

NORTHWESTERN Banker Newsletter

Vol. 6 No. 48

Des Moines, Iowa

March 27, 1978

Minnesota, Nebraska Move Ahead on EFT

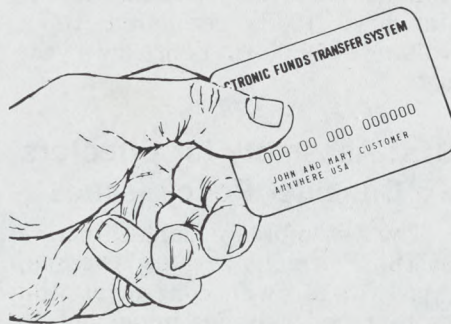
Technical standards governing plastic cards to be used by financial institution's customers for making electronic funds transactions were recommended unanimously last week to Minnesota Banking Commissioner Robert Mampel by his standards committee, composed of 17 area financial institution executives, nine of them from banks. Mr. Mampel told the NORTHWESTERN BANKER last week this recommendation will be considered strongly at a hearing to be held soon for promulgation of rules and regulations governing EFT in Minnesota. This essential step follows the earlier signing by Gov. Rudy Perpich of the EFT bill passed by the Minnesota legislature. It requires immediate sharing of off-premise terminals by like financial institutions, and sharing by non-like firms by March 1, 1979.

Mr. Mampel also reported that as of March 3, 159 applications for a detached office facility have been filed with his office since last August 1, when the Minnesota law governing a second office facility became effective. Of this number, 99 have been from state banks and 60 from national banks. He said 116 have been approved, 31 are in operation, and 52 communities that previously did not have a banking facility now will have one.

Several large Twin Cities banks

were making progress last week toward offering off-premise EFT service.

Marquette National Bank an-



nounced it is introducing an automated teller network that will provide area independent banks with a more flexible banking alternative for themselves and their customers. The program, called Key-Card 24, will allow customers to make cash withdrawals, transfer funds and get cash advances from Marquette issued VISA cards and make deposits at ATMs located in their own bank. Each system bank will issue cards bearing their own name.

Golden Valley State Bank became the network's pilot bank several weeks ago, installing an on-line IBM 3614 thru-the-wall ATM. President Paul Gallick reports that in the month-long

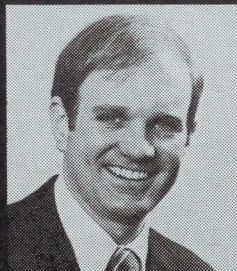
demonstration period over 7,000 transactions were registered (from a total checking account base of 11,000).

Marquette will act as the catalyst in the system and will offer technical and operational assistance, as well as a support package consisting of physical planning, advertising/marketing and employe training. Marquette also will assist with equipment purchase, or leasing through Marquette Leasing Corp.

Northwestern National Bank plans to have all its 75 ATMs on-line by July 15. These are spread across a wide area in Banco banks and 16 independent correspondent banks. Northwestern also plans to have about four to six ATMs off-premise by the latter part of 1978 at locations now being selected by management.

By early August First Bank System will have place-of-business terminals at service counters in three Byerly's supermarkets and six Jerry's supermarkets, utilizing Burroughs TT142 on-line teller terminals. These will be accessible by 17 FBS member banks in the Twin Cities area and shared by other banks. FBS has 55 ATMs on member banks' premises and they will remain there for the present. FBS also operates terminals in 16 supermarkets in LaCrosse, Wis.; Fargo, Bismarck, Grand Forks and

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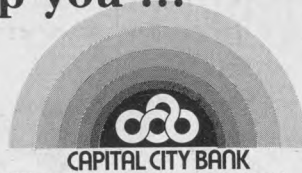


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Jamestown, N.D., and Sioux Falls, S.D.

