

NORTHWESTERN Banker Newsletter

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December 21, 1981

DIDC Postpones Rate Decisions

IN A MOVE that totally acquiesces to the views of Treasury Secretary Donald Regan and Federal Home Loan Bank Board Chairman Richard T. Pratt, the Depository Institutions Deregulation Committee voted on December 16 against giving the American public a fair rate of return on its savings at banks and thrifts.

The DIDC five members voted to postpone consideration of new, more attractive savings instruments and a rate deregulation schedule which would have eliminated interest rate controls from time deposits of three and one-half years maturity or greater, beginning February 1, 1982.

Thus, the DIDC, after fierce campaigning by savings and loan institutions that are in trouble with their longer maturities on mortgages, has agreed to hold banks down to the same level of interest rates that S&Ls feel they can pay as a maximum. As a consequence, major non-bank competitors around the nation rejoiced and applauded the DIDC decision because, in effect, it continues to turn over to them the American public's savings because these non-regulated competitors are free to pay market rates of return to savers. The industry from which Treasury Secretary Regan came to his Cabinet post, the investment

business, continues to carry off billions of dollars of savings from regulated institutions as part of the \$190 billion MMF industry.

American Bankers Association President Llewellyn Jenkins, vice chairman of Manufacturers Hanover Trust Co., New York, stated after the DIDC meeting on December 16, that the decision by the DIDC to postpone consideration of new savings vehicles for the American public was a "major disappointment."

"This action," he said, "leaves bankers feeling disillusioned with the Reagan Administration and the Congressional leadership, which we thought had made a commitment to move ahead with deregulation. The only thing we're sure of now is that there is jubilation in the executive suites at Sears, Prudential and the many brokerage firms offering Money Market Funds."

Mr. Jenkins said further, "Depository institutions today desperately need new ways to hold onto their deposits and they need a rate deregulation schedule which provides the certainty needed for planning in a rapidly changing environment.

"By turning their backs to these needs, Congressional leaders and Administration officials are embrac-

ing an illusionary quick fix strategy which serves no one—least of all the saving public which demanded that interest rate limits be phased out.

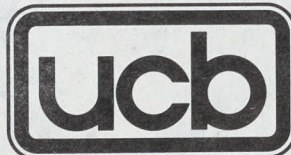
"If bankers are forced to fight again to rejustify the basic principle behind rate deregulation, then we will join that fight because memories are short and understanding is too shallow. It is regrettable that such action may distract us from pressing for other financial reform legislation needed, if depository institutions are to be able to compete in the long run with their lesser regulated competitors.

"It is, indeed, ironic that the same legislators who have so explicitly rejected the proposal to put regulations on these non-bank competitors are throwing roadblocks in front of efforts to deregulate banks and thrifts. This represents a Catch 22 in public policy that is indefensible."

In addition to Treasury Secretary Regan and FHLBB Chairman Pratt, who is cheerleader for S&Ls, the other DIDC members are made up of three federal regulators who are either anti or neutral to commercial banks—the Federal Reserve Board Chairman, FDIC Chairman and National Credit Union Administration Chairman. The DIDC is not scheduled to meet again until March on a date not yet selected. □

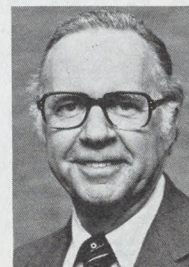
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Iowa News

AURELIA: H.H. Deyloff has submitted his resignation as president of First Trust & Savings Bank, but will remain as chairman. Mr. Deyloff began his banking career in 1923 and held the position of president for the past 33 years. He and his wife will continue to live in Aurelia and spend the winter at their home in Florida.

DENVER: The Federal Reserve Board has approved formation of Denver Bancorporation, which will acquire 91% of the outstanding shares of Denver Savings Bank.

KNOXVILLE: Dean Hicks will join the Community National Bank &

Trust Co. as executive vice president and managing officer, effective February 1, 1982. Mr. Hicks is presently senior vice president of Brenton State Bank of Jefferson, and has been with the bank since 1974.

MARSHALLTOWN: Thomas R. Smith, president of Fidelity Brenton Bank and Trust Co., has been appointed chairman of the AIB by Llewellyn Jenkins, president of the ABA. Mr. Smith replaces J. Rex Duwe, a former ABA president, and will serve on the AIB executive committee policy board.

