



Montana *independent* Bankers

# MIB NEWS

THE ONLY BANKING ASSOCIATION IN MONTANA REPRESENTING MONTANA-OWNED COMMUNITY BANKS | JUNE 2021

## 2021 MIB OUTSTANDING YOUNG BANKER AWARD WINNERS

### ZACH BYMASTER

#### First Security Bank, Roundup



Zach has worked in nearly all areas of the bank, he currently performs the role of both lender and bank compliance officer. In 2021, at the age of 28, Zach was promoted to Vice President.

Zach believes in giving back to the community and since he was a basketball player in college he decided to use his skills and has served as the Junior High School basketball head coach since 2017.

In addition to coaching, Zach started a free basketball program called the Little Panthers for grades K-6. The program has grown from 30 kids in 2017 to over 100 in 2019.

Zach also serves as Vice President of the Musselshell Valley Community Foundation. A non-profit organization that uses endowments to fund local grants to the community.

Zach also volunteers with the Business Professionals of America since 2010 at the local and state level. Zach has served as a judge at regional and state competitions along with assisting several students with their presentations.

Lastly, Zach serves on the board of the Pine Ridge Golf Course since 2017 running the men's league for the course. In 2021, he stepped up as the role of manager.

*Zach and his wife have quickly become active members of our small community. He understands and appreciates what being a Community Banker means. Shawn W. Dutton, CEO First Security Bank of Roundup*

*As a longtime resident of Roundup, I would also like to compliment Zach for his commitment to making our community a better place to live. I highly recommend this servant leader for any opportunity he seeks. Dan Eiselein Roundup Junior/Senior High School.*

### BRANDON WALTER

#### First Montana Bank, Bozeman



Brandon serves as the Portfolio Assistant at First Montana Bank in Bozeman.

"Brandon exhibits outstanding community banking values and top-level customer service to both clients and associates," as quoted by Market President Steven King, FMB.

During 2020-2021, PPL Loan Program Brandon took ownership of the program. While learning the process he remained

calm in assisting the bank clients with the application process, documentation, and forgiveness process. The bank clients appreciated his knowledge of the program and prompt responses to their questions.

Brandon volunteered to train the Helena branch's new Loan Portfolio Assistant helping that office grow quickly.

Brandon volunteers for the Thrive Cap Mentor Program. He meets with local students who struggle with school and home life making an impact on young adult lives. He also volunteers to pick up trash along the rivers and trail system.

*Brandon is an excellent choice for the MIB Outstanding Young Banker Award. I look forward to him continuing to make a positive impact on our bank and our community for many years to come. First Montana Bank Market President, Steven King.*

*In this past year, our restaurants faced pressures we never imagined could exist. We most likely would never have made it without the loans and loan programs that we accessed with Brandon's direct assistance. Albert McDonald, Owner Backcountry Burger Bar, Bozeman, Pizza Campania, Bozeman, The Mint, Belgrade*

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**REGISTRATION  
IS OPEN**  
MIBonline.org

# MIB 2021 CONVENTION AGENDA

*\*All events casual attire is encouraged*

## THURSDAY | JULY 22, 2021

- 12:00 – 5:30 **Registration**, Foyer  
*Drop Off your PAC Auction Items*  
*Silent Auction bidding will begin at 5 pm*
- 1:00 – 4:00 **MIB Board Meeting**
- 5:00 – 6:30 **Welcome Reception**
- 6:30 – 9:00 **Dinner** on your own or with vendors

## FRIDAY, JULY 23, 2021

- 7:30 – 11:30 **Registration**, Foyer Northern Hotel  
*Bid on PAC Auction Items, View in Foyer*
- 7:30 – 8:15 **Breakfast**  
Melanie Hall, Montana Division of Banking  
"The State of the State"
- 9:00 – 5:00 **Exhibitor Set Up**
- 8:30 – 9:30 **SEMINAR:** Patrick Barkey, U of MT,  
Bureau of Business, "The State and  
National Economic Forecast"
- 9:40 – 10:40 **SEMINAR:** "Banking Cannabis and  
Related Products"  
Bill Elliott, Young and Associates

### Afternoon Activities:

- 11:30 – 5:30 **Annual MIB Golf Tournament**,  
Yegen Golf Course  
*Golfers are to be at the course by 11:30 AM*  
*Pick up Boxed lunch at 11:20*
- 11:30 – 5:00 **Free time** on your own — explore  
Billings or Pompey's Pillar
- 11:30 – 4:00 **Trap Shooting** at Billings Trap Club  
*Meet in the lobby at 11:20 AM, pick up box lunch*

- 4:00 – 5:30 **Registration**, Foyer  
*Bid on PAC Auction Items, View in Foyer*

### Evening Functions:

- 6:00 – 9:00 **Vendors on Exhibit**
- 6:00 – 7:00 **Vendors Night Reception**
- 7:00 PM **PAC AUCTION CLOSÉS**  
*Winners can pick up items 7:15-11:00 am Saturday*
- 7:00 – 9:00 **Presidents Dinner & Awards Night**  
*Guest Speaker Robert Fisher, ICBA Chairman*  
*Sports theme – wear your Favorite Sports apparel*

