

NORTHWESTERN Banker Newsletter

Vol. 10 No. 21

Des Moines, Iowa

September 14, 1981

11 Bank Associations Organize

OFFICIAL organization of the Mid-America Bankers Service Co. was accomplished September 3 when 11 state banker associations met in Kansas City to formalize a plan they had been discussing several months.

The 11 original incorporating banker associations are Michigan, Wisconsin, Illinois, Iowa, Minnesota, North Dakota, South Dakota, Nebraska, Kansas, Oklahoma and Arkansas. Texas was one of the earlier interested associations but decided a short time ago to withdraw. Arkansas then applied to replace it. The Missouri Association is taking up the MABS membership issue at its state board meeting September 27. Colorado has expressed an interest but has not had a formal discussion at the board level. It is understood that MABS membership may be limited to 12 state associations.

The first order of business was election of officers to guide MABS in its initial plans to offer services to member banks of the 11 state associations. Richard E. Gandrud, immediate past president of the Minnesota Bankers Association and



R.E. GANDRUD

president of the Pope County State Bank, Glenwood, was elected chairman. Named vice chairman is William H. Crawford, president of the Oklahoma Bankers Association and president of First National Bank of Frederick. Acting secretary-treasurer is Neil Milner, executive vice president of the Iowa Bankers Association, Des Moines.

As reported in the September Northwest Banker, MABS study groups have undertaken for the past several months four Task Force projects: A bankers Money Market Fund, an insurance company, an ag credit corporation, and a secondary mortgage company. First priority was given to the MMF and at the Kansas City meeting the participating state association officials voted to accept the Task Force findings on the MMF study, and directed the Task Force to work with Touche Ross Co. in determining which of the last two selected firms they should go with on the MMF. The two finalist firms are Federated Investors Inc. of Pittsburgh and Fidelity Management Corp. of Boston.

Each state association has an equal ownership in MABS, and each bank within the associations will be entitled to use whatever services they choose from those developed by MABS. Banks choosing to offer customers the MMF service, for example, would have the opportunity

to compete with non-banking operations, providing a typical tool with which to compete with brokerage houses. The individual bank would accommodate the customer's need for an MMF through the firm selected by MABS. The banks then could bid to have these funds flow back to them at the competitive market rates. The intent, it is stated, preferably into the regions from which the money comes so that loan money will be available to sustain those regions.

Thus, the bank has the advantage of providing the MMF service to its customers on a direct basis, and the bank in need of funds has the advantage of bidding from a favorable source to get those funds back at a competitive rate. A bank could make arrangements with NOW account holders, for example, to funnel all funds above a designated maximum NOW limit into the MMF; then, if the NOW account dropped and funds were required to meet the minimum, all or part of the MMF could be decreased to keep the NOW at the required minimum. In this way, a customer's excess funds would achieve maximum return.

It is felt that if the Task Force on ag credit can achieve comparable success it will help banks immeasurably in their effort to finance the total ag business. The effort will be to work through the FICBs, preferably, or find an alternative source on a group basis to help commercial banks compete for the funds needed to

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The insurance Task Force feels there are potential savings to individual banks through the joint effort in the insurance field. This service could offer employee benefits and other insurance packages purchased by banks, all at major savings through the association route. This has been demonstrated, it was pointed out, by the success of Iowa Bankers Insurance & Services, for example. The insurance company, ag corporation and secondary mortgage company Task Forces are expected to make reports at meetings in the near future. □

Iowa News

A seminar titled "Pathways to Productivity" will feature NCR's September 23 at the Hotel Savery in Des Moines. The seminar will be held from 9:00 a.m. to 4:30 p.m. and will discuss the I-9000 Series of interactive systems and NCR's interactive software.

CENTER POINT: Karen K. Imhoff has been promoted to vice president and cashier of the Iowa State Bank & Trust Co., according to William R. Bernau, president. Mrs. Imhoff, previously cashier, was also appoin-

ted to the board. She joined the bank in 1971.

JEFFERSON: Home State Bank is holding an open house Sunday, September 20, from 2:00 to 5:00 p.m. in honor of Gerald Clause, who is retiring October 1. Mr. Clause, currently chairman, has served the bank for 44 years. The open house will be in the main bank lobby in downtown Jefferson.

KELLOGG: At Kellogg-Sully Bank & Trust, Robert Terlouw has been promoted to senior vice president and cashier and Diana Mick was promoted to assistant cashier.

LAKE PARK: The Federal Reserve Board has approved the application of First Security Banshares, Inc. to become a bank holding company by acquiring Security State Bank here and Security State Bank in Hartley.

