

# NORTHWESTERN Banker Newsletter

Vol. 9 No. 27

Des Moines, Iowa

October 27, 1980

## Pending Bills for Lame Duck Session

**R**EGARDLESS of the outcome of the Presidential race next week, there is a chance that we will see some action on a number of pending banking bills during the lame duck session of Congress, starting November 12.

Among the bills which could be candidates for action are:

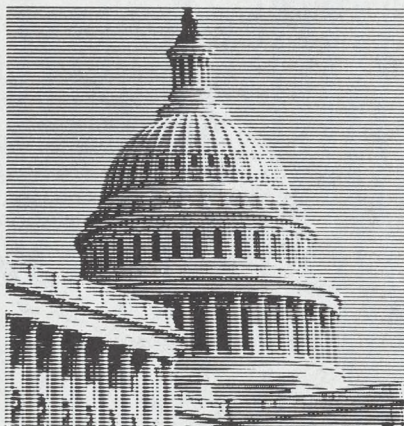
[1] **HR 2255**—A House-passed bill which would limit insurance activities of BHCs. The Senate Banking Committee has added a number of amendments to the House bill including 100% FDIC insurance of public deposits. The latter provision is highly controversial and efforts will be made on the Senate floor to delete it. CSBS believes separate hearings should be held on this issue rather than permitting a proposal of this importance to avoid the established legislative process of open debate in committee. Other amendments added to the bill include a provision to establish a Consumer Usury Study Commission, a move which CSBS supported.

[2] **HR 5625**—Would prohibit banks and bank holding companies from acquiring thrift institutions except to prevent a failure of the latter type institution. No hearings were held on this proposal. The Senate tacked it on as an amendment to a House-passed bill which would authorize the striking of a medal for A. Phillips Randolph, a New York labor leader, and sent it

back to the House where it is languishing.

[3] **S 2379 and HR 6777**—Would permit BHCs to hold equity positions in export trading companies.

Representative Fernand St. Germain may hold additional hearings on whether there should be a moratorium on foreign bank takeovers of domestic banks. This issue would lead to a resumption of debate over the relevancy of the McFadden Act and whether changes should be



made to the Douglas Amendment to the BHC Act.

### ABA Agenda

The ABA, of course, has its own agenda for change which it will seek to put forward as the new legislative year begins. The keyword in the 96th Congress was "deregulation."

The key phrase in the 97th Congress is probably going to be "mar-

ket opportunity." The two ideas are closely related. Banks are losing their share of the nation's financial business to unregulated institutions. Thirty years ago, banks held 80% of all deposits and 52% of all assets held by financial institutions. Today, these figures are 59% and 37%.

### Omnibus Law

Clearly, banks cannot assume that the passage in March of Omnibus Banking Law will correct the problems that these numbers indicate. As its title suggests, the Omnibus Law was a "depository institutions deregulation" measure, and it did not address the larger field of competition from other types of financial institutions. The work of the bankers in achieving a level playing field will be incomplete until banks are able to compete freely with unregulated institutions. The ABA will continue to press for changes in the Glass-Steagall Act which will allow banks to invest in corporate securities, offer commingled agency accounts, and to underwrite revenue bonds. Other proposals would require money market mutual funds to set aside reserves to equalize the competition with commercial banks, and provide further relief from usury ceilings.

ABA is lobbying intensely for amendments to legislation that would expand the powers of the Cooperative Farm Credit System and create essentially another unregulated competitor. The theme in all

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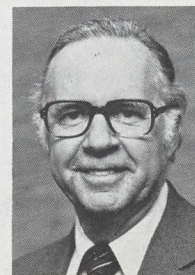
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Cyrus D. Kirk, Vice President

