA set its roots down in Milwaukee in 1921. WBA was quickly evolving into the association it is today — from life insurance plans to encouraging bankers to involve themselves with the financial education of their community — several aspects of WBA's early history developed into subsidiaries serving banks across the Midwest.

During this time, the Association also witnessed the darkest days of The Great Depression, waves of crime, and bank mergers throughout the state. By 1933, WBA membership dwindled from a high of over 1,000 banks to half that number.

In 1942, WBA's Standard Forms Manual released 130 standard bank forms to members. The popular manual spearheaded the establishment of Financial Institution Products Corporation (FIPCO) in 1987–1988. Today, this

WBA subsidiary offers industry leading products — from forms and booklets to consulting services and software — to financial institutions across the Midwest.

Additionally, demands for more employee benefits rose in the late 1900s. WBA's Employee Benefits Corporation (EBC) was formed in 1982 to provide WBA-member bankers with the highest quality health, life, and disability coverage.

In the late 1950s, the WBA headquarters relocated to Madison. Through the end of the twentieth century to the present, WBA maintained its strong membership base and today represents nearly 98 percent of all banks in the state. The Association helped establish various opportunities ranging from schooling at the University of Wisconsin to general educational conventions and assistance developing advertising for the benefit of its members.

A Legacy to Live On

Following one last headquarters relocation to 4721 South Biltmore Lane in Madison in 1999, the 2000s marked moments of growth for the Association. Between naming its first female president and CEO, **Rose Oswald Poels**, in 2011 and the creation of the Wisconsin Bankers Foundation (WBF) in 2013 — WBA also underwent a merger with Wisconsin's other banking association. In an effort to unite the voices of the state's banking industry, WBA and the Community Bankers of Wisconsin merged in 2015. One year later, in 2016, current President of F&M Bank of Kendall **Cynthia Erdman** became the first woman to hold the position of WBA chair.

(continued on p. 9)

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Don't Pass Up Your Opportunity to Become 'Wisconsin Famous' in the 2023 Scenes of Wisconsin Calendar

Photo submissions are being accepted through May 1, 2022

You could become Wisconsin famous when you enter the 2023 Scenes of Wisconsin Calendar Photo Contest! Submit pictures of your backyard garden, your hometown, or your favorite vacation spot in Wisconsin for the chance to be showcased as one of the 12 photos decorating the months of the year in the 2023 Scenes of Wisconsin Calendar. Tens of thousands of these calendars are distributed to banks across Wisconsin. Your picture could be featured while hanging in lobbies, on kitchen walls, or in desk cubicles of Wisconsinites throughout the state.

Customers of Wisconsin banks are invited to enter the contest along with Wisconsin bankers and their families. Be sure to let your customers know about the exciting



opportunity to exhibit their spectacular photos! A contest flyer is available on the WBA website at www.wisbank.com/scenesofwi for you to share with bank clients.

Those who wish to enter the contest may submit up to three of their own photos. If you have submitted photos to the contest in the past, you are welcome to enter again! Keep in mind that the selection committee is looking for a wide range of photos to feature an interesting variety of seasons, subjects, and locations around Wisconsin.

Submit photos for the 2023 calendar and place your order at www.wisbank.com/ScenesOfWI.

All photos should have a high resolution of 300 dpi or higher. Pictures must be in a landscape orientation to be considered for a feature placement on

one of the 12-month pages. However, if you have a portrait photo you would like to submit, it could be showcased in the picture collage on the calendar's back cover.

The photo submissions are due by May 1, 2022. Now is the perfect time to capture a few more snow-covered Wisconsin pictures, or wait a few weeks to catch the beautiful first blooms of spring! Enter your photos on the WBA website at www.wisbank.com/scenesofwi.

EARLY BIRD PRICING... Place your 2023 calendar order by May 1 and pay **\$1.39** per calendar.

After May 1, the cost will be **\$1.55** per calendar.

WBA — 130 Years *(continued from p. 8)*

130 years after the founding of WBA, the Association continues to provide its members with the valuable resources they need to stay relevant, educated, and aware of emerging trends in the industry. Evidenced by the support it has provided in recent years — be it through economic recession, the COVID-19 pandemic, or the highest inflation rate Americans have seen in 40 years — WBA is dedicated to serving Wisconsin banks.

WBA's legacy in Wisconsin is far from over. WBA staff are excited about helping member banks navigate future

challenges to ensure a vibrant banking sector in the state. Advocacy and professional development for the benefit of Wisconsin bankers will remain fundamental values of the Association as they have been since its inception.

WBA is humbled to represent such an important sector of the economy and looks forward to evolving and adapting with its member banks — as we have for 130 years.

Flanders is WBA writer/editor. Historical events compiled from "Good as Gold — A History of Banking in Wisconsin," Copyright © 1992 by Wisconsin Bankers Association.

Enter the WBA Photo Contest!

The Scenes of Wisconsin Calendar has been a cherished tradition for 15 years! Contest photos can be captured by a Wisconsin banker, their family member, bank director, or bank customer.

An individual may submit up to three photos to the 2023 photo contest. Keep in mind that the selection committee seeks to feature an interesting variety of seasons, subjects, and locations.



Submit your photos at www.wisbank.com/scenesofwi

Building Credit for a Better Future

Helping young adults establish credit

By Tammy Tongusi

Financial institutions tend to overlook teens becoming adults, especially when it comes to providing education. Young adults will need to become financially independent, notably to prepare for purchasing a car or buying their first home. In today's world, young adults plan for



Strategic Connections

Tammy Tongusi

paid and even the cost of car insurance.

Forte Bank offers a Teens with Green Club account that is designed for 13–17 year olds, and most of them are eager to get a checking account with a debit card. The teenage years are a great time to start the conversation and get them thinking. Many people do not realize that students and other young adults can establish credit through their parents' credit if their credit card allows authorized users to be added. These card companies report to all three credit bureaus, so credit scores can start to build.

Financial classes for students and young adults, held in schools or at the bank branch, give them the tools needed to establish credit for future purchases and how to budget money to make them financially responsible. By promoting financial awareness, they can start taking steps to be on the path to a brighter future.

A "secured" credit card is a great starting point for customers with no credit or very low credit scores and is an excellent way to start building a credit history.



» Students and other young adults can establish credit through their parents' credit if their credit card allows authorized users to be added. These card companies report to all three credit bureaus, so credit scores can start to build.

» Taking an active role at the start of teens and young adults' credit journey is a great way to help them establish a solid credit score and understand how these products can be used to help them on their financial journey throughout life.

their future very differently than thirty years ago. I do not recall hearing from my parents or educators, "You should start thinking about building your credit." As bankers, we help to start that process by giving our customers the tools they need to reach their financial goals. We know the credit scoring system creditors use to help determine your credit score. This will have an impact on many transactions going forward from whether or not a loan will be approved to the interest rate that will be

The Forte Bank program requires account holders to have a separate deposit account with the bank and a balance of funds to hold as collateral. This deposit, which must be placed for at least 12 months, will establish the credit limit as a minimum of \$250.00 and with no maximum. This will allow them to start understanding how to properly use a credit card. Stressing how important it is to make monthly payments on time and not maxing out the credit card every month is crucial for a young adult building their credit score. We generally recommend using credit cards for minimal purchases two to three times a month.

After they have received their secured card, they should take some time before they start applying for other credit cards. Having a credit use history will help in both building a credit score and gaining access to other lines of credit.

Another way to consider establishing credit is to explore the options of having a joint credit with a co-signer. This can be especially useful with an automobile purchase. Many banks will offer a reduced rate if customers sign up for automatic payments. Additionally, it will ensure their payments will be on time.