MONTEZUMA: Richard (Dick) Arendt was named to succeed his father, the late Melvin Arendt, as president of Peoples Savings Bank. He is also a member of the board and a former vice-president. Melvin Elliott was elected chairman and Mrs. Melvin Arendt as a member of the board.

NEVADA: Harold T. Fawcett, president of State Bank & Trust Co., announced last week that preliminary agreement has been reached to sell the bank to William Burrell of Knoxville and his associates. The \$30 million bank was founded in 1939 and still has many of the original stockholders. Just a week earlier, sale of the \$35 million Nevada National Bank to an Omaha group was announced. Mr. Burrell and his associates also contracted last month to purchase the Exchange State Bank of Collins, also in Story County.

NEVADA: The board of Nevada National Bank has announced the election of Carl L. Rapp as president. Mr. Rapp, CPA, was formerly associated with Omaha National Bank and more recently was a partner in Yanney, Hughes and Rapp, an Omaha financial firm.

SIOUX CITY: Security National Bank has announced the promotion

of William F. Kabourek to senior vice president in charge of lending administration and loan policy. Stephen J. Hatz has been promoted from vice president to department head of the correspondent banking division.

WATERLOO: Timothy J. Brodahl has been elected trust officer at National Bank of Waterloo. He joined the bank earlier this year as administrator in the trust department.

WELLMAN: Named president of Wellman Savings Bank was Daniel H. Doyle, and Roger Borup was advanced to executive vice president. Stanley R. Barber, president for the past 25 years, will remain chairman. Mr. Doyle was previously with the First National Bank of St. Louis.

WHEATLAND: The First Trust and Savings Bank of Wheatland has elected three new officers—James B. Bowen, chairman of the board; Dennis M. Henning, president and trust officer, and David Buchanan, vice president.

Nebraska News

BELLEVIEW: Southroads Bank recently celebrated the groundbreaking for its new facility, to be located in the northwest corner of Southroads parking lot. The facility is expected to be open by mid-1982.

FULLERTON: Jack A. Lhotak of Lincoln, has been named a vice president for First National Bank and Trust. Mr. Lhotak has 20 years of banking experience and most recently has been vice president and cashier at Lincoln State Bank.

LAVISTA: Mike Hogan, chairman of Bank of Nebraska, has named Gary Karre of Millard to president. He succeeds Bob Everett, recently deceased.



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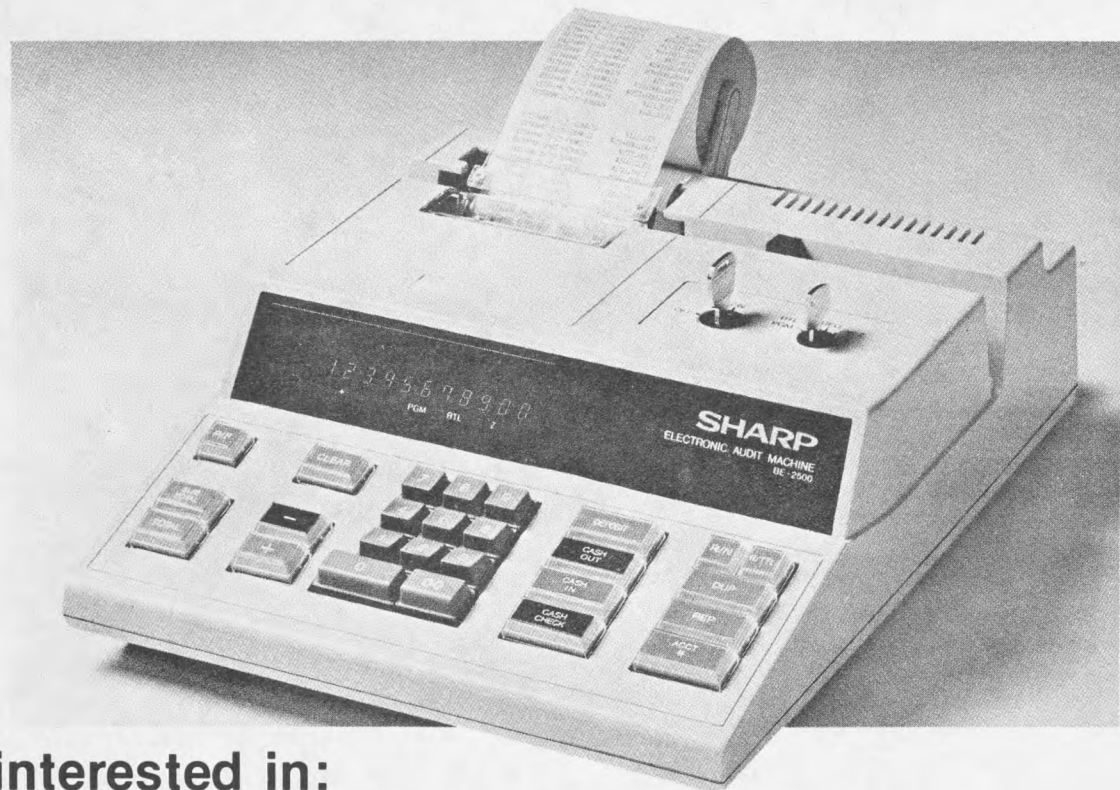
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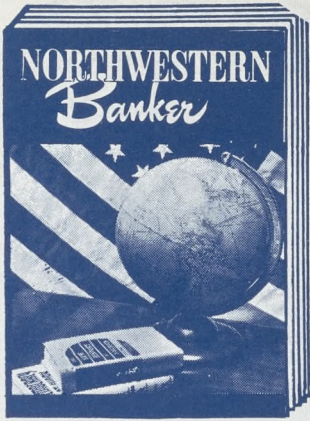
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4 Calls for Illinois Unity Meeting