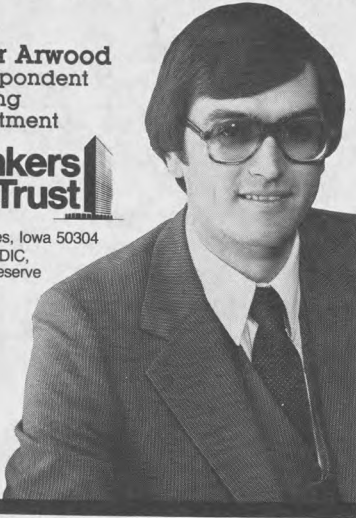
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these legislative activities is to ensure that banks do not lose their share of the financial market because of unrealistic restrictions that hamper the free operation of the marketplace. The legislative process is a continuing one, and much of the agenda of the next Congress will be established by the members of this Congress in the lame duck session. □

## Iowa News

The Iowa Bankers Association is proceeding with its plan to offer a deferred annuity of contract, as reported in the September NORTHWESTERN BANKER. The IRS earlier this month ordered Iowa savings and loan associations to discontinue their offering of a "wraparound annuity." Neil Milner, executive vice president of the Iowa Bankers Association, stated that IBA was aware all along of what were considered deficiencies in other plans and says IBA officials feel "their package is in compliance." Approval is being sought from IRS and other regulatory bodies. Approval is hoped for later this month. If granted, the plan will be offered through Iowa banks immediately.

\* \* \*

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New Hampton, IA 50659

The Iowa Bankers Association will sponsor four seminars covering recent developments in the IRA and Keogh programs. All seminars will be conducted by Collin W. Fritz, banking consultant. The times for all meetings are as follows: 8:30 a.m.—registration, 9:15 a.m.—seminar convenes, 12:00 noon—luncheon, and 3:00 p.m.—adjournment. The dates and locations are as follows: November 5, Harbor House, Storm Lake; November 6, Ramada Inn, Waterloo; November 12, Hyatt House, Des Moines, and November 13, Carousel, Iowa City. This information supersedes any previously published information.

**CEDAR RAPIDS:** Hawkeye Bancorporation of Des Moines said it plans to buy United State Bank subject to approval of the Federal Reserve. Terms of the proposed acquisition were not given. United State Bank has assets of more than \$40 million and is one of nine banks in the Cedar Rapids market. It would be Hawkeye's first bank subsidiary in the Cedar Rapids area.

**DES MOINES:** Marily K. Carlson joined the Bankers Trust Co. as a trust operations officer. Also, Catherine Reed was named an operations officer.

**DYERSVILLE:** James R. Kennedy has received notification from the Federal Reserve Bank of Chicago that his application for acquisition of the Fidelity Bank & Trust has been approved.

**FORT DODGE:** Earl J. Underbrink, president, First National Bank, has announced the purchase of property in the Crossroads shop-

## "Opportunity Calls..."

Leo Kane, Correspondent Banker

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ping center for future construction of a new facility there. The existing facility in Crossroads has become too limited in access and the new facility will allow for needed expansion, he said.

**MUSCATINE:** Loren Backhaus has joined Central State Bank as vice president and trust officer in charge of the trust department, it was announced by John B. Rigler, president. Mr. Backhaus most recently was second vice president in the personal trust division at Northern Trust Company, Chicago.

**OSCEOLA:** Two promotions at Osceola State Bank & Trust Co. have been announced by Don Wubben, president. Paula Baker was promoted to assistant vice president and security officer, while Julia Whitehill was advanced to the post of assistant cashier and manager of the downtown branch office.

**SILVER CITY:** The Mills County State Bank officially opened its new facility with a bar-b-que celebration recently.

**SIOUX CITY:** Toy National Bank will sponsor a seminar for its correspondents on Thursday, November 6, starting at 4:15 p.m., according to Leslie H. Olson, president. Bankers from Iowa, Nebraska, South Dakota and Minnesota are expected. Larry Retherford, automation consultant, will be featured. Concurrent sessions on NOW accounts, Fed pricing, marketing, computer applications and compliance will follow. A tour of the new data processing center at 3rd and Jackson

## CALL ON THE "PERFORMANCE TEAM"

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**NEW ISSUE**

**SALE DATE: October 20, 1980**  
**MOODY'S: Aa**

**\$3,000,000**  
**MANITOWOC, WISCONSIN**

General Obligation Corporate Purpose Bonds, Series 1980

Dated: November 1, 1980

Denomination: \$5,000

Both principal and semiannual interest (May 1 and November 1, first coupon due on November 1, 1981) payable at Continental Illinois National Bank and Trust Company of Chicago, Chicago, Illinois.

