

COMMUNITY BANKER UPDATE



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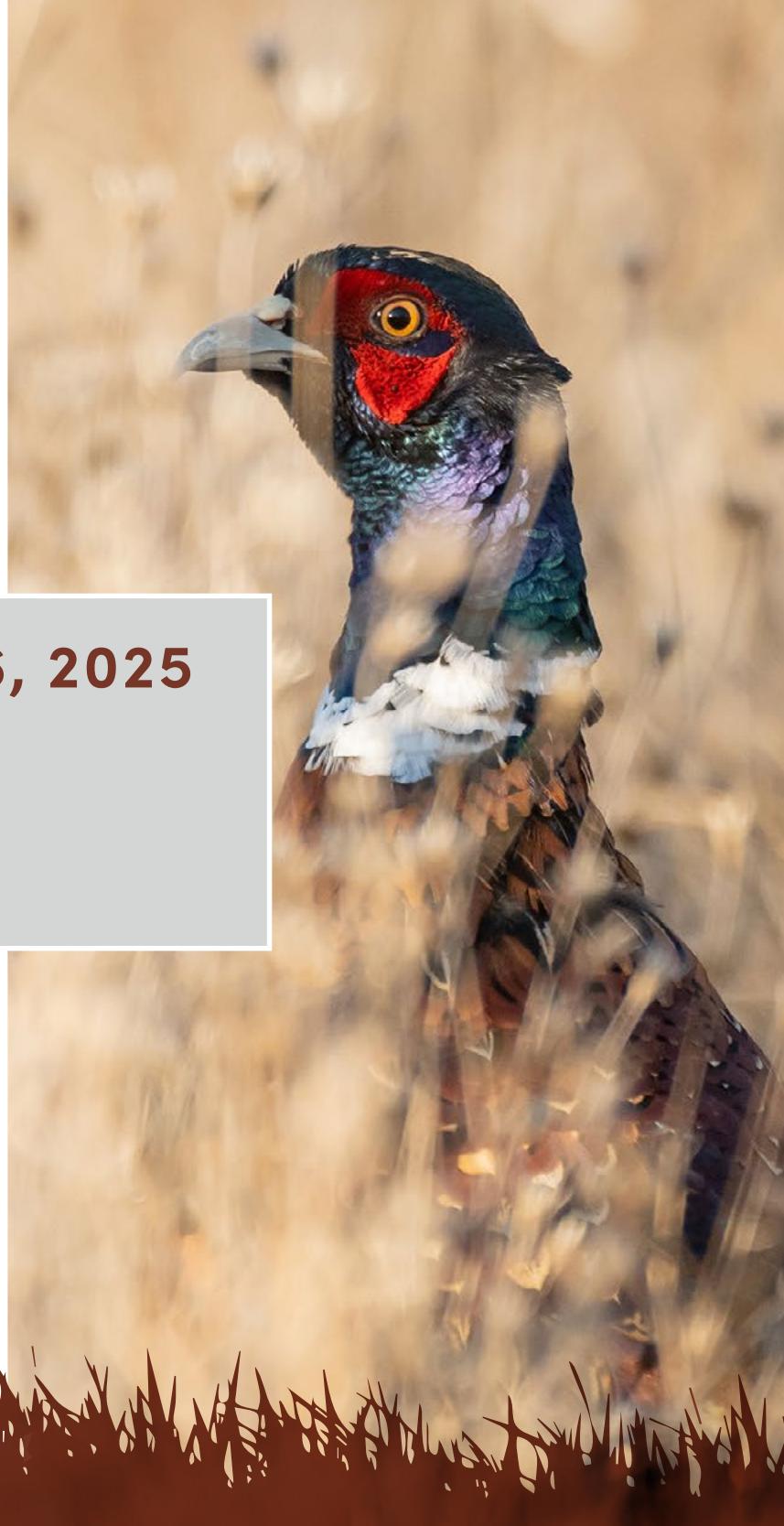
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CBI FALL HUNT

Thursday, October 16, 2025

Doc's Hunt Club
29475 Prospect Circle
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Join fellow community bankers for a day of camaraderie and outdoor adventure at the CBI Fall Pheasant Hunt. Choose from a morning or afternoon hunt and experience Iowa's premier upland game fields with professional guides and trained hunting dogs.



