



Montana *independent* Bankers



JULY 27-29, 2022

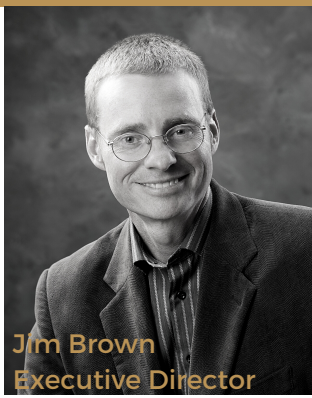
MONTANA INDEPENDENT BANKERS



CONVENTION & TRADE SHOW



LODGE AT WHITEFISH LAKE
WHITEFISH MONTANA



Jim Brown
Executive Director

Welcome

TO THE 2022 CONVENTION & TRADE SHOW

Dear MIB Member:

Registration for the 2022 MIB Convention & Tradeshow is now open!

The 2022 Montana Independent Banker's Convention & Trade-show will be held July 27-29th in Whitefish. As you can see in the included brochure, MIB offers the best community banking convention in Montana at the most affordable prices.

Our venue location this year is superb. The beautiful Lodge at Whitefish Lake not only offers quality accommodations, but it offers close proximity to all things outdoors. The Lodge offers unparalleled golfing, rafting, adventures, and a variety of other activities in the Glacier Park area. Be sure to bring your whole family for cool Big Sky fun during the hottest part of the summer.

Standouts among the convention speakers and seminar presenters this year include, Jeff Thompson, who is a Vice President, Managing Consultant for UBB Compliance Services, Ben Hayden, Tenax "Preparing for the Worst" and Dr. Anthony (Tony) Crawford "CryptoCurrency". Arne Monson, a MIB favorite will also speak. Also, joining us will be ICBA Chairman, Brad Bolton.

We are also pleased to be joined by perennial favorites Melanie Hall and Patrick Barkey. Our guest keynote speaker, Professor Scott Wheeler, retired Army Colonel, and author will join us with a presentation on "Battle of the Bulge"

A highlight of the MIB convention is the annual and only Montana banking trade show. Our associate members love the trade show so much that we habitually sell out exhibit space. Come experience the latest in banking technology and services, and discover ways to increase your relevance to your customers. Of course, this trade show includes a reception, where golf, white water rafting prizes and vendor drawings heighten the fun.

Also, the MIB convention offers an unforgettable MIB-PAC Silent Auction. At this event, you can bid on unique Montana items at amazing prices, all while supporting MIB's lobbying and public policy efforts.

High-quality food and drink plus a good cause—it doesn't get much better than this.

If you haven't attended a MIB convention in the past few years, we encourage you to check it out. In doing so, you take advantage of our lowered prices and increased offerings and attend the only banking trade convention held annually in the State of Montana.

More information and online registration can be found at <http://www.mibonline.org/convention/>.

I look forward to seeing you in Whitefish in July for outstanding summer fun.



Register to Win

**1 FREE REGISTRATION FOR MIB'S
2023 CONVENTION AND TRADE SHOW IN BIG SKY
MUST BE PRESENT TO WIN
MUST BE A MIB BANK MEMBER TO BE ELIGIBLE
DRAWING 2 PM FRIDAY, JULY 29, 2022**

See you in Big Sky July 26-28, 2023



Come join the fun!

Support

MIB PAC AUCTION



Help support community banking in Montana by donating an item to the MIBPAC Silent Auction. This event is MIB's sole means for raising funds for its political action committee. We use this money to support state candidates from both parties who are friendly to community banking, ensuring positive legislation for Montana's banks.

What Can I Donate?

Auction items can be anything! Popular donations include hunting/fishing/outdoor gear, travel/vacation packages, jewelry and accessories, gourmet wine and food packages, electronics, Made-in-Montana goods, and any unique items from your area!

How Do I Donate?

Complete the form included with this packet and return it to MIB. Be sure to indicate whether you intend to mail the item to MIB's office or hand-deliver it to the convention registration booth at the Lodge at Whitefish Lake. Don't know what to donate but still want to contribute? You can also send a personal check to be used to defray the cost of the auction. Montana's community banks thank you for your support!

Montana law prohibits corporate donations to PACs. All contributions, including donated items, must be purchased with PERSONAL FUNDS.

Friends

Renew and Make New Business Partnerships!

Our annual **Tradeshow** allows you to personally meet with around 25 companies that can provide technologies, products, and services that are critical to your business. MIB brings these potential partners to one location so you can easily learn about the latest and greatest innovations, programs, software, and products for community banks. Meet old friends and make new business relationships during our Vendors' Night!

Prizes

Enter for a Chance to Win Dozens of Prizes!