IN THE OPINION OF COUNSEL INTEREST ON THESE BONDS IS EXEMPT  
FROM ALL PRESENT FEDERAL INCOME TAXES.

MATURITIES

	<u>7.70%</u>			<u>6.85%</u>	
\$100,000	November 1, 1983	6.25	\$400,000	November 1, 1987	6.85
	<u>7.80%</u>			<u>7.00%</u>	
200,000	November 1, 1984	6.40	500,000	November 1, 1988	7.00
200,000	November 1, 1985	6.55		<u>7.10%</u>	
	<u>7.00%</u>		600,000	November 1, 1989	7.10
400,000	November 1, 1986	6.70		<u>7.20%</u>	
			600,000	November 1, 1990	7.20

LEGALITY TO BE APPROVED BY BORGE AND PITT, ATTORNEYS,  
CHICAGO, ILLINOIS

Located on Lake Michigan, Manitowoc is situated on a natural harbor formed by an outlet of the Manitowoc River. Encompassing 13.9 square miles, Manitowoc is about 75 miles north of Milwaukee, and 35 miles southeast of Green Bay. The City is frequently referred to as the "Aluminum Manufacturing Center of the World" though a wide variety of other types of manufacturing production exists in the City. The major industrial employers located within the City and the number of employees are: Mirro Aluminum Co. (3,100); The Manitowoc Company (3,000); Aluminum Specialty Co. (700); Lakeside Packing Co. (561, Gould, Inc. (500); Lake-to-Lake Dairy (350); and Holiday House (318). The City has attracted many industries due to its natural harbor and its access to major road, rail and water transportation avenues. Manitowoc is served by nine truck lines, two railroads, commercial and private airline services and three bus lines.

These bonds are being issued in accordance with Wisconsin Statutes for the purpose of constructing and improving streets, constructing and improving sanitary sewers and storm sewers and acquiring necessary sites and constructing storm water disposal facilities thereon, and providing harbor improvements. In the opinion of counsel, these bonds are legal and binding general obligations of the City of Manitowoc, Wisconsin, 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

Equalized value taxable property, 1979	\$607,335,300
Assessed value taxable property, 1979	293,305,815
Net direct debt, including this issue	14,778,613
Total direct and overlapping debt	18,294,913
Population, 1979 estimate: 32,072	
	Direct debt per capita: \$460.79
	Total debt per capita: 570.43

Tax collections have approximated 99.34% of taxes levied for the past five years.

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

The information contained herein is not guaranteed, but is derived from sources we deem reliable and is that on which our purchase of these bonds are based. Bonds of a particular maturity may or may not still be available or may now be available at a price or yield different from that indicated above.



## IOWA BANKERS ASSOCIATION DEVELOP NEW FORMS AND MANUAL

The year of 1980 will long be remembered by Iowa Bankers. A complete turn-around has been made in banking procedures in agriculture loans. Regulation Z in Truth-in-lending that became effective in 1969 and the Iowa Consumer Credit Code in 1974 were applicable to all agriculture transactions. Early in 1980 the economy was in a low status. Agriculture prices were down and interest rates continued to raise and loans were not being made and just not being asked for. Then without any advance warning, requirements for agriculture lending began to change. First, the Iowa Legislature removed agricultural-purpose loans from the requirement of the Iowa Consumer Credit Code. Second, in May the Board of Governors of the Federal Reserve ruled that individual institutions could discontinue the requirements of Regulation Z of the Truth-in-Lending Act on Agricultural-purpose loans effective May 21, 1980 instead of the 1982 effective date as outlined in Regulation Z Simplification Act.