Midway National, St. Paul, signed last December to operate through POSSI (Point of Sale Services, Inc.), operated by Twin City Federal Savings & Loan Assn., and is already offering a check verification program for cash up to \$100. Midway will offer a deposit and withdrawal service as soon as it receives clearance within a short time from the Comptroller of the Currency. Also, six of the 38 banks for which Midway does computer work will offer the same system.

Three major correspondent banks in Nebraska are expected to be offering statewide EFT service to their own customers and those of correspondent banks this week or within a few days. They executed contracts recently with MICOR International, the Ramada Inns computer firm, which will operate the NETSWITCH, a central computer located in Omaha. The three banks are United States National Bank of Omaha and First National Lincoln and National Bank of Commerce, Lincoln. First National of Omaha and Omaha National both withdrew from NETS last year on advice of counsel after the U.S. Department of Justice threatened NETS members with an antitrust suit if NETS, organized by the Nebraska Bankers Association, operated the central switch. After a several month study, NETS members decided on the approach of processing banks signing individual contracts with

MICOR. NETS continues to supply the software.

Terminals throughout Nebraska available for sharing will be identified as INSTABANK and marketing efforts are promoting this program statewide.

The Iowa Transfer System (ITS), which began central switch operations a year ago, continues to show progress, registering a transaction volume of 11,526 for the month of January, 1978, compared to a volume of 55,000 in February a year ago.

31st Assembly for Directors To Consider Policy Issues

The Assembly for Bank Directors at the Fairmont in New Orleans, April 13-16, will concentrate on current policy issues important to inside and outside directors. Congressman Henry S. Reuss, chairman of the House Committee on Banking, Currency and Housing, will address the Assembly. Also speaking will be Gerald M. Lowrie, executive director, government relations, American Bankers Association.

Group discussions will be held daily exploring such issues as competitive developments, trust department operations, director-management relations, and regulatory changes and proposals.

Iowa News

ALGONA: U. S. Rep. Berkeley Bedell (D., Ia.) will address the Iowa Lakes BAI meeting here on

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American Trust & Savings Bank

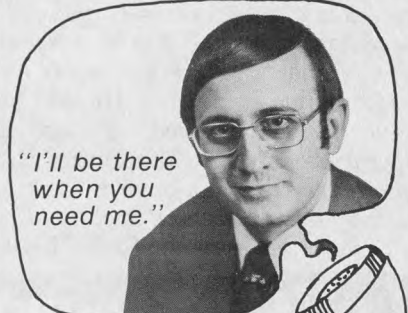
Town Clock Plaza, Dubuque, Iowa
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Wednesday, March 29, at Charlie's Supper Club. His topic will be "Federal Outlook and Legislation. All area bankers and their directors are invited to attend. Social hour is at 5:30 p.m., dinner at 6:30 p.m. and Rep. Bedell's address at 7:30 p.m. Reservations should be made by Tuesday to Howard Garton, Iowa State Bank, West Bend. 515 887-2341.

CHARITON: Gilbert Garton has joined the National Bank and Trust Co. as vice president and trust officer. He had been an executive of the First State Bank of Chariton for 23 years, most recently serving as executive vice president.

DES MOINES: Henry Byers, 86, former owner and operator of Bankers Service Corporation, bank broker firm in Des Moines, is recuperating from a heart attack at

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DES MOINES BUILDING

DES MOINES, IOWA

NEW ISSUE

MOODY'S: "Aaa"

\$8,500,000

CEDAR RAPIDS, IOWA

General Obligation Corporate Purpose Bonds

Dated: April 1, 1978

Denomination: \$5,000

Both principal and semiannual interest (June 1 and December 1, first coupon due December 1, 1978) payable at the office of the City Treasurer, Cedar Rapids, Iowa.

IN THE OPINION OF COUNSEL INTEREST ON THESE BONDS IS EXEMPT FROM ALL PRESENT FEDERAL INCOME TAXES, IOWA FRANCHISE TAX AND ALL PROPERTY TAXATION IN THE STATE OF IOWA.