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Registration Includes:

**BREAKFAST
OR LUNCH** (depending on
your hunt time)

**GUIDE &
DOGS**

**BIRDS &
CLEANING**

**POST-HUNT
RECEPTION**

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INVESTING IN THE NEXT GENERATION OF IOWA COMMUNITY BANKERS



— Michael Gathman, CEO of *Community Bankers of Iowa*

Our mission has always been clear: to equip Iowa's independent community banks with the tools, advocacy, and connections they need to thrive. But the future strength of community banking doesn't rest on policies alone. It rests on people. Specifically, it depends on how we engage and develop the next generation of Iowa community bankers.

WHY LEADERS OF TOMORROW MATTER

Young professionals entering our industry bring more than fresh ideas. They bring energy, innovation, and a willingness to embrace change. They're eager to build their careers, serve their customers, and make a difference in their communities. By engaging them early, we ensure:

- **A strong leadership pipeline:**

Building the skills and confidence of emerging bankers creates smooth succession for future leadership.

- **Innovative thinking:**

New voices and perspectives help us adapt to evolving technology, regulation, and customer expectations.

- **A stronger community focus:**

When young bankers feel connected to their work and their communities, they invest their time and talents where they live.

I encourage every CBI member to look within your own bank and ask: Who is ready to lead next? Invite them to join a CBI event, connect them with our leadership programs, and empower them to take an active role in shaping the future of Iowa community banking.

Empower a rising leader by having them attend the LOT Conference on September 25–26. Full registration details can be found on our website.

Finally, please mark your calendars for our Fall Management Conference this November 13th and 14th. Registration details are available on our website.

This year's conference will focus on looking ahead, with a special afternoon session dedicated to succession planning—a vital consideration for community banks. We encourage you to attend and engage in this forward-thinking dialogue to help shape the future of your institution.

Let's ensure that community banking remains strong, independent, and deeply rooted in Iowa values for generations to come.

CBI is committed to supporting these future leaders through professional development, networking, and advocacy opportunities designed to expand their vision and skills. Programs like CBI's Leaders of Tomorrow, peer-to-peer networking events, and even attendance and committee involvement allow emerging bankers to learn from seasoned industry experts while building statewide connections.

These opportunities don't just benefit the individual—they strengthen their banks and the communities they serve. Investing in leadership development today means stronger, more resilient community banks tomorrow.

"CBI is committed to supporting these future leaders through professional development, networking, and advocacy opportunities designed to expand their vision and skills."

— Michael Gathman

2025 CBI EVENT DATES

CBI Fall Golf:
September 8, Hyperion Club, Johnston

LOT Fall Business Meeting:
September 25-26, Sheffield

CBI Fall Hunt:
October 16, Doc's, Adel

CBI Midwest Ag Conference:
November 6, Virtual

Fall Management Conference:
November 13-14, Hyatt, Iowa City

WE VALUE BANKS.

Business valuation for...

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- Buy/sell agreements
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- Stock offerings
- SBA 7(a) loans

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Flourish

CONVERSATIONS MUST DETERMINE OUR INNOVATION BUDGETS

— **Rebeca Romero Rainey, CEO ICBA**



Innovation is one of those line items that can be hard to wrap our heads around. There's no formula or silver bullet to determine how much to spend, so we annually face that Goldilocks conundrum of determining what's too little, what's too much and what's just right.

Yet, when faced with that uncertainty, I've found that dialogue can be the answer. Conversations with our leadership teams, full staffs and customers will spark ideas that can help us focus on our true needs and evaluate where our priorities lie.

Those discussions start with determining how we define return on investment (ROI). With innovation, ROI is about looking through the lens of overall impact, not just how it will affect us financially in the year ahead.

Ultimately, budgeting for innovation requires us to reverse-engineer our thinking and consider the price of not acting. We can't just look at the fees for the technology or the integration; we also need to evaluate the cost of maintaining the status quo. That will help make the innovation investment more concrete and provide guidance for our decision-making.