All of this was very timely for the Iowa Bankers Association had begun to work at developing new forms and a manual to give relief to lenders because of the complexity of doing business to comply with the expanding regulations and legislation. It was just not possible for the average banker to know what to use in consumer or non-consumer forms or what interest rates could be charged. The IBA has set up two committees. The Forms Committee, consisting of seven of Iowa's leading bank

attorneys and a Users Committee which included five agriculture bankers from different areas of the state. These bankers were members of banking holding companies as well as independent banks. They were from small and medium size communities. These two committees and the printer's early efforts and work came to naught as in February copy had been prepared and put in proof form from the laws that were effected. All forms had to be changed when the Consumer Credit requirements were lifted and again the third time when the Federal Reserve Board acted.

It was decided early by the committees that they would need a printer to prepare and supply forms for the Iowa banks. A survey was made by the IBA to determine the suppliers of the majority of forms for the Iowa banks. The top six were given an opportunity to discuss the possibility of being given the exclusive right to render this service, accepting conditions as outlined by the IBA in preparing forms in the first place, sending samples to the banks and particularly in not selling and destroying all forms the printer had in stock if and when changes had to be made making them unuseable and obsolete.

Maynard Printing, Inc. of Des Moines was chosen. This firm has been supplying Iowa banks forms for over forty years. They have worked with and for two Form Committee attorneys who were legal council for several of the largest and groups of banks in Iowa. Maynard has furnished "draft

copies" of forms that were used in workshops, seminars and schools. Their representatives have attended these meetings, taking part in discussions to learn first hand the needs of the banks. All without any direct compensation. This year there was only two weeks from the time the new agriculture loan form copy was prepared and "draft copies" were ready to be used in IBA workshops held across the state the first week in June.

The new agriculture forms consist of a Security Agreement that must be used only for Ag-loans. Four new notes have been developed that can be used for Ag-loans, business, corporations and organizations. They are 1) Standard Promissory Note, 2) Variable Promissory Note, 3) MASTER Promissory Note and 4) MASTER (variable rate) Promissory Note.

The IBA committees have been working this last summer. They have developed 24 new forms and approved 8 Agriculture forms that were in the first sample kit in 1974 from Maynard Printing. Samples of all of the new forms were mailed to all banks in Iowa in the middle of September. Additional samples are available from Maynard Printing for the asking.

Samples of the IBA forms are also in the manual that gives and explains their use. It is in layman's language that is understandable. All of the forms and the manual are copyrighted and have the IBA symbol that designates it was prepared by and for the Iowa Bankers Association.

### Maynard Printing, Inc. will "buy back" your old IBA forms if they become obsolete.

Maynard Printing's ZERO OBSOLESCENCE program takes all the guesswork out of ordering forms and all customers are automatically part of the program.

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- 1 Order your forms from Maynard Printing in whatever quantities you need.
- 2 If any form you order should be revised, and you find yourself with a supply of obsolete forms (Minimum of 200 or less not returnable) return them to Maynard Printing, Inc.
- 3 You will receive a Credit Memorandum valued at 50% of the amount that you paid for the forms (based on the 500 quantity price not including imprinting).
- 4 This Credit Memorandum will be credited to your account and used against any future invoice(s).

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NAME	TITLE	DEPT.

Signed by \_\_\_\_\_ title \_\_\_\_\_ dept. \_\_\_\_\_

Please send me mailings too. Yes  No

Complete name, address (for United Parcel and mail deliveries)

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Zip \_\_\_\_\_

# List of the very finest Consumer and Non-Consumer Forms for Banks, Finance Companies, Savings & Loan, and Business

## AGRICULTURAL IBA BANKING FORMS

(approved, developed and recommended by the Iowa Bankers Association)

IBA No. 1	Comment Sheet
IBA No. 3	Financial Statement (current Net Worth)
IBA No. 3a	Agri. Financial Statement
IBA No. 4	Six Year Financial History
IBA No. 5	Quarterly Flow
IBA No. 6	Prior Year Profit & Loss
IBA No. 7	Project Profit & Loss Stmt.
IBA No. 13	Agri. Loan Request
IBA No. 14-2	Agri. Security Agreement
IBA No. 14-3	Agri. Security Agreement
IBA No. 27	Current Livestock & Feed Inv.