MATURITIES

	<u>4.40%</u>			<u>4.25%</u>	
\$ 800,000	June 1, 1979	3.60	\$1,100,000	June 1, 1982	4.10
	<u>4.50%</u>			June 1, 1983	4.20
1,100,000	June 1, 1980	3.85	1,100,000	June 1, 1984	4.30
	<u>4.40%</u>			<u>4.40%</u>	
1,100,000	June 1, 1981	4.00	1,100,000	June 1, 1985	4.35
			1,100,000	June 1, 1986	4.40

LEGALITY TO BE APPROVED BY CHAPMAN & CUTLER, ATTORNEYS, CHICAGO, ILLINOIS.

Cedar Rapids, the second largest city in Iowa, is located in east central Iowa. The City's population is presently estimated at 117,000, up from 92,035 in the 1960 Census. The City serves as the principal commercial, industrial, financial, and governmental center for most of eastern Iowa. Cedar Rapids is also the county seat of Linn County. Major industrial employers with at least 250 employees each include: Cherry Burrell (machinery); Collins Radio Co. (electronic and communication equipment); Cryovac Div. - W. R. Grace (plastic bags and boxes); Harnischfeger Corp. (hydraulic hose); Iowa Mfg. Co. (asphalt equipment); Iowa Steel (gray iron castings); LeFebure Corp. (bank equipment); Link-Belt Div. - FMC Corp. (cranes, hoes and draglines); Miehle-Goss-Dexter (printing presses); National Oats Co. (oat and corn products); Penick and Ford Ltd. (syrops and starches); Quaker Oats Co. (oat, corn and wheat products); Square D. Co. (circuit breakers); Universal Engineering (hammermills); Weyerhaeuser Co. (corrugated boxes) and Wilson-Sinclair Co. (meat packing and processing). There are seven banks and four savings and loan associations in Cedar Rapids with total deposits in excess of \$1,375,000,000. Transportation facilities are provided by two scheduled airlines, six railroads, four interstate bus lines and 26 interstate trucking firms.

These bonds are being issued under the provisions of Chapter 384, Code of Iowa, 1977, as amended. The proceeds of this issue will be used as follows: \$4,190,000 for storm sewers; \$2,775,000 for bridges; \$1,035,000 for sanitary sewers and \$500,000 for traffic control devices. In the opinion of counsel, these bonds are legal and binding general obligations of Cedar Rapids, Iowa, and all taxable property located therein is subject to the levy of sufficient taxes to pay the principal of and interest on the bonds without limit as to rate or amount.

FINANCIAL STATEMENT

Actual and assessed value of taxable property, 1977	\$1,589,136,927
Direct debt, including this issue	43,640,000
Total direct, overlapping and underlying debt	54,927,334
Population, 1978 estimate: 117,000	
	Direct debt per capita: \$372.99
	Total debt per capita: 469.46

Tax collections have approximated 101% of taxes levied for the last four years.

We own and offer subject to prior sale and change in price and subject to our attorney's approving opinion.

240 DIRECTORS FROM 33 STATES ATTENDED
THE 30th ASSEMBLY FOR BANK DIRECTORS IN FEBRUARY, 1978



The 31st Assembly for Bank Directors will be held at the Fairmont in New Orleans April 13-16, 1978

sponsored by
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1200 Pleasant, Des Moines 50308.

ELDORA: Robert Chamberlain II has joined the Second National Bank as vice president, succeeding Jerry Higgason who resigned. Mr. Chamberlain has over nine years of banking experience, most recently as vice president of the Town and Country Bank in Quincy, Ill.

MAQUOKETA: Maquoketa State Bank has announced the following promotions: Florian Steffen to senior vice president; Dan Crandall and Charles Wagener to vice presidents, and Linda Majerus and Karen Tebbe to officer designates, a new officer training program.

RED OAK: Houghton State Bank has announced the addition of James H. Skahill to its staff as marketing and personnel officer. He recently retired as plant manager at Union Carbide.