Forte Bank is very active in finding ways to ensure that future generations are responsible users of credit. Taking an active role at the start of their credit journey is a great way to help teens and young adults establish a solid credit score and understand how these products can be used to help them on their financial journey throughout life.

Tongusi is assistant vice president – retail banker and consumer lender at Forte Bank, Hartford and a member 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.

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 or contact WBA's **Daryll Lund** at dlund@wisbank.com or 608-441-1203.

Beware Evolving Fake Check Scams

By Dave Oldenburg

Fake check scams continue to target customers and are evolving. Unfortunately, most victims have little-to-no ability to repay their bank when their account becomes overdrawn. Many scams purportedly involve work-from-home job assignments, automobile wrap advertising, overpayments on items listed for sale, and legal settlements. Although scams may differ, the anatomy remains the same. If someone sends a customer a check to deposit with instructions to send money back — it's *always* a scam. It is crucial that our staff be familiar with these scams in order to minimize losses.

Fraudsters often seek out victims through robocalls, email solicitations, online job boards, classified advertising, and various social media platforms. Some even purchase lists of people who were previously scammed to target them for other offers.

The victim is convinced to deposit a check to their account themselves or are tricked into providing their online banking credentials to someone else



Guest Column

Dave Oldenburg

Fraudsters are using other electronic payment methods such as Cash App, Venmo, Zelle, PayPal, and Bitcoin to get their money faster before the bank realizes that the check is fake.

to make the deposit. Cleverly, a fictitious balance is created in the victim's account. Once the funds are made available, the victim is instructed to send most of the funds elsewhere.

Although traditional methods of conducting withdrawals at the counter or by ATM work pretty well, fraudsters are using other electronic payment methods such as Cash App, Venmo, Zelle, PayPal, and Bitcoin to get their money faster before the bank realizes that the check is fake. After the funds are liquidated, the

check is returned unpaid — overdrawing the account.

Fraudsters generally use accurate information from compromised business accounts like a bank's routing number, account number, and approximate check range to produce fake checks. Moreover, it's not uncommon to see fake cashier's and official checks in circulation too. In other words, the checks will usually meet basic negotiability standards and are designed as an attempt to fool even experienced bank staff. With that in mind, it's important to recognize red flags such as:

- » A recent check deposit that appears much higher than expected;
- » The check is issued from an out-of-state or unfamiliar financial institution;
- » The check appears to be printed on generic looking stock;
- » The back of the check contains a preprinted mobile deposit endorsement and/or the endorsement looks forged;
- » Unusual memo lines such as "instant cash," "direct deposit," "advance," or "approved;"

» The maker listed on the check doesn't appear to have a logical connection to the customer;

» The customer is concerned when funds will be "available;" or

» The customer was instructed to send money to someone else shortly after the deposit.

Although fake checks can be created using *any* amount, the amounts often seen range from \$1,200 to \$4,900. Fake checks can be deposited at the branch by the customer or by mobile deposit — however some checks are mailed directly to a branch with instructions to deposit the item to the victim's account.

When in doubt, it's best not to accept the check and follow your bank's procedures on suspicious account activity.

Oldenburg is the fraud officer at Bank First, N.A., Manitowoc and a member of the WBA Financial Crimes Committee.

Please contact WBA staff liaison Scott Birrenkott at 608-441-1200 or sbirrenkott@wisbank.com to learn more about the WBA Financial Crimes Committee.

Wisconsin Bankers Association

Power of
COMMUNITY

#BanksPowerWI

GET INVOLVED.

DATES:

APRIL 18–23, 2022

What is the WBA Power of Community Week?

The WBA Power of Community campaign brings our member bankers together to celebrate your commitment to the communities you serve. During the week, we encourage all bankers to engage in one or more community service activities.

Commit to participating online at

www.wisbank.com/BanksPowerWI

Questions: Contact WBA's Lori Kalscheuer at lkalscheuer@wisbank.com or at 608-441-1250.

Changing Bank Roles

(continued from p. 1)

From IT departments and marketing officers to the front-line staff, many experienced a major shift in the way their position impacted the bank.

One of the immediate changes **Loni Meiborg**, senior vice president of organizational development at Fortifi Bank, Berlin, noticed as the pandemic wore on is the need to do more with less. “[Fortifi was] already running with lean branch staff, and we had to prepare for the worst — the potential of a total sweep of our team,” said Meiborg. “This led us to cross-train more aggressively, ask the team for schedule flexibility, and deploy support staff to front-line environments to remain open in some circumstances. We felt our integrity and reputation rested on the clients’ access to their money. Even when lobbies closed, we found a way to reassure clients that we’re here and open through this.”

» Bankers have returned to the office with a greater sense of commitment to their communities, but a new perspective on their role within the bank.

Additionally, Meiborg’s role as senior vice president of marketing transitioned to its current title of senior vice president of organizational development during the pandemic to allow Fortifi Bank to further understand the functionalities of the bank in addition to prioritizing the strong relationship between employee and client. This trend was hardly exclusive to Wisconsin community banks, as bankers throughout the industry took on greater responsibility in ensuring the bank continued to operate smoothly and that it was also

“Clients have come to rely on us for guidance in the market, business economics, and planning for their future. We proved that we were reliable when the world wasn’t.”

— **Loni Meiborg**
senior vice president —
organizational development
Fortifi Bank, Berlin

meeting the needs of both the customers and its employees.

The roles of bankers were also dependent on the physical location. Front-line staff faced the challenge of assisting customers in ways they never previously had and became responsible for making bank offices and lobbies COVID-friendly. Those working partially or fully remote grappled with PPP-related coverage, assisting in departments apart from their own, and engaging with customers from a distance. However, though these challenges proved difficult, bankers were able to adapt to their circumstances, grow as team members, and gain valuable work experience in other aspects of the bank. These involuntary exercises in team building have given bankers a greater perspective on the operations of their bank and have helped prepare staff for the potential of future interruptions.

“Each spring, Westbury Bank holds a celebration for its staff and their hard work over the past year,” told **Lisa Dixon**, senior vice president of retail banking. “The final stages of planning were brought to a screeching halt in March 2020. Between remote workers, alternating branch staff, and limited in-person meetings, our staff quickly began to feel a sense of isolation. It was important for our bank to find new ways to engage team members safely

and meaningfully.”

These activities included Friday bingo, weekly trivia, designing masks, and pumpkin carving shared via the intranet. Dixon explains that it continues to be important for banks to foster an environment of unity for the betterment of employee culture — even as bankers return to their offices and COVID-related restrictions subside.

Recently, the media has shown strives to rebound to the “way things were” before March 2020. Individuals and businesses alike have seen a dramatic shift in their day-to-day operations, but efforts to embrace the realities of the future in every opportunity and challenge it provides should not be forgotten.

In addition to the ways the roles of bankers have changed, the tools bankers now use to perform daily functions have adapted to the digital world. Technology streamlined through remote work — Teams, Zoom, digital signatures, and many others — continue to be resources bankers rely on to perform their tasks and meet the needs of customers.

“It continues to be important for banks to foster an environment of unity for the betterment of employee culture — even as bankers return to their offices and COVID-related restrictions subside.”

— **Lisa Dixon**
senior vice president
of Retail Banking
Westbury Bank, Milwaukee area

The digital evolution of banks and their bankers were critical in limiting exposure during the virus’s peak and continue to be important in talent retention and attracting new customers. During the

pandemic, it was critical that banks invest in the technology that would keep their staff and customers connected. In the aftermath, these advancements have been important in keeping the banking industry relevant among constant development.