## NEWLY DEVELOPED IBA FORMS

(Agriculture, Business, and Organization—Non Consumer)

IBA No. 2	Corporate Borrowing Resolution
IBA No. 2a	Partnership Bor. Resolution
IBA No. 8	Written Authorization of Sale of Collateral
IBA No. 9	Limited Guarantee Agreement
IBA No. 10	Unlimited Guarantee Agreement
IBA No. 11-2	Variable Promissory Note
IBA No. 11-3	Variable Promissory Note
IBA No. 12-2	Standard Promissory Note
IBA No. 12-3	Standard Promissory Note
IBA No. 15	Loan Extension Agreement
IBA No. 16	Certificate of Deposit Assignment
IBA No. 17	Savings Account Assignment
IBA No. 18	Organization Resolution
IBA No. 19	Proprietorship Agreement
IBA No. 20	MASTER Note Advance Notification
IBA No. 21	MASTER (variable rate) Promissory Note
IBA No. 22	MASTER Standard Promissory Note
IBA No. 23	Retail Sales Sec. Agreement
IBA No. 24	Business Sec. Agreement
IBA No. 25	Collateral Pledge Agreement
IBA No. 26	Additional Sec. Agreement Schedule
IBA No. 28a	Bank Subordinating Agreement
IBA No. 28b	Bank Request Subordination Agreement
★ IBA No. 29	Promissory Note 4x8½ Inches

## PARTY FORMS (Consumer Credit)

Dealer, Door-to-Door, Home Improvements

SA-MVd	Motor Vehicles, Mobile or Motor Homes, Equipment, Machinery
EH	Appliances, TV's, Furniture, etc.
DD	Door-to-Door Sales
AR	Accounts Receivable Financing
HI Note (Dealer)	A Home Improvement Installment Note with or without recourse

## DIRECT LOANS OR FINANCING Consumer Credit

Applications, Security Agreement with Disclosure and Note, Note for advancing additional funds or just note loans

FR-Appl.	For closed end, unsecured/secured credit (reproduced exactly as prescribed in Reg. B)
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New Brenton Application 1 (78)	
SGO (★ 1)	Sect. Agmt. Precpd. or Sim. Interest
T & L (1) Note	Precomputed or Simple Interest
SGO (2)	Security Agreement etc. Simple Interest
T & L (2) Note	Simple Interest
SOCS (★ 2)	Insurance Premium Financing Security Agreement, etc.

## BUSINESS, CORPORATIONS, ORGANIZATIONS Non Consumer Credit

FS Fin'l. Stmt.	(Business) Individual Business Form
FS Fin'l. Stmt.	(Individual) Personal Form New No. 3
Six Year Comparative	(Commercial or Personal)
IBA No. 23	Retail Sales Security Agreement
SGO (Special)	Sect. Agmt. w/Note, attorney fees, etc.
T & L (Special)	Note w/attorney fees
IBA No. 24	Security Agreement for Business, Commercial or Loan to Organization (No Note) Security Agreement etc. for Dealer Inventory Financing-Wholesale
WHS	
IBA No. 11-2	Variable Promissory Note
IBA No. 11-3	Variable Promissory Note
IBA No. 12-2	Standard Promissory Note
IBA No. 12-3	Standard Promissory Note
IBA No. 20	MASTER Note Advance Notification
IBA No. 21	MASTER (variable rate) Promissory Note
IBA No. 22	MASTER Standard Promissory Note