We need to take a particular pain point, evaluate what it currently costs us in terms of staff time, customer attrition or other relevant variables, consider what may shift in the future and evaluate both the short- and long-term impact. That analysis helps us gain concrete awareness to make informed decisions.

And sometimes not acting is the right choice. Not every solution is going to work for everybody, but thoughtful conversations result in a conscious, strategic decision versus one informed by a reaction to a product price tag.

This dialogue is critical to creating an innovation-centric culture, which is more about the process than the product. Brainstorming with our teams leads to valuable decision making, and the ROI comes out of the time we spend in discussion and proactive approach to problem solving.

Innovation is a journey, not a destination. It's about enabling a mindset and culture that's open to considering something different and continuing to shift with the needs of our customers and communities.

As the financial services industry continues to evolve, we will increasingly be faced with the challenge of balancing investment in innovation against budgetary constraints. Thoughtful discussions with our teams will shed light on the best approach for our individual banks. It's in these discussions that we will chart a course that's right for our organizations, one investment at a time.

"With innovation, ROI is about looking through the lens of overall impact, not just how it will affect us financially in the year ahead."

— **Rebeca Romero Rainey**

WHERE I'LL BE THIS MONTH

I'll be attending the Community Bankers Association of Ohio convention, and I'll be working with the ICBA team to get ready to move to our new D.C. office on Sept. 2.

From the Top

TURNING VENDORS INTO PARTNERS WITH ICBA

— Jack Hopkins, *ICBA Chairman, President & CEO, CorTrust Bank, Sioux Falls, SD*



We've all been there: We identify a technological or operational need in our banks, and the work to find a provider begins. That effort extends far beyond identifying a fitting, affordable solution. We also seek out a vendor who provides a real relationship and the same level of service we offer our customers.

And that's where we may find trouble. Vendors abound, but true partners are few and far between. Yet, ICBA offers the path to finding the right fit. With ICBA Preferred Service Providers and the Corporate Member Directory, the legwork to narrow the field is already done. If ICBA has included a vendor, we know they are a source that can be trusted and one that truly "gets" community banks.

For instance, when my bank was seeking a new operating system, we used ICBA as a primary source of potential partners. We came back from ICBA LIVE with a shortlist of eight to nine different firms, researched them more extensively through the Corporate Member Directory, and selected five for interviews. As far as due diligence, having access to these providers at LIVE and in the directory saved a ton of time, because we knew they already had been vetted on the front end and were legitimate companies with experience working with community banks.

We also include input from other community bankers as part of our process. When we know a colleague has used a particular vendor, we reach out to hear firsthand about their experience, and now ICBA Community has become another source of information. Increasingly, discussions about solutions and vendors are popping up, particularly relating to fraud monitoring and detection as we strive to address new and emerging threats.

In my experience, engaging ICBA Preferred Service Providers and Corporate Members leads to a deeper relationship. They know relationships are our priority, and they make it theirs as well. They strive to build connections, customizing

their solutions to our individual operational flows and addressing our unique needs, and in that process, they shift from solution providers to partners.

This demonstrates exactly how ICBA supports us. Whether we look at emerging solutions coming out of our ThinkTECH programs, learn about new technologies as part of our education programs, or identify a vendor through the directory, ICBA offers tangible ways to help our banks across advocacy, education and innovation.

In short, ICBA makes sure we have what we need and our voices are heard. In my mind, that is the definition of a true partner.

"If ICBA has included them (as a Preferred Service Provider or Corporate Member), we know they are a source that can be trusted."

— **Jack Hopkins**

MY TOP THREE

Summer Activities

1. Spending time at the lake
2. Getting out on bikes
3. Any activity where you get to be outside

Fraud Watch

HOW TO PREVENT WIRE FRAUD

— Scott Anchin, Senior Vice President of Strategic Initiatives and Policy, ICBA



With electronic payments increasingly the norm, wire fraud is becoming more common and varied in format. Wire fraud generally involves the use of electronic communication to defraud another person by phone, fax, telegram or, most commonly now, the internet.

Notable scams to watch out for include romance scams on dating apps and social media; advance-fee scam emails promising rewards for financial help; phishing emails claiming account information has been compromised, with a link to input credentials; and hiring scams, where prospective “employers” request personal information like birth dates and Social Security numbers, or a “processing fee.”