## SATURDAY, JULY 24, 2021

- 7:15 – 8:15 **Breakfast with Vendors**  
*Pick up PAC Auction Items*
- 8:30 – 10:30 **Exhibitor Take Down**
- 8:30 – 9:20 **SEMINAR:** "Hot Topics for Montana's  
Community Banks", Vernon Tanner,  
Crescent Mortgage
- 9:30 – 10:20 **SEMINAR:** "Branch Rationalization and  
Optimization Strategies"  
Tom Keenan, "Keenan & Partners",
- 10:30 – 11:00 **Break**
- 11:00 – 11:45 **SEMINAR:** "Succession Planning",  
Dory Wiley, CEO Commerce  
Street Holding
- 12:00 – 1:00 **Lunch** with message from  
Senator Steve Daines
- 1:10 – 1:55 **MIB Annual Member Meeting**  
(MIB bank members only)

## MIB PAC AUCTION HAS NEW SCHEDULE THIS YEAR

Donated items are appreciated for MIB's PAC auction. Please drop off your PAC action items at the Northern Hotel MIB registration desk on Thursday, July 22, between noon and 5 pm.

**Auction bidding will begin on Thursday evening.**

*All PAC items must be purchased with personal accounts.*

The MIB Auction is the only fundraising event of the year for ensuring that the voices of community bankers will be heard by policymakers in Helena.

# SPEAKERS



## **ROBERT M. FISHER | ICBA**

Robert M. Fisher is chairman of the Independent Community Bankers of America (ICBA), the only national advocacy organization that exclusively represents community banks. Fisher is president and CEO of Tioga State Bank in Spencer, N.Y. A fifth-generation community banker, Fisher serves in many leadership roles at ICBA. He is chairman of the ICBA Executive Committee and the board of directors.

He is a member of ICBA's Federal Delegate Board and its Policy Development and Nominating committees, and he serves as the Executive Committee liaison to the Legislative Issues Committee and the Minority Bank Advisory Council.

He is also an ex-officio member of ICBA Securities, Consolidated Holdings and Services Network board of directors. He is past chairman of the ICBPAC Committee and was the state delegate for New York on the Federal Delegate Board.

Fisher testified in 2017 and again in 2018 before the House Financial Services Committee on regulatory relief for community banks. Additionally, Fisher served on the New York State Banking Board from 2007 to 2011. He is a current member and past chairman of the Independent Bankers Association of New York State.

In addition to his banking affiliations, Fisher serves as chairman of the Lourdes Ascension Hospital board in Binghamton, N.Y., and sits on the board of the Pursuit, formerly known as the New York Business Development Corp.

Fisher has a Bachelor of Business Administration in finance from the University of Notre Dame. He lives in Owego, N.Y., with his wife and three children.



## **VERNON TANNER | CRESCENT MORTGAGE SR V.P. OPERATIONAL COMPLIANCE MANAGER**

Vernon has a career spanning 25 years in the banking industry as a bank examiner before entering the private sector to hold positions as diverse as Credit Officer, Loan Officer, and Chief Compliance Officer. He has held leadership roles for many years in trade associations, guest faculty member, and informational speaker. As

an active member of the Compliance Committee for the Mortgage Bankers Association at both the state and national levels, Vernon has been a regular panelist on national legal issues and banking compliance issues for the Association.

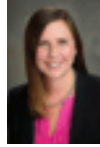


## **TOM KEENAN | KEENAN & PARTNERS**

Tom Keenan is Principal of Keenan & Partners, a Consulting Brokerage and Advisory Firm focused on valuation, transactional brokerage, and capital markets services delivered to the banking industry. Mr. Keenan founded Keenan & Partners in 2010 in order to deliver personal service to a select client base with special attention paid to core beliefs of integrity and excellence.

In these capacities Mr. Keenan's recent assignments include overseeing engagement, underwriting, valuation, marketing, bid management, contracting, and successful closing of traditional bank real estate, bank deposit liabilities, and whole loan asset sales, with valuation assignments totaling in excess of \$2.0 billion and combined transactional volume in excess of \$300 million since the founding of the company. Mr. Keenan's current consulting, valuation, and sale assignments are most recently focused on multi-regional repositioning of client bank branch and administrative facility assets.

Mr. Keenan received his B.A. from the College of Wooster of Wooster, Ohio and is a graduate of the Gilman School of Baltimore, Maryland. Keenan & Partners is a registered Real Estate Firm, and Mr. Keenan holds active Managing and/or Principal Real Estate Broker licenses in the States of Oregon, Washington, and Idaho, for use in all valuation and transactional assignments performed, as well as FINRA Series 7 and 63 Securities Licenses, as an independent contractor of Commerce Street Capital, LLC. Mr. Keenan currently serves as a Member of the Board of Directors of the Clackamas County (Oregon) Economic Development Commission. Mr. Keenan resides with his family in Portland, Oregon.