## MISCELLANEOUS FORMS

Dishonored Check Notice	
ICC No. 1	Notice to Co-Signors
ICC No. 3	Notice to Cure Default
EX A	Loan Extension Agreement
SGO(E)	Extension for long list of Collateral
CD	Statement of Credit Denial, Termination or Change

## UNIFORM COMMERCIAL CODE FORMS

UCC-1 Short	Financing Statement
UCC-1 Long	Financing Statement
UCC-2	Financing Statement (76) Fixtures, Minerals, etc. County Filings on Real Estate
UCC-3	Changes for UCC-1's
UCC-4	Changes for UCC-2
UCC-11	Request for Information

## FNMA-FHLMC-RESPA FORMS

Maynard Printing, as far as known, is the only Iowa source for Federal Home Loan Mortgage Corporation, Federal National Mortgage Association and Real Estate Settlement Procedures Act forms. They comply with Iowa's laws when necessary.

FHLMC 65	Residential Loan Application
FHLMC 65A (77)	Supplement to Loan Application
FHLMC 70	Residential Appraisal Report
FNMA 1004 (79)	
FHLMC 72	Appraisal Report
FNMA 1025	Small Residential Income Property
FNMA-FHLMC	Uniform Instrument Note 1 to 4 family
FNMA-FHLMC (75)	Uniform Instrument Mortgage 1 to 4 family
FNMA-FHLMC (75)	Uniform Condominium Rider, 1 to 4 family
FNMA-FHLMC (75)	Uniform Instrument Planned Unit Development Rider, 1 to 4 family
FHLMC 439 (78)	Certification and Statement of
FNMA 1004B (78)	Appraiser(s) affidavit plus detailed property description with photographs
FHLMC 452 (77)	1-4 family Seller/Service Prop. Insp. Rpt.
FNMA 1005 (77)	Request for Verification of Employment
FNMA 1006 (75)	Request for Verification of Deposit
RESPA 300 (79)	Good Faith Estimates of Settlement Charges
Form 301 (79)	Mortgagor's Settlement Statement

## REAL ESTATE LOANS and HOME IMPROVEMENT FINANCING (Consumer Credit)

FR-RE-Appl.	For Real Estate Mortgages
BR 92	Com'l. R. E. Application
BR 94	Com'l. R. E. Appraisal
Ref./2nd Mtg.	Disclosure Statement for Refinancing or 2nd Mtg.
FPI/CD	Disclosure Statement for Purchase or Construction of a Dwelling
BR 90	R. E. Loan Control Sheet
RE Mtg. F-17	Residential Mtg. for loans or financing
RE Note	Installment Payment
RE Note	Single Payment
ICC No. 4	R. E. Mortgage (+ 12%)
ICC No. 5	R. E. Note (exceeds 12%)
EH	Dealer Financing Form for Home Siding, Roofing, Central Air, etc. See details under "Third Party Paper"
SGO(1) HI Note	Disclosure Statement. Home Improvement w/Note. Precomputed or Simple Int.
SGO(2) HI Note	Disclosure Statement. Home Improvement w/Note. Simple Interest
HI Note	Direct Loan Financing
HI Note (★ 1)	Dealer Financing
CC	Completion Certificate
NL	Notice of Lien
R of R (★ 2)	Notice of Right of Rescission
Partial Release for Real Estate Mortgage	
Release for Real Estate Mortgage	
UNIFORM COMMERCIAL CODE	
UCC-2	Financing Statement. Fixtures, Minerals, etc. County Filings on Real Estate

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will precede a dinner.

**WATERLOO:** The National Bank has announced promotions of Allan Kniep and Norman E. Timson. Mr. Kniep was elected a trust officer and Mr. Timson was elected managing officer of the main bank's drive-in facility on East Park Avenue.

### Minnesota News

**MANKATO:** James McFarland, formerly with Drivers of South St. Paul, has joined Security State Bank as executive vice president.