Community banks must remain vigilant, as prosecutors or regulators may act against financial institutions that fail to recognize or prevent cases of wire fraud.

Banks can launch awareness campaigns to educate customers on avoiding scams. Encourage them to:

- Use strong passwords and multifactor authentication.
- Double check the identity of anyone requesting funds. For example, call a family member directly if “they” ask for financial help via social media before responding.
- If the request is for an “urgent” transfer of funds, that is a red flag. Don’t rush to pay it.
- Don’t click on links. If you receive an email that appears to be from your bank, check the email address or go (separately) to the bank’s website to verify the request.
- Watch for hiring scams offering unrealistically high salaries and complicated onboarding processes that involve requests for money.

Banks can also work internally to protect customers from wire fraud by doing the following:

- Have a clear plan for responding to suspected fraud, from freezing transactions to notifying law enforcement.
- Train bank employees to spot red flags, like urgent requests for money and changes in vendor payment information.

- Use multifactor authentication for access to financial systems.
- Create clear wire transfer protocols within the bank.
- When a wire transfer is requested, especially a new one, use multiple verification steps like multifactor authentication, callbacks or confirmation pop-ups.
- Monitor real-time transactions using advanced algorithms and AI to flag suspicious patterns.
- Look for (and flag) unusually large amounts being transferred or consider setting limits for wire amounts.
- Look for transfers to countries at risk for financial fraud and money laundering (refer to the Financial Action Task Force’s black and gray lists).
- Require two individuals to verify high-value transfers.
- Place holds on unusual transfers, allowing time for potential fraud to be caught.
- Conduct regular internal audits to make sure the whole team is in compliance.

Wire fraud is just one of many fraud and scam typologies. Community banks should integrate wire fraud education and internal controls into a comprehensive enterprise strategy. Proactive measures and ongoing vigilance can turn fraud prevention into a competitive advantage that builds lasting customer trust.

Scott Anchin (scott.anchin@icba.org) is senior vice president of strategic initiatives and policy for ICBA.

“Community banks must remain vigilant, as prosecutors or regulators may act against financial institutions that fail to recognize or prevent cases of wire fraud.

— Scott Anchin

HIGH ANXIETY:

Yield Curve Shape Reflects Bond Market's Mood

— Jim Reber, CEO, ICBA Securities

Let's start this month's column with a dose of banality: Be careful what you wish for. For at least four years, all manners of bond market participants—including analysts, consultants, pundits and, not least, investors—have been predicting and hoping for a normally sloped yield curve. Though the longest-on-record inversion finally corrected itself last September when the Fed first cut rates, we did not see a positive slope of even 50 basis points (0.5%) until May. (Trivia fans: The average difference between twos and 10s was a nice neat 100 basis points for the past 15 years.)

Most community bankers I've spoken with this year have been hoping for a steeper curve. Even though the interest rate risk of most banks is well insulated against relatively small rate shocks, the feeling is that a more normal curve shape would help loan officers and liquidity managers to price relative risk. Aligned with this is the notion that we're in a secular falling rate environment, as evidenced by Fed funds futures that have been projecting between one and four rate cuts by the end of 2025.

And now? Wholly unrelated from economic factors come trade policy and fiscal issues to drive interest rates. It's possible the Fed will stay on the sidelines for a good long while. And the yield curve? It's gotten some slope all right—compliments of a "bear steepener."

WHAT IT LOOKS LIKE

Bear steepeners are interest rate maneuvers in which rates rise and longer tenors increase more than shorter ones. They are relatively rare, as most of the time the curve steepens, it's the result of anticipated or actual rate cuts by the Fed. Why is this? First, I should repeat myself (hackneyed again) that all rates have trended lower since the 1980s, the last three years notwithstanding. Also, think about what the Fed is trying to accomplish when it employs rate hikes: It is trying to slow down the economy and/or stamp out inflation. Both of those are reasons for the curve to flatten.



"Community banks own a lot of debt securities issued by Fannie and Freddie; nearly half of all the bonds in bank portfolios are obligations of the two GSEs."