SHENANDOAH: John Fishbaugh, president of The Security Trust and Savings Bank, has announced the following promotions: Ed Lookabill, manager of the installment loan department, to vice president, and Jack Gowing, assistant cashier, to assistant vice president.

SIGOURNEY: Thomas G. Siskow, president of the First Trust & Union Savings Bank, has announced the promotion of A. D. Gralapp, vice president, to executive vice president.

SPENCER: Steve Schmidt has joined the Spencer National Bank

as assistant vice president and agricultural representative. He formerly was manager of the Spencer office of the Emmetsburg Production Credit Association.

VAN HORNE: Van Horne Savings Bank has increased its surplus account by \$120,000 by transfer from undivided profits. The bank's equity capital is as follows: Capital—\$120,000; surplus—\$360,000; reserve—\$15,000, and undivided profits—\$409,592.

WATERLOO: National Bank of Waterloo has announced the promotions of Gerald Cook and Norman Timson to assistant vice presidents. Newly elected officers are James Freet, assistant vice president; Elcina Buck, loan servicing officer; Marcia Colwell, trust operations officer; Daniel O'Brien, operations officer; Brian VanderWilt, assistant auditor, and Thomas Volding, farm manager.

Nebraska News

SCOTTSBLUFF: Scottsbluff National Bank has announced the following promotions: Fred Ruff, to vice president in charge of operations; Anne Reynolds, assistant cashier, to auditor, and Tom Reed, to manager of the bank's two motor banks.

Illinois News

AUBURN: Bill Burke has been named assistant cashier of the State Bank of Auburn. He previously was supervisor of

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Supplement to the Northwestern Banker Newsletter 2-27-78

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Colorado News

DENVER: Robert J. Frank was dismissed March 15 by the American National Bank's board of directors for failure to report to the board about loans he had taken out at other banks, and for his borrowings at American National that "may have exceeded lending limits applicable to bank executive officers," according to Christian K. Johnson, executive vice president of the bank. Mr. Johnson said Mr. Frank later reported the violations to the board and the board then voted for dismissal. The bank is part of Western Bancorporation.

Minnesota News

COON RAPIDS: Tim Nelson has joined the First Mid America State Bank as a loan officer. He formerly was with the Chisago County State Bank in Center City for six years.

COTTAGE GROVE: Pete Katzung has been named instalment loan officer for Mid America National Bank.

DULUTH: Northwestern Bank of Commerce has announced the promotions of J. Gregory Owens and Adrien Petrin to assistant cashiers.

DULUTH: Thomas Kuhn has joined the Northwestern Bank of Commerce as assistant vice president in charge of the instalment loan department. He formerly was assistant vice president in charge of all loan portfolios at the United Bank of Rockford. Assistant

Cashier Richard S. Mershon has been named director of detached facilities.

GREENBUSH: Leslie Trangrud recently was elected assistant cashier of the Greensbush State Bank. He formerly was with Wallwork Leasing Company in Fargo, N.D.

HOPKINS: Northwestern National Bank has announced the following promotions: Gene A. Haberman, administrative vice president and cashier; Douglas J. Meyer, vice president and manager of planning and facilities; Thomas L. Holtz, assistant vice president and assistant manager, commercial loans; Ronald T. Wisti, assistant vice president and assistant manager, consumer banking. James E. Senske has joined the bank as commercial loan officer. He formerly was personal loan officer at the First Northwestern National Bank of Winona.

HOPKINS: The First National Bank has announced the grand opening of its new building, according to John E. Raymond, president. To initiate the week-long celebration, a ribbon cutting ceremony is planned for Monday, March 27. The grand opening celebration will be held Sunday, April 2, from 10 a.m. until 5 p.m.

LAKEVILLE: Patricia Theis has been elected cashier and Kevin Leslie assistant cashier of First Lakeville State Bank. Ms. Theis has been with the bank for four years. Mr. Leslie's main responsibility is instalment lending.

LUVERNE: First National Bank

has announced the promotions of Dave Peterson to instalment loan officer and Barbara Jessen to instalment loan and personal banking representative.