You could be the next winner! Enter to win fantastic prizes during our Thursday's Vendors' and Award's Night by visiting all participating exhibitors' booths and having them sign your Passport to Prizes card. Winning game cards will be drawn that evening. In addition, our faithful exhibitors offer their own assorted prizes that will be drawn that evening. Grab a drink and a plate of sumptuous appetizers, enjoy great conversations, visit booths, and win!



Montana *independent* Bankers

55

YEARS OF EXCELLENCE

ACTIVITIES

Win Prizes

Golf
TOURNAMENT



Sponsored By **Make a hole in One and WIN a Golf Cart**
Bell  Bank

Space is Limited-Sign up Today

White water raft trip



On Your Own

Explore Whitefish Area

- Zip Line
- Alpine Slides
- Boat Tours
- Spa
- Visit Glacier National Park
<https://home.nps.gov/glac/index.htm>



MIB 2022 CONVENTION AGENDA

WEDNESDAY, JULY 27, 2022

12:00–5:30 Registration
1:00–4:00 MIB Board Meeting
5:00–6:30 Welcome Cocktail Reception
6:30–9:00 Dinner on your own*

*This gives associate members the opportunity to dine with their favorite bankers.
MIB recommends making early reservations as Whitefish is a resort town.



THURSDAY, JULY 28, 2022

7:15–9:30 Registration, Foyer
7:30–8:15 Breakfast
9:00–5:00 Exhibitor Setup
8:30–9:30 SEMINAR: Patrick Barkey
9:40–10:40 2022 Membership Meeting

Afternoon Activities:

Boxed lunches served

11:00–5:30 Annual MIB Golf Tournament

11:00–5:00 River Raft Trip

4:00–5:30 Registration — Foyer
6:00–7:30 Vendors on Exhibit
Vendors' Night cocktail Reception & Awards
PAC Auction
7:30–9:00 **Dinner 55th Anniversary Celebration**
Guest speakers: ICBA Chair Brad Bolton
Retired Col. Scott Wheeler, "Battle of the Bulge"

FRIDAY, JULY 29, 2022

7:15–8:15 Registration
7:15–8:15 Vendor Breakfast **SPEAKER: Melanie Hall**
8:30–11:30 Exhibitor Take Down
8:45–9:45 SEMINAR: Diversity, Equity, and Inclusion:
The Next Challenge for Community Banks By Jeff Thompson, CRCM
9:50–10:40 SEMINAR: Preparing for the Worst Ben Hayden, Tenax Solutions
10:45–11:45 SEMINAR: Lucrative SBA/USDA Lending – A Great Strategy For Your Institution
By Arne Monson, Holtmeyer & Monson
12:00–1:00 Lunch
12:10–1:00 SEMINAR DURING LUNCH: DR. ANTHONY CRAWFORD CRYPTOCURRENCY
1:10–1:55 Final Guest speaker: Steve Beck "How to have a great day every day"
Closing of the 2022 Convention by the new MIB President
DRAWING FOR 1 FREE Registration for MIB's 2023 Convention and Trade Show in Big Sky
MUST BE PRESENT TO WIN-MUST BE A MIB BANK MEMBER TO BE ELIGIBLE



Brad M. Bolton Chairman of the Independent Community Bankers of America

Brad M. Bolton is chairman of the Independent Community Bankers of America® (ICBA), the only national organization that exclusively represents community banks.

Bolton is president, CEO, and senior lender for Community Spirit Bank in Red Bay, Ala.

Bolton 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. He is a member of ICBA's ThinkTECH Selection Committee and serves as the Executive Committee liaison to the Bank Services Committee.

Bolton has previously served on the board of directors as chairman of the Bank Education Committee and has also served on several other committees.

A second-generation community banker, Bolton is also active at the local level. He served as past chairman of the Alabama Young Bankers known as Leadership Community Bankers. He serves on the Legislative Committee of the Mississippi Bankers Association. He is an elected member of the Red Bay, Ala., City Council and is an appointed member of the Franklin County Community Development Commission. He previously served on the Atlanta Federal Reserve Board's Community Depository Institution Advisory Council.

Bolton has a Bachelor of Business Administration from the University of West Alabama. He is a graduate of the Barret School of Banking in Memphis, Tenn. He lives in Red Bay, Ala., with his wife, Julie. They have two daughters, a son, and a son-in-law.



Patrick Barkey Ph.D. Director of the Bureau of Business and Economic Research University of Montana

Patrick Barkey has served as Director of the Bureau of Business and Economic Research since 2008 at the University of Montana. He has been involved with economic forecasting and policy research for more than 30 years, in both the private and public sectors. Before coming to Montana he served as Director of the Bureau of Business Research at Ball State University in Indiana for fourteen years.