“Increased usage of our mobile app for banking, along with the desire to move toward an ‘appointment’ approach for our bankers, had been on our agenda for quite some time,” says Dixon. “The pandemic gave us the opportunity to further promote those services we knew our customers would love. They’ve [since] embraced them whole heartedly as it

“Even as the pandemic seems to be winding down, our bank’s focus continues to be protecting the health and safety of our associates, clients, and communities.”

— **Paul Hoffmann**
president and CEO
Monona Bank

gives them the ability to bank on their schedule.”

Over the course of the pandemic, bankers throughout Wisconsin expanded their reach, reinforced their bonds with community members, and established loyal customers who understand the importance of banking local. “Clients have come to rely on us for guidance in the market, business economics, and planning for their future,” says Meiborg. “We proved that we were reliable when the world wasn’t.”

“[Monona Bank] has never had so many unsolicited recommendations and referrals as the past several years, which I attribute to being there when they needed us when others were not,” says Hoffmann.

(continued on p. 13)

Candidates for WBA Board of Directors Announced

Vice chair, board members selected by WBA Nominating Committee

Alvaro (Al) Araque, senior vice president and director of consumer and private banking, Johnson Financial Group, Racine, has been selected to become the 2022–23 WBA

vice chair by the WBA Nominating Committee

The nominating committee, which is comprised of the current WBA officers and recent past chairmen from WBA,

also selected the following candidates to fill seats for three-year terms on the WBA board of directors: **Greg Lundberg**, Fortifi Bank, Berlin (Group 3); **Paul Hoffmann**,

Monona Bank (Group 4); **Ryan Kamphuis**, Bristol Morgan Bank, Oakfield (At-Large); and **Tom Mews**, First National Community Bank, New Richmond (At-Large).

Pursuant to the WBA Bylaws, the above candidates shall be considered elected on April 2 unless other nominees are offered by petition submitted to the WBA office by April 1. The nominating committee received many nominations of excellent candidates making the selection process very difficult.

The committee, led by WBA Past-Chair **Paul Kohler**, thanks everyone for their interest in serving on the WBA board, along with your continued strong support of WBA.

Changing Bank Roles

(continued from p. 12)

“We helped many clients keep their businesses open and their employees working. This helped us build loyalty and trust with our clients and community.

Bankers have truly stepped up and into their communities over the last two years. In reassuring Wisconsinites

» Throughout the pandemic, bankers were able to adapt to their circumstances, grow as team members, and gain valuable work experience in other aspects of the bank.

that their community banks were the safest place not only to keep their money, but to

obtain trusted guidance and comradery, the industry has proven itself to be a reliable asset to every community. As the banking industry continues to evolve and grow, bankers prove themselves as dedicated and adaptable for not only the benefit of their communities, but for their team as well.

Flanders is WBA writer/editor.

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Bulletin Board

News about people working in Wisconsin's financial institutions

Promotions and New Hires

Eau Claire

Charter Bank is proud to announce the promotions of **Melissa Carlson**, **Carla Leuck**, **Stephanie Morken**, **Chad Plath**, **Danny Pohnl**, and **Craig Severud**.

Hortonville

Wolf River Community Bank welcomes **Tom Pennings** (pictured) and **Karl Spaay** (pictured) to its lending team.

Madison

Capitol Bank is pleased to announce the promotions of **Dina Aybazova** (pictured) and **Evan Bauer** (pictured).

First Business Bank is pleased to welcome **Corbin Dangerfield** (pictured) as vice president – SBA lending.

Manitowoc

Bank First has promoted of **Derek Klahn** (pictured) to Plymouth market president.

Marinette

Erin McCormick (pictured) has joined The Stephenson



National Bank & Trust (SNBT) as vice president and retail market manager.

Marshfield

Danny Opelt (pictured) has joined Forward Bank as a commercial lender.

Milwaukee

PNC Bank has announced the promotion of **Marquita Hicks** (pictured) as vice president

and relationship manager for community development banking in Wisconsin.

River Falls

First National Bank of River Falls has announced the promotion of **Emily Bennig** (pictured) to retail experience officer.

Tomahawk

Tomahawk Community

Bank has announced the hire of **Jesica Witte** (pictured) as marketing director and business development officer.

Union Grove

Community State Bank (CSB) is pleased to announce the promotions of **Becky McClelland** (pictured), **Nicholas Borth** (pictured), and **Melissa Gramza** (pictured) to assistant vice presidents.

Waukesha

Waukesha State Bank is proud to announce the promotions of **Mitch Grulke** (pictured) and **Dan Flood** (pictured) to assistant vice presidents.

Wausau

Peoples State Bank announces the hire of **Erik Rajek** (pictured) as the bank's chief credit officer.

Wauwatosa

The Equitable Bank is pleased to announce that **John Udvare** (pictured) has been promoted to chief financial officer.

Whitewater

Jennifer Bower (pictured) of First Citizens State Bank has been promoted to vice president and branch manager of the East Troy Office.

Retirements

Fond du Lac

Congratulations to **Janice Wojtalewicz** (pictured) who retired on February 4, after 24 years of service.

(continued on p. 15)

Kopiness Marks Fifty Years

Susan Kopiness (center) holds the 50-Year Club plaque presented to her by WBA President and CEO **Rose Oswald Poels** (right) on February 21. Ixonia Bank President **Mark Wierman** is on the left.

Lifetime Service Award Presented

Congratulations to **Wendy Querna**, River Falls State Bank, on receiving a WBA Lifetime Service Award on March 11 in recognition of her 30 years in the banking industry.

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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www.bsrecruiters.com

Del Garcia
262-369-8109

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 **Hannah Flanders** at 608-441-1237 or hflanders@wisbank.com.

Bulletin Board

News about people working in Wisconsin's financial institutions

Bulletin Board

(continued from p. 14)

Retirements

Howards Grove

Congratulations to **Cheryl Klauck** (pictured), who retired from National Exchange Bank & Trust on January 31, after 25 years of service.

Congratulations

Eau Claire

Prevail Bank is proud to announce that **Ryan Ludy** (pictured), mortgage loan originator in Eau Claire received the Eau Claire Area Chamber of Commerce's 2021 Above & Beyond Rookie Member Award.

Fond du Lac

Nicole Wiese (pictured), senior vice president of operations, celebrated 25 years of service with National Exchange Bank & Trust on February 3.



Waumandee

On February 25, **Herb Lallemond** (pictured) celebrated 20 years as president and CEO of Waumandee State Bank.

Announcements

Green Bay

Associated Bank has received a score of 100 on the Human Rights Campaign (HRC) Foundation's 2022 Corporate Equality

Index (CEI), the nation's foremost benchmarking survey and report measuring corporate policies and practices related to LGBTQ+ workplace equality.

Madison

First Business Bank was named among the Top 100 SBA Lenders in the nation based on fiscal year lending volume through December 31, 2021.

New Richmond

FNC Bank was recently certified as a Family Friendly Workplace.

Wausau

Peoples State Bank and the Ethiopian Community Development Council's (ECDC) Multicultural Community Center in Wausau have announced a coordinated plan to assist Afghan refugees by opening bank accounts for those settling in the Wausau area.

Associate Member News Madison

Cinnaire has announced the appointments of **Sarah Greenberg, Sabrina Iga, Elaine Magil, Larry Chan, and Erik Ingbreton** to its lending and underwriting teams. Cinnaire is a WBA Gold Associate member. Learn more at cinnaire.com.