MILACA: B. P. Pete Allen, Jr., president of The First National Bank, reports that he has lost his appeal to the Eighth Circuit Court of Appeals of a suit he instituted last year against the Comptroller of the Currency over the latter's new assessment schedule. In his suit, Mr. Allen pointed out that a \$10 million bank is assessed four times the fee rate charged a billion dollar bank and that its new assessment if 183% greater than previously, while a billion dollar bank's assessment rose only 9%. In a 13-page decision the St. Louis appeals court in effect said the Comptroller's interpretation "is entitled to great weight" and he can set the fees discriminately as he wishes. Mr. Allen was supported by other bankers with an \$11,950 budget, of which \$11,412.70 went for legal fees and travel costs, not including Mr. Allen's own. He donated the balance to the National Association for Economic Education after deciding further appeal is too expensive.

MINNEAPOLIS: First Minnehaha National Bank has announced the elections of the following three officers: Kirk S. Duholm, personal banking officer; Irma Lantre, comptroller and James Passeri, commercial loan officer.

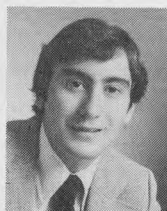
PLYMOUTH: Robert H. Lexvold has joined the Plymouth State Bank as president and chief executive officer. He formerly was

Call our Bond Department

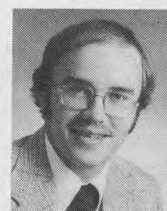
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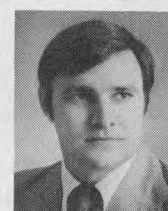
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Asst. Vice President
234-2462

8 with the Minnesota State Bank of St. Paul and was president of Security State Bank of Savage. Al Stahlke has joined the bank as vice president. He previously was vice president at the Capital City State Bank, St. Paul.

REDWOOD FALLS: Mont Becker has joined the State Bank of Redwood Falls as assistant vice president in charge of the consumer loan department. He comes from Aberdeen, S.D., where he was with the Farmers and Merchants Bank and Trust for about six years.

Colorado News

DENVER: Paul Troyer has been elected president of the National State Bank, Denver, according to Richard C. Meckley, chairman and chief executive officer. Mr. Troyer has served as executive vice president since 1975. Mr. Meckley has been serving in a dual capacity as president and chairman.

FRUITA: Mary Etchemendy Gucini, cashier of the Fruita State Bank, has announced her retirement after 28 years in banking.

South Dakota News

YANKTON: James R. Echtermeyer has resigned as vice president of the American State Bank here. He has moved to Durango, Colo., where he will be associated with the Burns National Bank.

North Dakota News

ASHLEY: Max Wishek, Jr., has

been elected president of McIntosh County Bank, succeeding his father, Max A. Wishek, who will continue as chairman. Ronald Bartholomay has been promoted to vice president.

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POSITION AVAILABLE

Wanted, experienced person to head operations department in \$9 million Central Nebraska Bank. Some insurance experience also preferred. Write Box ABX, c/o NORTHWESTERN BANKER, 306 15th St., Des Moines, Ia. 50309.

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Experienced banker to assume position of Executive Vice President in a \$35 million bank located in a midwestern town of 12,000 people. Administrative and lending experience essential. Please send resume and salary requirements to Box ACB, c/o NORTHWESTERN BANKER, 306 15th St., Des Moines, Ia. 50309.

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- AG-LOAN**—Degree and 3-5 yrs. Ag-lending experience required. Position includes some travel \$20,000
- SECOND OFFICER**—Rural Bank in community of 5,000. Knowledge of Ag-lending a must. \$22,000
- CASHIER**—\$10MM rural bank. Prefer insurance licenses and some exposure to Ag and instalment credit \$\$ Open
- BUSINESS DEVELOPMENT OFFICER**—Major correspondent bank in midwest. Should have 2-4 yrs. bank experience with Degree in Marketing a plus \$20,000

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 bank department.



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