— Jim Reber

And now? Longer investors (say five years and more) are highly concerned about inflation reigniting and about the projections of escalating national debt. The Fed for its part is having to take a wait-and-see approach, so it's wholly unclear when or if it will make a change to monetary policy. The result is the 2025 bear steepener, in which the longest rates are hitting multiyear highs.

2013 HISSY FIT

In the lexicon of veteran portfolio managers and community bankers is the "Taper Tantrum." This came about in 2013, when the U.S. economy was still working through the Great Recession. The Fed, then chaired by Ben Bernanke, was in the middle of a quantitative easing (QE) phase of buying a lot of bonds in the open market. The chairman made some comments about slowing down the scale of the purchases, which the market was not expecting, and longer bonds had a hard sell-off. The 10-year note's yield rose well over 100 basis points in four months, and all the while, the Fed was still into QE.

It turned out the Fed didn't taper its purchases for over a year following the bombshell press conference. In fact, its forward guidance continued to suggest an accommodative monetary policy. Bond market yields eventually retreated to pre-Tantrum levels, as inflation never reared its head. That period of history remains a benchmark example of a bear steepener in the fixed income market.

WHAT COULD WORK

What if short rates remain anchored at or about where they are now, and longer rates remain annoyingly elevated? First, and to stay on the vapid track, I'd like to point out the obvious. Your community bank's bond portfolio will continue to be underwater, and mortgage lending will remain a challenge. Cash flows from your mortgage securities will be limited, and not many bonds will be called away by the issuers.

Finally, for some good news: It's possible that longer-duration securities are reaching the point of being oversold. The 30-year Treasury has touched levels in 2025 that haven't been seen in 18 years. If the Fed is forced to delay rate cuts, floating rate securities could offer relative value, even if the yield curve has some slope. The suggestion therefore is a tried-and-true strategy: the barbell. Roughly equal amounts of short and long bonds, employed in this uncertain environment, will likely produce some tactical wins. To conclude, here's one more cliché: "Slow and steady wins the race."

Jim Reber (jreber@icbasecurities.com) is president and CEO of ICBA Securities, ICBA's institutional, fixed-income broker-dealer for community banks.

Education on tap

COMMUNITY BANK CONFERENCE IN NOVEMBER

ICBA and Stifel announce the inaugural Community Bank Symposium, Nov. 12-14 in Hilton Head, South Carolina. This event will feature discussions about industry trends and opportunities and a presentation from ICBA's Government Relations team. A variety of social activities are offered. For more information or to register, contact your Stifel rep or visit icbasecurities.com.



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F&M BANK CELEBRATES 100 YEARS OF SERVICE AND LEADERSHIP

For a century, F&M Bank has been a steadfast presence in the communities it serves, known not just for its financial strength but for its deeply personal approach to banking. As the bank celebrates its 100-year milestone, its leadership, values, and commitment to community remain stronger than ever.



Nate Dunn



Tirzah Wedewer



A LEGACY OF LEADERSHIP

At the heart of F&M Bank's culture is its longstanding family leadership under the Dunn family. From Chairman of the Board Mike Dunn's emphasis on the "personal touch" to President and CEO Nate Dunn's forward-thinking "One Team, One Culture, One Vision" initiative introduced in 2021, the bank's core mission of "exceeding expectations" has consistently shaped how team members interact with each other and serve their clients.

These values: trust, integrity, respect, and self-accountability, aren't just buzzwords. They're part of the daily culture that defines F&M's relationships inside the bank and throughout the communities it serves.

"F&M has a culture of helping others succeed whether that's our clients, our communities, or each other," says Nate. It's a sentiment echoed by Dr. Gordon Goetsch, who served on the board for 40 years. Dr. Gordon commented, "Everyone felt free to voice their opinion. Today, we have a more cognitively diverse group of board members, all who bring their own strengths to the table."

F&M's commitment to long-term relationships is rooted in its family-owned identity. "We're not just a bank; we're part of the community's story generation after generation," says Tirzah Wedewer, EVP & CFO.

These relationships have grown through decades of connection with families, business owners, farmers, and local leaders. "These connections have led to so many opportunities to help our clients live out their personal and professional dreams," she adds.

