



# *Dakota School of Banking*

June 11-16, 2023 • University of Jamestown • Jamestown ND

## First-Year Information





## Dates

June 11-16, 2023

First- and second-year classes meet during the same week.

## Location

University of Jamestown in Jamestown, ND.

Unruh and Sheldon Center for Business and Computer Science.



## Mission and History

One of North Dakota's longest-standing education traditions, Dakota School of Banking has graduated hundreds of bankers since its inception in 1974. Many of these graduates are now senior-level executives, serving as president or chief executive officers of banks large and small.

Through the use of highly-qualified instructors and a challenging curriculum, the Dakota School of Banking provides a multi-dimensional educational experience in banking. By completing two one-week summer sessions and intersession projects, students develop a range of skills to enhance current performance and qualify them for advancement.

The school is sponsored by North Dakota Bankers Association and endorsed by South Dakota Bankers Association.

## Benefits

**The Dakota School of Banking provides bankers with:**

- A comprehensive understanding of the connections between banking functions
- Increased knowledge and technical skills immediately applicable to daily responsibilities
- Ideas to increase personal productivity and improve bank performance and profits
- The opportunity to manage a successful financial institution through the BankExec simulation
- A network of peers to call on throughout one's career

## The Ideal Candidate

Employees at nearly every level can benefit from the Dakota School of Banking. Many DSB applicants have been identified as future leaders within their institutions. Dakota School of Banking candidates are often:

- Bankers looking for formal banking education
- Bankers in middle-management looking to advance their banking career
- Bankers looking to broaden their scope of expertise
- Banking business partners who want a better understanding of the industry.

The typical student body is made up of branch managers, commercial lenders, operations personnel, compliance officers, tellers, security officers and bank directors.

### Tuition

Registration fee includes tuition, lodging, most meals and materials. First-year fees are as follows:

	EARLY RATE	AFTER APR. 7
Member	\$1,495	\$1,545
Nonmember	\$2,045	\$2,095

Add \$200 for a single private room.  
Deduct \$175 if housing is not required.

### Admission Requirements

The Dakota School of Banking curriculum is designed for bankers with working knowledge and understanding of basic banking terms, concepts and processes. For admission, an applicant must:

- Be an officer or employee of a bank, an NDBA or SDBA associate member, or bank regulatory agency.
- Have a college degree and two years banking experience, or a high school diploma plus five years banking experience.
- Have coursework in Principles of Banking, Money and Banking and Accounting or have demonstrated knowledge in these areas.
- Be recommended by the bank's CEO, a senior officer or the employee's supervisor.

Applicants who do not meet these requirements must submit a letter from their nominating officer detailing the experience being substituted for these requirements.

### Application

Prospective students should complete the attached application and return it to NDBA with the registration fee.

#### Send to:

North Dakota Bankers Association  
Attn: DSB Registration  
PO Box 1438  
Bismarck ND 58502-1438



For more information, contact:  
Dorothy Lick, SVP of Education  
North Dakota Bankers Association  
PO Box 1438  
Bismarck ND 58502  
Phone: 701.595.7757  
Email: dorothy@ndba.com

### Scholarship

To recognize excellence, the Dakota School of Banking offers a \$450 scholarship to be awarded to one first-year student from an NDBA or SDBA member bank. The scholarship is based on future goals in banking, leadership qualities and promise in the financial services industry. More information can be found at [ndba.com/professional-development/DakotaSchoolofBanking](http://ndba.com/professional-development/DakotaSchoolofBanking).

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**First-Year Course Highlights:**  
 Banking Law  
 Bank Financial Analysis I  
 Human Resource Management  
 Lending  
 Macroeconomics  
 Trust Services  
 Presenting with Impact  
 Risk Management  
 Sales Management  
 Cybersecurity

**Second-Year Course Highlights:**  
 Asset/Liability Management  
 Bank Financial Analysis II  
 BankExec Simulation  
 Bank Investments  
 Liquidity and Capital Planning  
 Management and Leadership  
 Bank Reports and Exams  
 Strategic Planning

## Curriculum

While the Dakota School of Banking is strong on history and tradition, the curriculum is constantly reviewed and updated by an advisory board of experienced bankers and instructors. And, with bankers serving as instructors, students have the opportunity to learn from successful individuals who live their subjects daily.

Courses are based on a two-year strategy: first-year courses provide a banking foundation and overview; second-year courses provide a practical application of concepts and incorporate a banking simulation. Classroom lectures, case studies, role-playing, a computer-based simulation, networking and teamwork activities enhance learning and promote student networking.

## Reinforce Financial Management Skills with the BankExec Simulation Program

During the second year, DSB students use BankExec to virtually run a mid-sized commercial bank. Exercises in asset/liability management, capital planning, gap analysis, accounting and taxes, marketing and resource allocation, forecasting and planning, economics, and the pricing of bank services, are reinforced by “what-if” scenarios that demonstrate the impact to the balance sheet of management’s decisions. BankExec® provides a bigger picture of the bank by having teams work together to:

- Run a virtual bank in a changing economic and regulatory environment
- Test pricing and funding decisions to see their impact on key indicators like net interest margin and stock price
- Learn how balance sheet structure influences profitability, including net interest margin and stock price
- See how decisions made in one area of the bank affect others

## Intersession Projects

Between the first- and second-year sessions, DSB students complete two projects. The intersession projects reinforce concepts learned during the on-campus session and allow students to analyze real-world banking situations. Students also complete two financial literacy presentations.