Community Bank of Portage Supports St. Mary Catholic School



Community Bank of Portage, a branch of Bank of Wisconsin Dells, recently presented St. Mary Catholic School with a \$10,700 donation. Pictured (left to right) are: **Anastasia Kinney**, business development officer; **Brandon Wegner**, senior vice president – CLO; **Josh Schuenemann**, principal; **Fr. Gary Krahenbuhl**, pastor; **Scott Rockwell**, president and CEO; **Jamie Hahn**, director of advancement; and **Eric Czarnecki**, assistant vice president – commercial loan officer.

One Community Bank Brings Feel Good Banking to Middleton



One Community bank is thrilled to continue its growth as an organization. As a community-focused bank, it is excited to bring Feel Good Banking to the Good Neighbor Community of Middleton. Pictured (left to right) are: **Carrie Schraeder**, assistant vice president – bank manager; **Shelley Edgington**, senior vice president – retail banking; **Melissa Lewis**, director of retail training; **Chris Anderson**, mortgage loan officer; **Steve Peotter**, president and CEO; **Kay Gashette**, business banking officer; **Nona Havey**, assistant vice president – bank manager; **Dan Carey**, senior market president; and **Kylie McCann**, relationship banker.



Your EDUCATION Calendar

Conferences | Summits

Schools | Boot Camps

Seminars | Workshops

WBA Webinars

Other Events

APRIL 2022

- **Loan Compliance School**
4–8 Madison; \$1,295/attendee
- **Agricultural Bankers Conference**
6–7 Wisconsin Dells; \$300/ag section member or \$350/non-section member attendee
- **Real Estate Compliance School**
6–8 Madison; \$795/attendee
- **In-House Legal Counsel Webinar: Session 5**
7 6-Part Webinar Series; \$750/attendee
- **HSA Workshop**
12 Madison; \$245/attendee
- **Principles of Banking Course**
13–14 Madison; \$550/attendee
20–21 Green Bay; \$550/attendee
- **Power of Community Week**
18–23 www.wisbank.com/BanksPowerWI
- **Branch Manager Boot Camp: Session 4**
21 4-Part Series; virtual half days; \$800/attendee
- **FIPCO Software & Compliance Forum: Deposit**
21 Virtual
- **American Mortgage Conference**
25–27 Pinehurst, N.C.
- **Women in Banking Conference**
26 Wisconsin Dells or virtual; team pricing available
- **Community Bankers for Compliance (CBC) — Session II**
26 Stevens Point; Membership (*pricing options vary*)
27 Madison; Membership (*pricing options vary*)
- **Teach Children to Save Day**
28 www.wisbank.com/BanksPowerWI

MAY 2022

- **WBA/ICBA Capital Summit**
1–4 Washington, D.C.
- **Personal Banker School**
3–4 Rothschild/Wausau; \$495/attendee
- **School of Bank Management**
9–13 Madison; \$1,395/attendee
- **BSA/AML Workshop**
12 Wisconsin Dells; \$245/attendee
- **Directors Summits**
18 Stevens Point
19 Madison

MAY 2022 (continued)

- **Trust Conference**
25 Madison
- **In-House Legal Counsel Webinar: Session 6**
26 6-Part Webinar Series; \$750/attendee
- **HR Workshop**
TBD Location TBD; \$245/attendee

JUNE 2022

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

JULY 2022

- **Community Bankers for Compliance (CBC) — Session III**
26–27 Virtual half-days; Membership (*pricing options vary*)

AUGUST 2022

- **Agricultural Lending School**
10–12 Madison; \$895/attendee (*an optional pre-school workshop is available on August 9*)
- **Chairman's Member Appreciation Golf Outing**
18 Wisconsin Dells

SEPTEMBER 2022

- **Management Conference** (*including tracks for CEOs, CFOs, CCOs, HR, and other bank leaders*)
13–14 Wisconsin Dells
- **Secur-I.T. Conference** (*including tracks for BSA/AML, Operations, Security, and Technology*)
20–21 Wisconsin Dells

» Visit www.wisbank.com/education for more information and online registration.

» Or email WBA Education at wbaeducation@wisbank.com or call 608-441-1252.

2022 WBA Bank Directors Summit

Prepare to Navigate the Unknown in 2022

This year, the Wisconsin Bankers Association will offer the 2022 Bank Directors Summit in two locations: Stevens Point on May 18 and Madison on May 19. The event draws beginning and experienced inside and outside directors, bank CEOs, bank executive officers, and bank general counsel. This year's Summit will take a look at the nuts and bolts that are essential to the role of bank directors, while preparing leaders for the kinds of unique opportunities and challenges that could potentially lie ahead of them in 2022.



Brillard

One of the key topics addressed at the Summit will be directors' responsibilities in the investment portfolio.



Speaking on the topic will be **Ricky Brillard**, a senior vice president in the Investment Strategies Group at Vining Sparks Associates. Brillard is a Certified Public Accountant who works with financial institutions on balance sheet strategies, the optimization of investment portfolio returns, and the evaluation of asset/liability exposure, while incorporating the entity's liquidity needs, risk controls, and capital constraints.



Gall

A presentation titled '2022 — A Year of What Ifs' will be given by **Marc Gall**, vice president and asset/liability strategist at BOK Financial. As bankers have come to expect uncertainty over the last two years, Gall will walk Summit attendees through various scenarios to help prepare for the coming months and into the future. Gall is a returning speaker to the WBA Directors

Summit, and his areas of expertise include asset/liability modeling, interpreting output and communicating strategies to key management and boards of directors, understanding and complying with regulatory requirements, and fixed income portfolio management/trade execution.

Other sessions to look forward to include 'Unlock and Inspire a Team That Spans Four Generations'



Gallagher

by **Flynt Gallagher** of Newclous Compensation Advisors as well as 'A Director's

Role in Today's Changing Banking Environment.'

To learn more and to register for the Stevens Point or Madison event, please visit www.wisbank.com/directors.

Congratulations, Graduates!

BankWork\$ Milwaukee Training Program for Bankers

The March BankWork\$ class has now graduated! The Wisconsin Bankers Association is proud to partner with Employ Milwaukee to bring this nationwide program to Wisconsin. BankWork\$ is a free, eight-week training program to prepare participants in primarily underserved neighborhoods for retail banking careers.

This graduating class of six included **Brianna**



» BankWork\$ graduates (left to right): **Jovo Potkonjak**, BankWork\$ program manager; **Foumi Sudheer**; **Kathryn Socher**; **Tiana Rivera**; **Adriene Wright**, BankWork\$ instructor; **See Yang**; **Laretha Gransberry**; **Brianna Edwards**; and **Daryll Lund**, WBA executive vice president – chief of staff.



Thank you to the banks also sponsoring this program:

- » Associated Bank, Green Bay
- » Bank Five Nine, Oconomowoc
- » The Equitable Bank, Wauwatosa
- » First Federal Bank of Wisconsin, Waukesha
- » First Midwest Bank, Milwaukee
- » Johnson Financial Group
- » Spring Bank, Brookfield
- » Waterstone Bank, Milwaukee
- » Wells Fargo

» Learn more about the BankWork\$ program at <https://www.employmilwaukee.org/Employ-Milwaukee/Programs--Services/Adult-Youth-Programs/BankWork.htm>.

Edwards, Laretha Gransberry, Tiana Rivera, Kathryn Socher, Foumi Sudheer, and See Yang. WBA's **Daryll Lund** attended the ceremony and

congratulated the graduates on their achievement.

Over the eight weeks, these students learned the hard and soft skills necessary for entry-level retail and

operations positions. The program began in 2019 with the goal of training 400 students for positions in the banking industry over the next three years.