Nebraska News

A limited number of spaces are still available in the Intermediate School of Banking to be held at Glenwood Manor, Overland Park, Kansas, September 27-October 2. The Advanced School of Banking to be held at the Nebraska Center, University of Nebraska, Lincoln, also has space

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available. This school will be in session November 1-5. The schools are sponsored by the Kansas, Missouri and Nebraska Banking Associations.

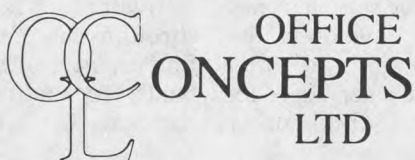
GRAND ISLAND: Wanda Lacy has been promoted to assistant vice president and department manager at Commercial National Bank & Trust Co. Mrs. Lacy joined the bank six years ago.

LAVISTA: Robert H. Everett, 43, president of the Bank of Nebraska, died recently after suffering a heart attack. Mr. Everett was vice president of the First National Bank of Bellevue until he joined the La Vista bank as president in February, 1980.

NORTH PLATTE: Charles Sandman II has joined the North Platte State Bank as assistant vice president-lending, according to Richard Colman, president.

Minnesota News

AITKIN: At Security State Bank, Bob Janzen has been promoted to



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\$500,000	GLENWOOD, IOWA Sewer Revenue Pledge Orders Interest: 6-1 and 12-1	10.50%	12-1-83
\$500,000	KEOKUK, IOWA Water Revenue Pledge Orders Interest: 6-1 and 12-1	10.50%	6-1-82
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\$500,000	SANBORN, IOWA Sewer Revenue Pledge Orders Interest: 6-1 and 12-1	10.50%	12-1-82
\$500,000	TIPTON, IOWA Electric Revenue Pledge Orders Interest: 6-1 and 12-1	10.50%	6-1-82
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assistant vice president-commercial and real estate loans, and Rick Hutchins has been named to replace Mr. Janzen as the Garrison branch manager. Mr. Janzen joined Security State in 1969.

EDINA: Michael J. Kelley has joined the Golden Valley Bank as senior vice president in charge of all lending operations. He has 16 years of financial experience, including 11 years at National City Bank of Minneapolis.

MINNEAPOLIS: Twenty-four Northwestern Banks in the Twin Cities have officially withdrawn their offer of a 30 percent annual interest rate bonus to customers signing up early for All Savers Certificates. The Banco affiliates had previously announced a temporary suspension of their program following the recent Internal Revenue Service statement questioning the tax status of certificates linked to high-interest bonus programs. As a result of an opinion issued earlier in the week by the Federal Reserve Board and other regulators, customers may now purchase a 26-week money market certificate and convert those funds on October 1 or later to an All Savers Certificate without any penalty for early withdrawal.

MINNEAPOLIS: P. James Sicora has rejoined First Bank Minneapolis as a vice president in the operations group. Mr. Sicora joined the bank in 1957, and transferred to First Bank System, Inc. in 1976.

ST. PAUL: Vice presidents Richard L. Shepley and Dale S. Hanson have



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been named deputy group heads for wholesale banking divisions at First Bank St. Paul. Promoted to vice president are John D. Gilpin and Dennis K. Dingman.

ST. PAUL: American National Bank & Trust Co. has promoted Walter A. Opal to vice president and trust officer. Mr. Opal was previously assistant vice president of Valley Bank in Appleton, Wis. Elected assistant vice presidents are Barbara W. Schneider and Elizabeth L. Maine.

Illinois News

ROCK CITY: Dale Hover has joined the Rock City Bank as executive vice president. He was previously an assistant vice president of the National Bank & Trust Co. in Chariton, Iowa.

South Dakota News

SIOUX FALLS: Sid Miedema has been elected assistant vice president-audit at Western Bank. He joined the bank last year as an auditor after working 10 years as an FDIC examiner in Minneapolis.

Wyoming News

CHEYENNE: Robert R. Scott has joined the American National Bank as vice president. Mr. Scott is a retired Air Force brigadier general.



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Montana News

The Montana Bankers Association 1981 Consumer Lending Conference will be held September 16, 17 and 18 at the Outlaw Inn in Kalispell. A golf outing at the Buffalo Hills course will begin at 1 p.m. Wednesday. Registration will start at 3 p.m. A reception will be held Wednesday evening beginning at 7:30 p.m. The conference will open at 9 a.m., September 17 with remarks by Robert L. Reiquam, MBA president. Topics will include "Regulation Z," "Problem Credits," "Basics of Consumer Lending," "Asset and Liability Management" and "UCC Lien Filing and Perfection." The conference will adjourn 12:00 noon September 18.

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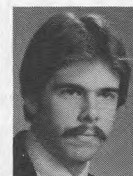
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INSTALLMENT LENDER - 2½ yrs lending exp, some supv. \$18,000

TRUST - 12 yrs exp, hvy operations. \$28,000

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