## **MELANIE HALL | MONTANA COMMISSIONER OF BANKING**

Melanie Hall is the Commissioner of the Montana Division of Banking and Financial Institutions. She provides the overall leadership to the Banking Division, which is responsible for the supervision of 46 state-chartered banks and 9 state-chartered credit unions with over 32 billion in total assets.

In addition, her division licenses and examines over 1,000 non-bank financial entities including mortgage lenders and mortgage brokers, consumer loan companies, sales finance companies, title lenders, deferred deposit lenders and escrow businesses. In order to protect Montana consumers, the Division regularly assesses the safety and soundness of all state-chartered depository institutions as well as the compliance of all regulated entities according to Montana state law. Commissioner Hall was also recently elected Secretary of the Conference of State Bank Supervisors.

Commissioner Hall obtained her B.A. in Economics from Eckerd College in St. Petersburg, Florida, and her juris doctor from Tulane Law School in New Orleans, Louisiana. She has been an attorney in private practice dealing with civil litigation in a wide variety of areas including maritime law, environmental regulation, commercial transactions and class action litigation.



## **PATRICK BARKEY | UNIVERSITY OF MONTANA'S BUREAU OF BUSINESS & ECONOMIC FORECAST**

Patrick Barkey became director of the BBER in July 2008, after serving as director of health care research since April 2007. He has been involved with economic forecasting and health care policy research for twenty-four years, both in the private and public sector. He served previously as Director of the Bureau of Business Research at Ball State University in Indiana for fourteen years, overseeing and participating in a wide variety of projects in labor market research, and state and regional economic policy issues. He attended the University of Michigan, receiving a B.A. ('79) and Ph.D. ('86) in economics.



## **BILL ELLIOTT | YOUNG & ASSOCIATES CRIM DIRECTOR OF COMPLIANCE EDUCATION**

Bill Elliott has over 40 years of banking experience. As a Senior Consultant and Director of Compliance Education at Young & Associates, Inc., Bill works on a variety of compliance-related issues, including leading compliance seminars, conducting compliance reviews for all areas of compliance, conducting in-house training, and writing compliance articles and training materials.

During his career, Bill spent 15 years as a compliance officer and CRA officer in a large community bank, and also worked for a large regional bank. He has been a lender for consumer, commercial, and mortgage loans, and has managed a variety of bank departments, including loan review, consumer/commercial loan processing, mortgage loan processing, loan administration, credit administration, collections, and commercial loan workout.



## **DORY A. WILEY | PRESIDENT & CEO OF COMMERCE STREET HOLDINGS, LLC**

Dory A. Wiley, CFA, CPA, CVA is President & CEO of Commerce Street Holdings, LLC, the holding company for Commerce Street Capital, LLC ("CSC"), a FINRA-member broker/dealer and Commerce Street Investment Management, LLC ("CSIM"), an SEC-registered investment advisor.

Since co-founding the firm in 2007, his primary focus has been the management and growth of the broker dealer and private investment funds that specialize in financial institutions, retirement plans, institutional portfolio management, and small to midsize buyouts. Mr. Wiley is frequently quoted in the media, and regularly speaks at universities, conferences and seminars regarding corporate finance, portfolio and asset allocation, as well as alternative investments. He is also a frequent contributor on Fox Business News, Fox News and CNBC. He has testified as an expert witness on bank and securities valuations, and written articles for various periodicals.

Mr. Wiley serves on the Boards and Investment Committees of multiple investment funds. Those funds have included SBICs (Independent Bankers Capital Fund), Bank Hedge and Private Equity funds (Keefe Managers, Keefe Partners, Keefe Rainbow Partners, Service Equity Partners, Genesis Partners, and-commerce Street Financial Partners) and debt funds (Commerce Street Income Partners I and II). He formerly served as a member of the Board of Trustees of the Teacher Retirement System of Texas ("TRS"), an approximately \$130 billion pension fund where he was Chairman of the Investment Committee, Chaired the Alternative Assets Committee and served on Compensation, CIO recruiting, Audit, and Government Committees. During his tenure, TRS went from a bottom quartile performer to the number one ranked public pension fund in the country in its asset size group and is the 5th largest public pension plan in the country.

Mr. Wiley has over 25 years of experience in commercial and investment banking and investment management. Prior to his current position with Commerce Street, Mr. Wiley was President of SAMCO Capital Markets, LLC, which he joined in August, 1996. Prior to SAMCO, he was Vice President and Manager of the Financial Institutions Group at Rauscher Pierce Refsnes, now RBC Capital Markets.



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James Brown, Executive Director

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## UPCOMING EDUCATIONAL EVENTS

### CBC 2021 Program Calendar

Aug 13   10:00 am	Regulatory Update Webinar
Sep 9   9:00 am	Quarterly CBC Webinar
Oct 28   9:00 am	Quarterly CBC Webinar
Nov 19   10:00 am	Regulatory Update Webinar



### Community Bankers Webinars

Community bankers' financial education is the foundation for successfully serving your community. The Community Bankers Webinar Network has dozens of expert presenters delivering top-quality education via banking regulation webinars and bank training programs designed to advance your career. Each banking webinar purchase supports one of our 31 community bankers association partners, strengthening the future for community banks across the U.S.



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