Teach Children to Save Resources Available

Help your community establish good financial habits

2022 marks the 25th anniversary of National Teach Children to Save Day! This year, the Wisconsin Bankers Foundation (WBF) donated Reading Raises Interest Kits, which will be used in classroom presentations on and around April 28. Governor **Tony Evers** has officially

> Additional financial literacy resources can be found at www.wisbankfoundation.org.

proclaimed the day Teach Children to Save Day in Wisconsin. This proclamation declares the importance that every child in the state has access to a well-rounded education — including financial literacy instruction — in addition to stressing the importance of providing

> Visit www.wisbank.com/TCTSD to download the consumer resource.

children with a strong financial education foundation to build on as they grow.

WBA encourages all bankers to participate in educating the youngest members of their communities in connection with Financial Literacy Month and Power of Community Week this April. The consumer resource on [p.19](#) shares easy tips parents and caregivers can use to instill good financial habits in their children.



WBF Financial Education Innovation Award Presented to Bank Five Nine



The Wisconsin Bankers Foundation (WBF) recently presented its prestigious 2021 Financial Education Innovation Award to Bank Five Nine. The award ceremony was held in Wisconsin Dells during a special luncheon on February 10 at the Wisconsin Bankers Association's (WBA) Bank Executives Conference.

Mark Mohr, president and CEO of Bank Five Nine, accepted the award for the bank's multimedia financial education initiatives.

"Bank Five Nine's efforts are truly unique and equip consumers with tools to improve their financial wellbeing," said **Rose Oswald Poels**, WBF Board chair and WBA president and CEO. "The program provides the answers to financial questions many people have but may be too afraid to ask."

Bank Five Nine's omnichannel approach weaves together a weekly, local radio show and podcast with corresponding blog posts and Pinterest pins. **Jeff McCarthy**, marketing director at Bank



Rose Oswald Poels, WBF Board chair and WBA president and CEO, presents the Wisconsin Bankers Foundation 2021 Financial Education Innovation Award to **Mark W. Mohr**, Bank Five Nine president and CEO, and Bank Five Nine staff. Pictured (left to right) are: **Jeff Langkamp**, chief compliance officer; **Jenna Hutts**, senior marketing representative; **Oswald Poels**; **Mohr**; **Jeff McCarthy**, marketing director; **Becky Miller**, marketing manager; **Heather Dewey**, senior marketing representative; and **Danielle Peters**, compliance analyst.

Five Nine, and **Becky Miller**, marketing manager at Bank Five Nine, co-host a Sunday morning radio show called *That's So Money* on AM-1130 WISN. The first two segments of the show are dedicated to educating listeners on topics including: Senior Discounts and Savings, Ways to Financially Prepare to Leave Your Job, Women and Finances, Money Matters to Discuss

Before Marriage, How to Freeze Your Credit, and Everything You Need to File Your Taxes. The second half of the show features a guest from a local small business or non-profit organization who wishes to tell their story and talk to the show's listeners about their products or mission.

After the radio show airs, the segments are produced into separate podcasts that are

housed on the [iHeart Media website](#). Many of the topics discussed on the radio show/podcast are turned into blog posts housed on the Bank Five Nine website at www.bankfivenine.com/blogs. More than 90 blog posts are available and are organized in six categories: All Things Community, Everyday Money, Family Matters, Let's Get Down to Business, Living Quarters, and Recipes for Success.

Blog topics and podcasts are featured regularly on social media through Bank Five Nine's Pinterest account, www.pinterest.com/bankfivenine. Pinterest is a highly visual site on which users can browse pieces of information and "pin" them to refer back to later.

The Wisconsin Bankers Foundation is pleased to recognize Bank Five Nine for these initiatives, which provide important financial education and demonstrate the role of banks as trusted partners in consumers' financial success.

Please contact WBA's **Hannah Flanders** at hflanders@wisbank.com to learn more about the WBF Financial Education Innovation Award.

Teaching Children to Save

7 TIPS TO BUILD GOOD FINANCIAL HABITS



Model Good Habits

Involve your child when you pay your bills and set aside money for retirement, education, and other large purchases. When they observe your good habits, kids will not only be more encouraged to handle their own money wisely, they'll also pick up useful tips along the way.

Open a Bank Account

A piggy bank, cash, and coins are a great start for helping kids understand money in a digital world.

As they get older, open a bank account and help them deposit their savings.

Allow Trial and Error

Allowing kids to make small mistakes with their money can be a good learning experience. If your child decides to spend their money on something frivolous, talk them through decisions for next time.

Talk About Money

Discuss things that cost money — both necessities and "nice to haves" — and how saving is involved. Help make your child aware of important financial literacy terms and how they relate to their goals.

Save Up Together

Setting a goal and saving together for a vacation or joint purchase is a fun way to encourage saving. You might offer a match or incentive for your child's savings.

Encourage Sharing

Help your child determine how much to spend, save, and give away. Ask them what causes are important to them and where they would like to donate some of their money.

Check In Regularly

Think of your child's financial education as a conversation. Continue to introduce new concepts and check in on their savings progress. Celebrate when they reach a goal and have fun along the way!

Solving Cloud Security

How to know when your SaaS needs SSPM

What is Software as a Service (SaaS) Security?

SaaS security practices and tools help organizations secure corporate data and user privacy in subscription-based cloud applications. SaaS applications often hold a large amount of sensitive information. These applications allow many users to gain access to information from a wide range of devices and locations. This can introduce major privacy and security risks.



Learn more... Contact FIPCO Sales at fipcosales@fipco.com.

What is SaaS Security Posture Management (SSPM)?

The term “security posture” refers to the security status of all IT assets within an organization. This includes code repositories, SaaS applications, hardware assets, networks,

data pipelines, all information, and services. SSPM solutions offer tools and automation capabilities that can provide visibility into the security posture of SaaS environments and make it easier to remediate security concerns in those environments.

SaaS providers follow the shared responsibility model, meaning while the SaaS vendor is responsible for protecting their internal environment, the SaaS customer is required to protect user access and data. This is where SSPM solutions come in — providing the visibility and tooling required to adequately manage and protect user access and data in SaaS environments. SSPM solutions may cover the review of security controls against cyberattacks, security management to optimize and apply security policies, and detection of threats.

Does Your Organization Need SSPM?

The SaaS trend means security teams must manage and secure applications that they have no control over. Most enterprise SaaS applications provide some security controls, but customers need to properly configure these applications and prevent configuration changes over time. Security posture management may seem simple at first glance, but it can quickly get very complex from having to periodically check hundreds of complex configurations from multiple applications.

SSPM solutions can help with this complexity by continuously assessing security risks and managing the security for SaaS applications. With SSPM, security administrators can easily understand the configuration of each application, see how to achieve a secure configuration, and ensure that

applications are configured according to best practices.

SSPM Features and Capabilities:

Several key features every SSPM solution should provide:

» **Automatic, 24/7 risk monitoring** — continuously enforcing security and privacy policies for all SaaS applications prioritized by risk category from a centralized dashboard.

» **Automatic analysis and fix in one click** — providing details and insights about every identified risk, recommends remediation actions, and applying them automatically.

» **Application support** — SSPM solutions should be able to detect misconfigurations or incorrect roles and privileges in any of the organization’s applications.

» **Remediation** — SSPM solutions that provide active remediation can improve your ability to rapidly respond to security risks.

» **Built-in security benchmarks** — continuously running security checks according to industry benchmarks and determining insecure configurations or compliance violations.