His recent research has been on the economic impact of energy development, the property tax treatment of the telecommunications industry, and the economic impact of trade with Canada. He holds a B.A. and a Ph.D. in economics from the University of Michigan.



Professor Scott Wheeler Army Colonel (Ret)

Professor Scott Wheeler is a retired Army Colonel who served in Army aviation and armor units in Vietnam, Europe, and the United States. He earned his BA in History from the University of Montana in 1969 and his PhD in European History from the University of California, Berkeley in 1980.

In 1987, after commanding an M-1 Armor Battalion in Germany for two years, he was selected to serve as the chief of the International History Division of the Department of History at the United States Military Academy.

Scott has published five books including The Big Red One: America's Legendary 1st Infantry Division from World War I to Desert Storm and his latest book, Jacob L. Devers: A General's Life.

He and his wife Jane live in the Flathead Valley near Glacier Park, in northwest Montana. He has taught history courses at the FVCC, the University of Montana, and the United States Military Academy.



Melanie Hall Commissioner of Montana Division of Banking and Financial Institutions.

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 all state-chartered banks and state-chartered credit unions.

In addition, the division licenses and examines over 2000 non-bank financial entities including mortgage lenders, mortgage servicers, mortgage brokers, consumer loan companies, sales finance companies, deferred deposit lenders, and escrow businesses. The Division is also responsible for processing all consumer complaints by Montanans against regulated and unregulated providers of financial services.

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 is the Chair of the Board of the Conference of State Bank Supervisors and is the past Chair of the CSBS Education Foundation Board.

She also serves on the St. Peter's Hospital Foundation Board of Trustees.



Jeff Thompson

**Vice President, Managing
Consultant
UBB**

Jeff Thompson is a Vice President, Managing Consultant for UBB Compliance Services. His career began in 1987 as a Bank Examiner with the Office of the Comptroller of the Currency. He has also served as Credit Administrator and Compliance Officer at a small community bank and managed the compliance consulting arm of a regional CPA firm. Prior to joining UBB, he formed and spearheaded Community Bank Solutions, LLC, a company specializing in compliance and loan review services for community banks.

In his post as a Managing Consultant, Jeff provides compliance solutions and guidance to assist community banks in managing regulatory requirements. He holds a Bachelor's degree in Business Administration from Western Michigan University and has earned certifications including Certified Bank Auditor, Certified Regulatory Compliance Manager, and Certified Bank Compliance Officer.



Ben Hayden
TENAX

Ben joined the Tenax team in 2021. Prior to joining the Tenax team, Ben held positions as the Director of Security & Privacy Operations for a global software company, managed the consulting division of a large financial services provider and was the information security officer/bank secrecy officer for a large financial institution. Before joining the private sector, Ben served as a police officer where he worked as a detective, specializing in financial crimes and digital forensics. Ben holds master's degrees in both computer engineering and information assurance, is a certified anti-money laundering specialist and member of the Association of Certified Anti-Money Laundering Specialists. He has additional certifications and extensive training in electronic investigations, digital forensics, and active shooter response. Before entering law enforcement, Ben served in the Marine Corps where he was in the infantry. In his free time, Ben enjoys boating, fishing, golfing, and hiking.



Arne Monson
President and Co-founder
Holtmeyer and Monson

As the president and co-founder of Holtmeyer & Monson, Arne Monson has led a company that has been helping community banks meet the SBA lending needs of their customers since 1982. Arne is a recognized authority on SBA lending and his opinions, knowledge, and input are frequently requested by the Small Business Administration, Congressional bodies, and regulatory agencies. He has nine years of experience in commercial banking and 30 years in small business financial management and consulting.

A Certified Management Accountant, Arne has served as a member of the Lender Service Provider Committee of the National Association of Government Guaranteed Lenders. He has a BA in business administration from Southwest Minnesota State University, BA in business finance, an MBA in business finance from Pepperdine University, and a Master's Degree in business administration from Minnesota State University.

Arne lives in Memphis, is a dedicated runner, and loves to work at perfecting his golf game (even more than it already is) every chance he gets. Arne is married with two adult children.

Arne has served as a member of the
Lender Service Provider Committee of
the National Association of
Government Guaranteed Lenders.



Dr. Anthony (Tony) Crawford
Chair of Accounting and
Finance Department
College of Business at the
University of Montana

Dr. Crawford is currently chair of the Accounting and Finance Department in the College of Business at the University of Montana. Dr. Crawford has been a member of the College of Business faculty for 25+ years. He currently serves on the Board of Directors of the Bank of Montana, where he has been a member since the Bank's establishment in 2007. Dr. Crawford has served on and/or chaired several local non-profit boards, including the Missoula Housing Corporation and Make-A-Wish Montana.

Dr. Crawford holds a BS degree in Industrial Management and Honors Economics from Purdue University (Indiana) and a Ph.D. in Finance from Penn State University.