POSITIONED FOR THE FUTURE

F&M's centennial isn't just a time to reflect. It's also a launchpad for the next 100 years. Strategic succession planning, a strong capital position, and a next-generation team of bankers are all setting the course for continued success.

Just as past generations embraced innovation, today F&M looks ahead with an eye on technology and talent. Technology plays a vital role in this future, but never at the expense of personal service. "The most valuable piece of technology is how it's applied," explains Nate. "Even as digital tools expand, our personal touch remains our differentiator. When clients walk into an F&M location, they're greeted by name. They feel noticed, appreciated, and treated like family."

LEADING THROUGH SERVICE

Community service isn't a department at F&M. It's woven into the fabric of the bank. Employees have logged over 4,000 volunteer hours in the last year alone, and since 2000, the F&M Cares Program has donated over \$200,000 to local individuals and families facing hardship. Their Employee Charitable Match Program, launched in 2023, has already contributed over \$53,000 to local causes.





"F&M has a culture of helping others succeed whether that's our clients, our communities, or each other."

— Nate Dunn

From raising funds for Big Brothers Big Sisters to building homes with Habitat for Humanity, F&M's team members embody their mission of collective community impact. The "Leaders Who Lunch" mentoring program, founded by VP Deb Worm, now operates in four markets, helping middle school students learn life and leadership skills over lunch with local professional women.

F&M Bank is marking its 100-year milestone with a full year of celebrations. In June, more than 2,000 people gathered in Manchester for a block party filled with music, food trucks, and festivities. The celebration continues with events like "Have Lunch with Us," a Cedar Rapids Biz Mix this month, and legacy business succession planning events throughout the fall.

The centennial is a moment of pride for the entire F&M family. "It's exciting to see how we've grown and remained resilient over 100 years," says Nate Dunn. "While some things will change, the tried-and-true service our clients count on will remain our focus. The future of F&M Bank is indeed a very bright one."

COMMUNITY DIFFERENCE MAKERS



PODCAST

Learn more about local nonprofits and their leaders.

Listen now on Spotify,
iHeartRadio or BankersTrust.com



HOSTED BY

Emily Abbas
EVP, Chief Consumer
Banking and
Marketing Officer



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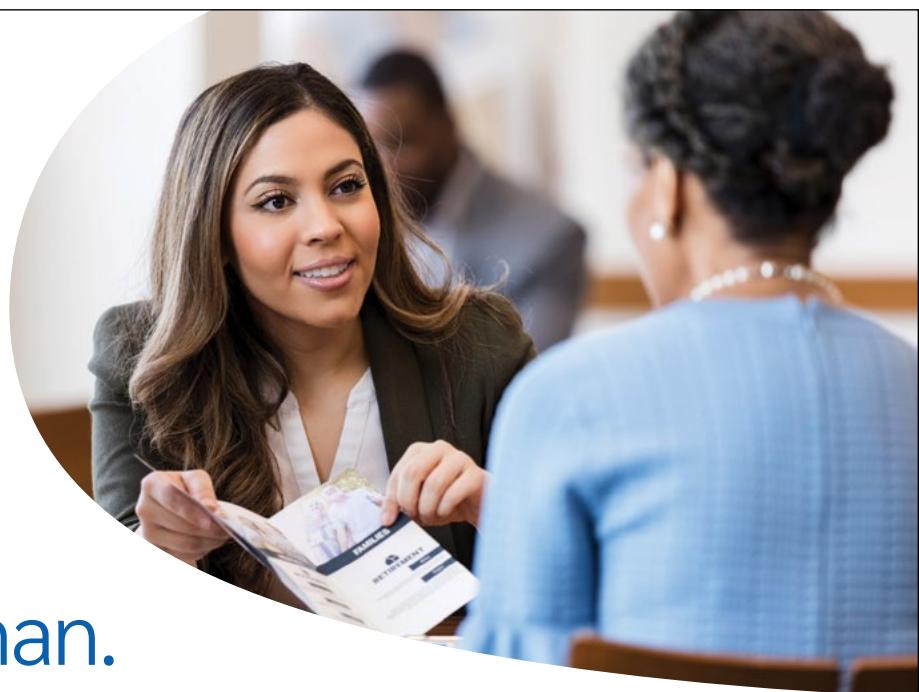


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LEADING WITH HEART:

How Bankers Trust Became Iowa's "Most Giving Company"

When Bankers Trust was named one of Iowa's "Most Giving Companies" in 2024 by the Grateful Giving Foundation, it wasn't just a feather in the cap of an already respected community bank—it was a resounding affirmation of one of their core values: community. With more than \$1 million donated to over 200 local nonprofits and 14,000 volunteer hours logged annually by employees, the bank's commitment to giving back runs far deeper than corporate social responsibility—it is cultural DNA.