» **Single pane of glass** — displaying all security risks across all applications on one, user-friendly dashboard.

An SSPM solution ensures that SaaS applications are properly configured to protect them from compromise. The solution continuously monitors SaaS applications to identify gaps between stated security policies and actual security posture, letting you automatically find and fix security risks in SaaS assets, and automatically prioritize risks and misconfigurations by severity.

To learn more about SSPM solutions contact FIPCO Sales at fipcosales@fipco.com.

Software & Compliance Forum

DEPOSIT

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April 21, 2022

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Wisconsin's Help for Homeowners, Homeownership Assistance Fund Program

By Rose Oswald Poels

I wish to remind Wisconsin's bankers of the upcoming availability of the Wisconsin Help for Homeowners (WHH) Homeowner Assistance Fund (HAF) Program as another tool to assist homeowners struggling with a financial hardship as of January 21, 2020, due to the coronavirus. Program funding is available from the Treasury through the Homeowners Assistance Fund established under the American Rescue Plan Act of 2021.

The State of Wisconsin, through its WHH partners, will accept and process applications from homeowners within the state of Wisconsin. Homeowner income eligibility requirements are limited to households whose incomes do not exceed 100% of the area median income or 150% of the area median income if the homeowner meets the definition of Socially Disadvantaged under 24 CFR 124.103. Eligible expenses are those that were due on or after January 21, 2020, as described in the Wisconsin Homeowner Assistance Fund and Need Assessment Plan. The plan has recently been approved by the Treasury. The state has implemented the WHH HAF, and applicants can now apply. Funds are limited to \$40,000 per applicant.



WBA President and CEO

Rose Oswald Poels

The State of Wisconsin, through its WHH partners, will be using the Common Data file (CDF) to share borrower information with loan servicers. If unable to utilize the CDF another mutually agreeable format will be used. A borrower general release and information sharing agreement is also required to be executed. All payments to servicers on behalf of borrowers will be disbursed using ACH.

If a bank is its own servicer, the bank could execute a collaboration agreement, and other required documents under the WHH HAF program, and work directly with WHH partners to process WHH HAF program payments on behalf of their borrowers. If a third-party is the servicer, the bank should alert its third-party servicers of Wisconsin's program so that the servicer can execute the required documents in preparation for assisting affected borrowers.

To participate, several documents need be executed



Visit homeownerhelp.wi.gov to learn more about the Wisconsin Homeownership Assistance Fund Program.

by servicer or borrower, including: a Collaboration Agreement, WHH Contact Information Form, DOA-6460 New Supplier Form, DOA-6456 Authorization for Electronic Deposit Form, and a W-9 Request for Taxpayer Identification Number (TIN) Certification.

Upon receipt of the above documents, the Collaboration Agreement will be signed electronically by the state's identified contact and a fully executed copy of the

agreement shall be sent to the servicer. Additional program documents need be obtained from Wisconsin Department of Administration's **Tamra Fabian** at tamra.fabian@wisconsin.gov. Fabian is leading the intake of the Collaboration Agreements.

To learn more about the Wisconsin's Homeowner Assistance Fund Program visit homeownerhelp.wi.gov.

Oswald Poels is WBA president and CEO and can be reached at ropoels@wisbank.com.

Staff Change? Address Change? Let WBA Know

Getting information to the right person quickly is critical in these challenging times. Has there been a personnel change at your bank, or are WBA's mailings targeted to the wrong staff?

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Mobile Banking

(continued from p. 1)

Branches on Wheels Offer Different Kind of Mobile Banking

“We’ll go where our members need us,” said **Art Shrader**, chief business development officer for the \$763 million-asset credit union, also called WCCU.

Mobile Facilities LLC in Elkhart, Indiana (mobfac.com/mobile-bank-branches), is putting the finishing touches on Westby Co-op’s mobile branch, one of up to six the company produces each year for financial institutions.

There’s a lot of branches closing everywhere, so they’re looking for other ways to reach out to these smaller communities where it just doesn’t make sense to have a brick-and-mortar branch anymore.

— **Matt Fuller**
president
Mobile Facilities LLC
Elkhart, Indiana

Matt Fuller, president of Mobile Facilities, said he’s seen more orders and interest in mobile branches in recent years as financial institutions have pared back on branch locations.

“There’s a lot of branches closing everywhere, so they’re looking for other ways to reach out to these smaller communities where it just doesn’t make sense to have



Photo courtesy of PNC Bank

The smaller Mobile Facilities LLC mobile banks are built on a Ford E-450 Super Duty chassis, while the largest are crafted on a Freightliner M2 chassis. The vehicles use only two axles and weigh less than 26,000 pounds, which means they don’t need a specially licensed driver.

a brick-and-mortar branch anymore,” Fuller said.

Fuller said the mobile branches his company makes range from a 23-foot vehicle that costs about \$159,000 to a 40-foot financial center on wheels that sells for around \$295,000. The key feature of the 23-footer is an ATM, while the 40-footer can include just about whatever the financial institution wants, he said.

“Some of them want teller windows on the inside, some want them on the outside. Some want restrooms, some don’t. Some want a lobby area, some want an office area,” Fuller said.

Mobile Facilities offers multiple mobile branch floor plans.

“We install restrooms, all the furniture and fixtures, of course air conditioning, heating, generators, wheelchair lifts on some of the bigger units,” Fuller said.

Fuller said the most popular mobile bank vehicles his company produces are its 29-foot and 34-foot units.

The smaller Mobile Facilities mobile banks are built on a Ford E-450 Super Duty chassis, while the largest

are crafted on a Freightliner M2 chassis. The vehicles use only two axles and weigh less than 26,000 pounds, which means they don’t need a specially licensed driver.

Fuller said it typically takes his company eight to nine months to complete a mobile branch vehicle.

Florida-based MBF Industries, Inc. (mbfindustries.com) is another supplier of mobile bank branches, including some built for PNC Bank.

PNC Bank is a big believer in the usefulness of mobile branches. It has a fleet of 12 so far in several sizes and expects to have 20 in all by the end of next year.

While PNC will dispatch the mobile branches to provide banking services where there’s been a natural disaster, its branches-on-wheels are used regularly as community outreach tools, said **Chris Hill**, senior vice president and PNC mobile branch channel manager.

When PNC Financial Services Chief Executive Officer **William Demchak** went through a new unit in 2018, he suggested the

Mobile banking facility designers/manufacturers:

- » Mobile Facilities LLC
Elkhart, Indiana
mobfac.com/mobile-bank-branches
- » MBF Industries, Inc.
Sanford, Florida
mbfindustries.com

That’s pretty powerful for the consumer — we’ve come to them. We haven’t asked them to come to us. We’ve brought banking to them.

— **Chris Hill**
senior vice president
and PNC mobile branch
channel manager

company build a fleet that could serve low- and moderate-income neighborhoods, Hill said. Now, working with community partners, PNC’s mobile units make regular visits to areas of Chicago and Detroit, offering not only account-opening services but often financial education to people who might otherwise be outside of mainstream banking. The bank plans to expand the program to more major metro areas in the U.S.

“We have a 30-foot truck that we use for a variety of things, but it’s really what we use in our community outreach,” Hill said. “The employees don’t handle cash. We call it a cashless

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Mobile Banking

(continued from p. 22)

branch. So we don't do any teller services, but we do everything else."

The unit includes a deposit-taking ATM, so people can make an account-opening deposit at the mobile branch.

The bankers — there are always at least two — can issue debit cards on the spot.

"That's pretty powerful for the consumer — we've come to them," Hill said. "We haven't asked them to come to us. We've brought banking to them."