Steve Beck
CSP Certified Speaking
Professional

Steve Beck, founder and President of Beck Seminars is an author, keynote speaker, and master facilitator who brings more than 20 years of corporate executive experience to his programs and events.

Steve's training background spans more than 20 years where he has earned a solid reputation as an outstanding speaker, motivator, and instructor. He has provided training solutions to some of the most respected names in the business.

Steve is the author of **How to Have a Great Day Every Day!**

"Customer Service Is Not About The Customer"

Steve Beck





SUMMER ACTIVITIES

GLACIER NATIONAL PARK

The scenic wonder of Glacier National Park is located 25 miles from Whitefish. Travel the famed Going-to-the-Sun Road in a vehicle or explore trails from horseback or your own feet! There are over 700 miles of hiking trails to experience for various levels of fitness and time. For road and trail information, stop at Apgar Visitor Center, open daily mid-May to mid-October.

Entrance Fees: \$35/7-day permit | Annual pass/\$70

Entering at West Glacier, Camas Road or Polebridge: Through Sept 11, 2022, entering Glacier at these locations requires a park pass, as listed above, PLUS a \$2 Vehicle Reservation or a Service Reservation (lodging, tours). Vehicle reservations are available the day before the effective date at recreation.gov. Visitors are encouraged to secure these reservations prior to arrival. For more info visit nps.gov/glac/

**Vehicle Reservations are not required to enter at the St. Mary Entrance, however a reservation is needed to travel past Rising Sun on the East Side. Entrance to Many Glacier, Two Medicine, Cut Bank or Chief Mountain Highway require no additional reservation.*

GUIDED GLACIER ADVENTURES

GLACIER NATIONAL PARK offers several ranger-led hikes throughout the summer. Check with the Visitor's Center for an up-to-date listing.

GUIDING COMPANIES IN WEST GLACIER

Guided hiking, fishing, whitewater & scenic rafting and more is available in the town of West Glacier. Plan on providing your own transportation. Some vendors offer transportation for an additional fee. Glacier Raft Co. | 406.888.5454 | glacierraftco.com
Glacier Guides | 406.387.5555 | glacierguides.com

SWAN MOUNTAIN OUTFITTERS

Experience Glacier's backcountry on horseback. Enjoy a variety of trail rides, where no two trips are the same! 406.387.4405 | swanmountainglacier.com

HELICOPTER TOURS

Get a bird's eye view of the valley with Glacier Heli Tours offered by Glacier Aviation Services. 877.811.1142 | glacieraviationservices.com

WHITEFISH OUTFITTERS & TOURS

Guide and shuttle for half-day or full day hiking, or biking in Glacier Park. 406.212.0080 | whitefishoutfitters.com

GUIDED SIGHTSEEING & TASTING TOURS

RED BUS TOURS IN GLACIER NATIONAL PARK

The Going-to-the-Sun Road is both beautiful and awe-inspiring! Sit back and enjoy the scenery with a narrated ride on one of Glacier's vintage 1930's red buses. The roll-back tops are perfect for providing full views of the stunning mountains and the area's signature Big Sky.

redbustours.glaciernationalparklodges.com/redbustours

GLACIER PARK BOAT CO.

Explore the majestic beauty of Glacier National Park as you cruise it's pristine lakes in an historic, wooden boat. Tours are offered on Lake McDonald, St. Mary Lake, Two Medicine Lake, and Swiftcurrent Lake and Lake Josephine in the Many Glacier area. Personal watercraft rentals and private charters are also available. glacierparkboats.com

SUN TOURS

The Sun Tours approach to Glacier National Park is to explore the inclusion of the native history and cultural aspects of the Blackfeet ancestral homeland. 800.786.9220 | glaciersuntours.com

WHITEFISH OUTFITTERS & TOURS

Learn about the area on a guided sightseeing tour. Guide and shuttle for half-day or full day tours in Glacier Park, the Flathead National Forest, Montana State Trust Lands & the Whitefish Trail. Includes pickup and drop-off. Small to large groups. 406.212.0080 | whitefishoutfitters.com

FAR WEST BOAT TOURS

Tour the sparkling water of Flathead Lake! Regularly scheduled boat rides last approximately an hour and 45 minutes. Some educational commentary is offered. Private group charters available. 406.646.2656 | flatheadharbor.com/boat-tours

BIG SKY BREWS CRUISE

These 4-hour tours include 3 breweries/cideries with 4 samples at each stop, a tour of a brewing facility, and Beer 101. Private tours include pickup & drop-off at the Lodge. Small to large groups. 21+ only. 406.303.3559 | bigskybrewscruise.com

Please check with vendors for their specific Covid-19 precautions and restrictions.