Emily Abbas, Chief Consumer Banking and Marketing Officer at Bankers Trust, summed it up this way: "We truly believe it is part of our responsibility as a community bank to help the communities around us grow and thrive." And that sense of responsibility isn't limited to dollars and donations. It's expressed in the sleeves-rolled-up volunteerism, strategic partnerships, and leadership engagement that define Bankers Trust's approach to charitable giving.



Emily Abbas

GIVING WITH PURPOSE

Bankers Trust's giving strategy is intentional and deeply rooted in its mission. Funding priority goes to organizations working in community development, cultural inclusion and those where Bankers Trust team members are actively involved. This focus ensures impact: supporting underserved neighborhoods while championing causes close to employees' hearts.

What makes this approach sustainable? Trust and collaboration. The bank treats nonprofits not as recipients, but as partners. "By bringing together our resources, knowledge and expertise," Abbas notes, "we can more effectively respond to local needs and work collaboratively to create lasting change."

Empowering Employees as Community Champions

It's no surprise that employee engagement is a cornerstone of Bankers Trust's success. The bank's biennial employee engagement survey garners participation by 98% of employees, and Bankers Trust's overall employee engagement scores consistently fall in the top quartile of all companies. Volunteers are celebrated regularly, and those surpassing 30 and 100 hours of service earn special recognition. Additionally, more than 90% of team members participate in the bank's annual United Way campaign—bolstered by a 50% corporate donation match and daily incentives.

But beyond awards, it's about connection. The bank's charitable support often aligns with employees' volunteer efforts, reinforcing a personal bond between team members and the causes they champion. Employees also participate in nonprofit tours, opportunities to share their ideas, and community events where they proudly represent the Bankers Trust name.

The result? A highly visible, deeply involved workforce. "We often hear 'Bankers Trust is everywhere,' and that is our goal," Abbas shares.

TELLING THE STORIES THAT MATTER

To amplify the impact of their giving and highlight the good happening across Iowa, Bankers Trust launched the *Community Difference Makers* podcast. Each episode features nonprofit leaders—



"We often hear 'Bankers Trust is everywhere,' and that is our goal."

— Emily Abbas

and often, Bankers Trust employees who serve on those boards—sharing their stories, challenges, and victories.

The podcast isn't just about awareness. It sparks action. Listeners have gone on to donate, volunteer, and even encourage their own employers to get involved. "Every episode serves as an introduction," Abbas says. "The real magic happens when those introductions turn into action."

LESSONS FOR IOWA'S COMMUNITY BANKS

Abbas offers practical advice for community bankers looking to deepen their own charitable impact: start by listening. By tuning in to nonprofit leaders and community needs, banks can make smarter, more meaningful contributions. And when employees feel part of the mission, they become powerful ambassadors in the community.

At Bankers Trust, the philosophy is simple but profound: show up. Whether that's through sponsoring events, serving on nonprofit boards, or expanding access to homeownership, the bank is consistently finding ways to invest in people—not just with funds, but with time, energy, and expertise.

WHAT'S NEXT?

Looking ahead, Bankers Trust is continuing its journey with new investments in community development and homeownership education initiatives in partnership with housing nonprofits. As these efforts grow, the bank remains anchored in its role as a community pillar—reliable, responsive, and always present. Or, as Abbas reflects, perhaps it's best captured by the timeless wisdom of Mister Rogers: "Look for the helpers." In a world of uncertainty, Bankers Trust is proud to be one of them—consistent, compassionate, and always close to home.



THANK YOU FOR MAKING THE 2025 CBI ANNUAL CONVENTION A SUCCESS!