U.S. Bank has used its two mobile units mostly at natural disaster scenes. For instance, one unit went to the Bowling Green area when a tornado devastated parts of western Kentucky in mid-December last year.

"After a disaster our customers have appreciated the opportunity to bank right in their own town, typically near where the branch was," said **Doug Reier**, senior vice president of operations process and delivery for U.S. Bank. "And our employees are happy to have a place to call a temporary home to work."

Westby Co-op Credit Union's Shrader said the new mobile branch is a way for the financial institution to serve all parts of its area better.

"We serve a rural area, and we have populations of Amish

In addition to the service a mobile branch can provide and the good will it generates among customers, a branch on wheels also is a valuable marketing tool. Whether it shows up at a disaster site, a school, a community event, or a local parade, it presents the financial institution in a positive light as an involved corporate citizen.

throughout the areas as well as non-Amish, and we need to go where our members need us," Shrader said. "There's a huge amount of benefits from this, from marketing to PR, but it's to serve the membership plain and simple."

He said he also expects that the mobile branch will make visits to offer banking services and financial education to places like schools, nursing homes, county fairs, and other community events.

Shrader said the credit union's mobile branch will be able to do what a permanent brick-and-mortar branch can do, including lending.

Shrader said the credit union had to get permission for the mobile branch from the Wisconsin Office of Credit Unions, and its operation at first will be "a learning experience."

Heather A. MacKinnon, vice president — legal for the Wisconsin Bankers Association, said state banks considering a mobile branch should contact the Wisconsin Department of Financial Institutions (DFI).

"From a state banking perspective, Wisconsin Department of Financial Institutions Banking Administrative Code has language referring to a branch location being 'permanent,' which may be a consideration to overcome as a concept of permanence is certainly different than 'mobile,'" she said. "However, after having had informal conversations with DFI, WBA would encourage any bank seeking to file a mobile facility to engage with DFI as there is a willingness for discussions."

Nationally, the Office of the Comptroller of the Currency requires a branch license for each mobile unit. The regulator defines a mobile branch as a facility that does not have a single, permanent site and includes a vehicle that travels to public locations to conduct branch transactions. It requires a bank to file an application delineating the proposed or expanded geographic area to be served by the mobile branch.

From a safety standpoint, bankers with mobile units said they are loaded with security cameras and other measures to protect staff, the vehicle, and its contents. Local police typically are notified where and when mobile branches will be stationed.

In addition to the service a mobile branch can provide and the good will it generates among its customers, a branch on wheels also is a valuable marketing tool. Whether it shows up at a disaster site, a school, a community event, or a local parade, it presents the financial institution in a positive light as an involved corporate citizen.

PNC takes its mobile units to college campuses during move-in week, making it easier for new students to open accounts without having to find fixed branches.

The mobile branches get noticed.

"They're billboards for us going down the road. We wrap them from head to toe," said PNC's Hill.

U.S. Bank's Reier also said brand awareness is a side benefit of mobile branches.

"When it's rolling down the road, of course, but more importantly when it arrives in town," Reier said.

Gores is a journalist who covered business news for the Milwaukee Journal Sentinel for 20 years.

Bank On Provides Resources for Financial Inclusion

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Bank On Greater Milwaukee, in collaboration with banks locally and across the state, helps ensure that all residents have the opportunity to be financially healthy. Bank On certified accounts are safe and affordable bank accounts



Learn More about Bank On Greater Milwaukee at bankonmilwaukee.org.

that serve to improve the financial stability of the unbanked and underbanked by moving these individuals and

families into the protection and services of mainstream financial institutions.

Many Wisconsin banks already offer products that would qualify for Bank On certification. By visiting joinbankon.org/certify, Wisconsin banks can be certified as meeting the National Account Standards

of providing low-cost, low-fee basic transaction capabilities to those currently outside of the mainstream banking system. Participating in Bank On helps connect consumers with needed financial services and demonstrates the bank's leadership in promoting financial capability.

WBA BOLT Summer Leadership Summit

Build Skills for Career Success

A leader can be an employee brand-new to banking with aspirations for career growth or a C-level executive looking to network and fine tune their skills. The Building Our Leaders of Tomorrow (BOLT) Summer Leadership Summit will be held June 9–10, 2022 at Glacier Canyon in Wisconsin Dells. The event will take place all day Thursday and end at noon on Friday. The low registration fee of \$200/attendee is set to encourage member banks to send a group of emerging leaders.

A presentation titled “The Power of a Positive Mindset” will be given by **Penn Vieau**, a



» www.wisbank.com/BOLT.



Vieau

leading speaker in the banking and agricultural industries. Vieau is a co-producer of the podcast “Rural Realities” and will bring his messages live to BOLT bankers. He emphasizes that your brain is the biggest driver of your energy, your focus, and the results you get in every area

of your life. Unfortunately, your brain did not come with an owner’s manual until now. In this upbeat, interactive program, BOLT attendees will learn how to harness the incredible creative capacity of their minds and achieve their personal best — professionally, financially, and personally.

The BOLT Summit puts into action the three key pillars of BOLT:

» Education — attendees will hear from national speakers on leadership topics as well as have breakout session options to dive deep into certain areas of banking.

» Networking — in addition to breaks, meals, and an evening reception, there will be two sessions that are designed for networking through peer group discussions.

» Advocacy — updates on WBA government relations activity and Washington, D.C. visits will be shared, with a focus on how and why emerging leaders are getting involved. A recap of the Power of Community Week will emphasize the importance of being a dedicated local community member.

To learn more or to register, visit www.wisbank.com/BOLT.

WBA BOLT SUMMER LEADERSHIP SUMMIT

June 9–10, 2022 • Wisconsin Dells



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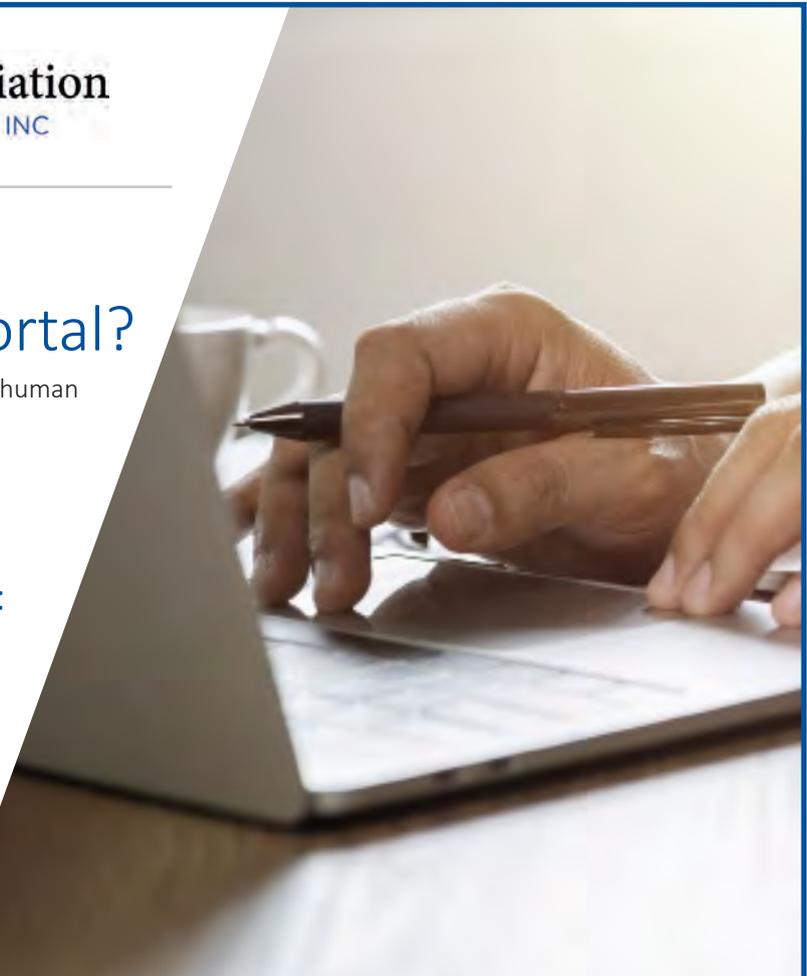
Go to the WBA EBC website at www.wisbankins.com and click Benefits Portal Log In to access the login page.