**MINNEAPOLIS:** The board of directors of First Bank System, Inc. has elected Clarence G. Frame vice chairman and Darrell G. Knudson executive vice president and a director. Mr. Frame was previously president and chief executive officer of First Bank St. Paul. Mr. Knudson was senior vice president and group executive of First Bank System's North Dakota and South Dakota group.

In a simultaneous action, the board of First Bank St. Paul elected Charles E. Arner chairman of the board and chief executive officer and Andrew G. Sall president and deputy chief executive officer.

### Montana News

**HELENA:** Bruce N. Boynton has joined the staff of First Bank Helena as an instalment loan officer, according to Earl W. Johnson, president.

### Nebraska News

**BELLEVUE:** R. Joe Dennis, owner of Freeman Co., has purchased controlling interest in the First National Bank.

**BLAIR:** The "Changing World of NABW" will be the topic of Frances Schmeling, 1980-81 midwest regional vice president of the national Association of Bank Women, when she addresses the Mid Plains group at Mr. C's Steakhouse on Tuesday, October 28, at 6:15 p.m.

**LEIGH:** Charles Mullenhoff was promoted to president of the Bank of Leigh at a recent board of directors meeting. Mr. Mullenhoff has been a member of the bank staff since 1973.

**MEAD:** Sandy Reed, executive vice president of the Bank of Mead, was recently elected president of the Nebraska Credit Women International at the annual meeting in Grand Island.

**OGALLALA:** The First National Bank will be holding an open house to celebrate the completion of its new bank complex Wednesday, October 29, at the Ogallala Elks Lodge.

### Wyoming News

**CHEYENNE:** Barbara Atkinson has been appointed vice president and manager of instalment loans at First Wyoming Bank.

**CHEYENNE:** Robert Reiman,



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chairman of the board, and Robert T. Noel, president of First Wyoming Bank, downtown, announced the promotion of Eldon Stellpflug to the position of vice president and manager of commercial loans. Also appointed vice president, commercial loans, is Thomas F. Scranton.

**LYMAN:** Nick D. Lives, president and director of the First State Bank, has announced the election of Dee Birch as director of the bank.

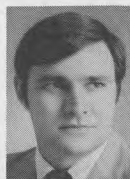
**RIVERTON:** If a charter is approved, Riverton's next national bank hopes to be called Bank of Wyoming, and has a option to purchase land on the city's High School Hill.

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Vice President  
234-2462



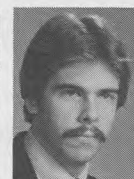
John Henderson  
Vice President  
234-2463



Tony Paugoulatos  
Asst. Vice President  
234-2647



Jim McLaughlin  
Asst. Vice President  
234-2673



Rusty Reese  
Bond Officer  
234-2674



Dave Wittenborn  
Bond Representative  
234-2691



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**AUDIT DEPT.**—Eight-bank holding company in  
Montana. Major bank, \$250 million assets, needs ex-  
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CEOs for \$30 million and \$8 million banks in Iowa.  
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**Commercial Loan Person**, with minimum three years  
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CEO with solid lending and administrative  
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**LOAN OFFICER**—Graduate of ag banking school with  
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**LENDING**—Started as teller and has worked up to  
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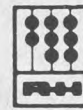
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cellent growth potential. Prefer law degree and heavy  
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**INSTALLMENT LOAN**—Junior position available in  
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experience including some exposure to indirect  
financing. .... 15K

**AGRI LOAN**—Major Nebraska bank seeks an ag  
specialist for their correspondent department. Ex-  
cellent benefits and opportunity. .... 28K

**INSTALLMENT LOAN**—Excellent opportunity in  
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with chance to advance as bank grows. .... 16K

**CONTROLLER**—Full responsibility for all accounting  
functions, reports and investments in medium size  
Iowa bank. Prefer accounting or finance degree. 25K

**AG LENDER**—Rural southern Missouri bank affiliated  
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To inquire about a position please forward resume and  
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