We'd like to share a sincere thank you to everyone who joined us this past July at beautiful Arnolds Park for the CBI Annual Convention! Your energy, enthusiasm, and dedication to advancing community banking in Iowa made this year's event one to remember.

UP & COMING BANKER OF THE YEAR

Lucas Meier – County Bank, Sigourney



FOUNDER'S AWARD

*Kris Ausborn – Iowa Trust & Savings
Bank, Clive / Emmetsburg*



LEADERS OF TOMORROW SCHOLARSHIP WINNERS

*Paige Domeyer – Community Savings Bank, Edgewood
Jaelye Woudstra – American State Bank, Sioux Center
Megan Milligan – Commercial Savings Bank, Carroll*



BEST OF THE BEST CONTEST WINNER

*Vicki Parsons & Kelli Even – Farmers State Bank, Waterloo
Not pictured: Washington State Bank – Washington*



Thank you for your continued support of CBI and the mission of strengthening community banking across Iowa.





ICBA CAPITAL SUMMIT RECAP

During the ICBA Capital Summit this spring, CBI members met with Senator Chuck Grassley, President Pro Tempore of the U.S. Senate, to discuss the needs of Iowa's community banks. CBI CEO Michael Gathman brought along a photo from their first meeting, taken in 1984 during a high school visit to Washington, a reminder of how long these important relationships have been in the making.

Our conversation with Senator Grassley focused on policies that support local lending, entrepreneurship, and rural prosperity.



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Benefits: Gain confidence in navigating regulatory changes and reduce the risk of penalties.

Learn more: cbiowa.bank/compliance

You count on CBI to advocate for your bank—now rely on us to train your entire team.

Our training options are built specifically for community bank employees—at every level, in every department. Whether you're onboarding new staff, preparing for exams, or staying ahead of compliance changes, CBI offers training options tailored to your needs.

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What it is: Access to over 250 live and on-demand webinars annually through the Community Bankers Webinar Network.

Focus: Compliance, lending, leadership, and emerging banking trends.

Access: Attend virtual, live sessions or watch recordings at your convenience.

Who it's for: All bank staff seeking timely, relevant training.

Benefits: Stay informed on industry developments with flexible, cost-effective learning options. CBI webinars cost just \$275—less than competitors charging \$299 per person—and include unlimited team access. Others may charge \$95–\$125 for each additional attendee.

Learn more: cbiowa.bank/webinars

SECURITY & PRIVACY TRAINING: *Protect Your Bank*

What it is: Specialized training modules focused on information security and privacy.

Focus: Cybersecurity best practices, data protection, and regulatory compliance.

Access: Online courses accessible at your convenience.

Who it's for: IT professionals, compliance officers, and bank staff handling sensitive information.

Benefits: Enhance your bank's security posture and ensure compliance with privacy regulations.

Learn more: academy.amsecpriv.com

Explore all of CBI's education offerings at cbiowa.bank/education.



DAY AT THE BALLPARK RECAP

A Home Run Afternoon at Principal Park! In early June, community bankers from across Iowa joined us for a fun-filled day of baseball, great food, and even better company in the private skybox at Principal Park!

Our Mission Is to Help You Succeed

Partner with us for:

- Loan participation purchases and sales*
- Bank stock financing
- Bank executive and employee financing

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Member FDIC | *We do not reparticipate loans.

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WELCOME TO OUR NEWEST CBI MEMBERS!

MEMBER-BANKS



Poster contest

WINNERS

Congratulations to the winners of our
2025 Poster Contest!

MEMBER-PARTNERS



- Daniela Alvarado, Boyden
- Yair Munoz, Boyden
- Ryker Leinbaugh, Ashton
- Teagen Sipma, Boyden
- Claire Van Middendorp, Hull
- Jace Helms, Vinton
- Lily Mossman, Vinton
- Sutton Patterson, Vinton
- Brooke Rosa, Pomeroy
- Kellan Menninga, Ankeny
- Evelyn M., Ankeny
- Avery Vankley, Le Mars
- Melina Lopez, Estherville
- Addyson Hayes, Afton
- Delilah Albrechtsen, Afton
- Brooke Rosa, Fort Dodge

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