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Wisconsin Banks Power Their Communities

How your bank can make the most out of April

By Daryll J. Lund

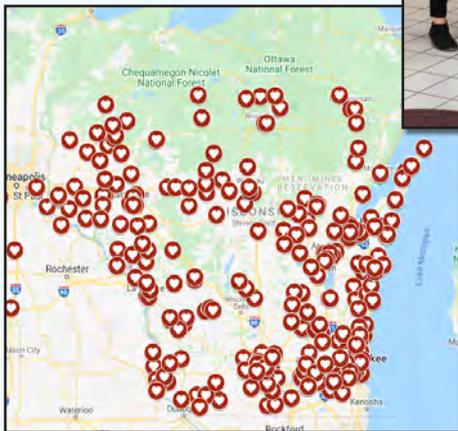
During the week of April 18–23, the fifth annual Wisconsin Bankers Association (WBA) Power of Community Week will once again bring bankers, Associate Members, and WBA staff together to highlight the collective impact the banking industry has on the communities it serves. This tradition has allowed Wisconsin bankers to demonstrate to the public their ongoing commitment through participating in community service events.

This campaign, held in conjunction with Community Banking Month and Financial Literacy Month, allows bankers not only to further engage with local businesses and organizations, but celebrate the work they do each day in equipping their community members for financial success. Whether it be volunteering with a local non-profit or taking part in National Teach Children to Save Day on Thursday, April 28, bankers have time and time again shown diligence and creativity in their efforts to connect



Association Update

Daryll J. Lund



- ▲ Mayville Savings Bank participated in WBA's 2021 Power of Community Week by holding a free shred day event. In addition to accepting donations of non-perishable food items to help support their local food pantry, Mayville Savings Bank raised \$500.
- ◀ More than 70 banks participated in Power of Community in 2021.
- ▶ Visit www.wisbank.com/BanksPowerWI for more information on how your bank can participate in this state-wide effort.

» www.wisbank.com/BanksPowerWI «

with and empower individuals across the state.

In 2021, over 70 banks across Wisconsin participated in WBA's Power of Community Week and reported over 2,700 volunteer hours. This remarkable achievement encompasses the dedication and compassion WBA members have for their neighbors. While I understand bankers' commit-

ment to serving their communities is a year-round practice, I invite you to participate in one or more service events during April to showcase your efforts in empowering members of your community.

During the campaign and continuing after it ends, WBA will highlight your hard work to show the ongoing commitment displayed by Wisconsin's

banking industry. If you know how you'll be participating in Power of Community Week or want inspiration, visit wisbank.com/BanksPowerWI to share your plan and be added to our state map! Please contact WBA's **Lori Kalscheuer** at lkalscheuer@wisbank.com with any questions.

Lund is WBA executive vice president — chief of staff.

WBA Associate Members

New Associate Member Service Available for WBA Members

The WBA has approved the following service provider as a new WBA Associate Member.

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

Arete Global Solutions LLC
www.areteglobalsolutions.com
 Milwaukee, Wisc.
 Contact: **Evan Lenhardt**
 Tel: 414-397-2844
evan@areteglobalsolutions.com

The mission of Arete Global Solutions is to help banks avoid obstacles so complex projects are less difficult and don't waste time or money. They provide the Readiness

Assurance® process, a proactive project evaluation, ensuring all components are in place from start to finish, from initiation to metrics, before you begin to execute. This process looks holistically at both the project and the surrounding environment to discover conflicts, impacts, and

dependencies so they can be proactively addressed before issues occur.

WBA Associate membership should not be construed as an endorsement of the company's products or services by the WBA.

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 **Cassandra Krause** at 608-441-1216 or ckrause@wisbank.com or email sales@wisbank.com for more information about purchasing Sponsored Content space in WBA's electronic publications.

WBA Accepting Nominations for Wall of Excellence

An opportunity to honor Wisconsin's excellent bankers

With the Wall of Excellence officially installed in the new Engagement Center at the Wisconsin Bankers Association's (WBA) headquarters building, WBA has proudly honored two classes of

Leaders in Banking at celebrations held in 2021.

The WBA **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 are honored with recognition as a fixture on the Wall of Excellence. Your honoree's plaque will give today's bankers a glimpse of those who have made our industry what it is today.

The WBA is accepting nominations from now through

May 13, 2022 for the third-year class of the WBA Leaders in Banking Excellence.

To nominate a banker for this honor, please visit www.wisbank.com/excellence and complete the application form. Or contact WBA's **Rose Oswald Poels** at 608-441-1205 or ropoels@wisbank.com for more information.



Wisconsin Bankers Association

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 recognition as a fixture in the WBA headquarters building in Madison.

\$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.

Note: Family nominations for the Wall of Excellence are also available for a contribution of \$15,000 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

WBA is accepting nominations for the third-year class of the WBA Leaders in Banking Excellence from now through **May 13, 2022**.

To nominate a banker as a Leader in Banking Excellence visit www.wisbank.com/excellence and complete the nomination form by **May 13, 2022**.

Honoring Bankers for a Lifetime of Service

» **50- and 60-Year Clubs.** Recognize employees that have dedicated their lives to serving the banking industry for 50 or 60 years.

New 50- and 60-Year Club members are honored at WBA's annual Bank Executives Conference in February.

» **Lifetime Service Awards.** Recognize bankers who have served the banking industry for 30 and 40 years.

Lifetime Service Awards are presented each year at WBA's Management Conference in September.

Visit www.wisbank.com/ServiceAwards to learn more and nominate someone from your institution.

Nominate yourself or another banker today.

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

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Key responsibilities include: contributing to the leadership, strategic direction and vision necessary to ensure the organization has proper operational controls, along with the people systems in place to effectively grow the organization while ensuring operational efficiency; providing leadership to develop and execute upon the organization's strategic plan

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for operational areas; and championing a culture of process excellence, continuous improvement, and formation of high performing teams.

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Join our team and help us live our mission... To Move Our Communities FORWARD!

All interested applicants should contact gwens@forwardbank.com to learn more about applying!

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 reaches 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 or go to www.wisbank.com/classifieds.

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 or visit www.wisbank.com/classifieds.

Best Practices LIBRARY



Stay in the Know... WBA Committee members have created helpful resources exclusively for the WBA membership. WBA's Best Practice Library provides your bank guides, checklists, and toolkits covering topics ranging from compliance and financial crimes to agriculture, marketing, and mortgage to ensure your staff is up to date.

WBA members can access the Best Practice Library by using the password **WisconsinBank3rs** at www.wisbank.com/resources/best-practices-library/.

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 exhibit 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.

WISCONSIN BANKER

WBA Mission Statement | We promote a healthy environment for banks in Wisconsin through actively advocating, educating, and supporting our members.

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- Rose Oswald Poels**, President/CEO, Wisconsin Bankers Association, Madison

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