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday
	Breakfast Offered 7:00 am – 8:00 am				
Afternoon Registration	Classes 8:00 am – 11:30 am	Classes 8:00 am – 11:30 am	Classes 8:00 am – 11:30 am	Classes 8:00 am – 11:30 am	Classes 8:00 am – 11:30 am
	Lunch				Graduation Luncheon 11:30 am – 1:00 pm  (All students are required to attend graduation.)
BankExec Intro (second-year)	Classes 1:00 pm – 5:30 pm	Classes 1:00 pm – 5:30 pm	Classes 1:00 pm – 5:30 pm	Classes 1:00 pm – 5:30 pm	
Welcome Dinner	Dinner				
Evening Orientation Session		Evening Session		All-School Picnic	



### Top BankExec Team & Outstanding Banker Honor Awards

To reward exceptional achievement, the school administrative team chooses one student to be recognized as Outstanding Banker from the graduating class. Criteria for this designation includes: scholastic achievement during the two-year course of study, contribution to and participation in the class and overall personal contribution with the student body. The Outstanding Banker is announced at the graduation luncheon on Friday.

An award is also presented to the Top BankExec Team.



### Housing

Students reside in a University of Jamestown dormitory. All rooms are suites; each individual has his or her own bedroom and shares a bathroom with one other individual. A limited number of private rooms are available. Please note any roommate preference on the application.

### Meals

All meals, with the exception of two evening meals, are included in the tuition.

### Special Needs

If a disability or medical condition may affect your participation, please attach a brief letter describing any special needs. In addition, please advise if you have any special dietary needs.

### Attire

Business casual or casual. Sweaters, light jackets or removable layers are recommended.

### Class Size

Class size is limited to 35 students. Early application is recommended.

### Testing

In order to maintain a high standard of performance, brief quizzes are conducted after each class to provide important feedback concerning the student's progress. These quizzes also provide insight into the effectiveness of the instructors and course materials.

### Graduation Requirements

Completion of the two-year program is based on attending all classes, satisfactory performance in class discussions, quizzes, intersession projects and any other assignments. Graduates are issued a Dakota School of Banking diploma.

### Refund Policy

Refund minus \$200 will be made if requested 30 days prior to school. No refunds after that date, except for extenuating circumstances. Substitutions allowed.

### Evening Events

School begins with an opening dinner on Sunday night. There will be one evening session during the week and there is an all-school picnic on Thursday night.

*Take this opportunity to lead your bank into a new era in the banking industry!*



## Dakota School of Banking Faculty

The faculty is a blend of the best from the banking, professional, regulatory and academic worlds. Many faculty members have been associated with the program for many years. Faculty and courses are critically evaluated to ensure students receive the best possible professional education.

**Richard Beck**  
STAR Financial Bank (Retired)  
Fort Wayne IN  
*Lending*

**Pam Binder**  
HR Consultant  
Steele ND  
*Human Resource Management*

**Tom Capouch**  
First State Bank  
Portland ND  
*BankExec, Business Planning,  
Bank Financial Analysis II, Investments and  
Macroeconomics*

**Cody Delzer**  
SBS Cybersecurity  
Madison SD  
*Cybersecurity*

**Perry Haralson**  
Cornhusker Bank  
Lincoln NE  
*Bank Financial Analysis and  
Asset/Liability Management*

**Tracy Kennedy**  
Zimney Foster P.C.  
Grand Forks ND  
*Banking Law*

**Carolene Severson**  
ND Department of  
Financial Institutions  
Bismarck ND  
*Bank Reports and Exams*

**Mary Locken**  
Bell Bank  
Fargo ND  
*Trust Services*

**Jeremy Skoglund**  
Bank of North Dakota  
Bismarck ND  
*Risk Management*

**Katie Munion**  
Dale Carnegie Training  
Fargo ND  
*Presenting with Impact and  
Sales Skills*

## Dakota School of Banking Advisory Board

**Dorothy Lick**  
North Dakota Bankers Association  
Bismarck

**Tom Capouch**  
First State Bank  
Portland

**Sue Faller**  
Kindred State Bank  
Kindred

**Ryan Grussing**  
Cornerstone Bank  
Fargo

**Ryan Hertz**  
Dacotah Bank  
Minot

**Halley Lee**  
South Dakota Bankers Association  
Pierre SD

**Jeff Leuthold**  
American State Bank & Trust Co.  
Williston

**Christie Huber Obenauer**  
Union State Bank  
Hazen

**Emily Rodgers**  
Heartland State Bank  
Redfield SD

**Gus Schlepp**  
Bell Bank  
Fargo

**Jeremy Skoglund**  
Bank of North Dakota  
Bismarck

**Tom Stennes**  
Harwood State Bank  
Harwood

Sponsored by:



Endorsed by:



For more information, contact:

Dorothy Lick, SVP of Education  
North Dakota Bankers Association  
PO Box 1438  
Bismarck ND 58502  
Phone: 701.595.7757  
Email: dorothy@ndba.com