IN AN unprecedented move to unite the banking industry in Illinois, the Illinois Bankers Association announced on December 10 plans for a congress of all banking organizations in the state to be held in St. Louis on January 28 and 29, 1982.

James A. Fitch, president of the IBA and president of the South Chicago Savings Bank said, "the meeting will be called a Banking Issues Congress. As the oldest and largest banking association in the state, the IBA has invited the leaders of all banking organizations in Illinois to discuss the critical banking issues of the day. The IBA is soliciting many view points to establish common ground in a rapidly changing banking environment."

According to William J. Hocter, executive vice president of the Illinois Bankers Association, "topics to be discussed at the congress will include federal legislative and regulatory issues and state legislative issues. We have invited a number of very prominent speakers including Murray Wiedenbaum, the chairman of the President's Council of Economic Advisors, the members of the Congressional banking committees and senior regulatory officials to address the bankers."

The invitation list of participants includes the leadership families of

the Illinois Bankers Association, the Independent Community Bankers of Illinois, and the Association for Modern Banking in Illinois, as well as representatives of national level associations. Also included are the chief executives of the money center banks in Chicago and St. Louis and directors from the Federal Reserve Banks in those two cities.

However, when contacted last week by the NORTHWESTERN BANKER for their response to this open invitation by the Illinois Bankers Association for a joint meeting, leaders of both AMBI and the ICBI stated that at present they do not plan to attend as participating associations.

James Watt, president of the AMBI, said that although AMBI has not yet issued any formal statement on the matter, it does not plan to attend the IBA meeting. He recalled, "We've asked repeatedly for the IBA leaders to come to the table to discuss the issues and they have refused. This meeting as I see it is one totally run and operated by the IBA. We would be pleased to attend if it was a joint meeting or one sponsored by the ABA. AMBI already has a consensus of members. When they get their consensus, we'll be glad to meet with them."

Robert J. Wingert, executive director of ICBI, also headquartered

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in Springfield, said his organization's leadership had just met that day (December 16) and it was decided ICBI would not attend formally as an organization. "Our members are free to attend as individual members and take part in any discussions they wish," Mr. Wingert said. □

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Minnesota News

DETROIT LAKES: Detroit State Bank has changed its name to First American Bank, announced C. LeRoy Larson, bank president. He stressed everything will remain the same, and attributed the name change to wanting to eliminate designating a geographical area with the name.

HIBBING: Merchants and Miners State Bank will undergo an extensive construction and remodeling project this winter, as approved by the bank's board and Minnesota Commissioner of Banking Micheal Pint. The project will increase the banks' working area by 40 percent.

HOPKINS: Mary Anderson has been promoted to assistant vice president and manager of the real estate mortgage department at Northwestern Bank South. She has been with the bank since 1973 and served most recently as real estate officer.

HOYT LAKES: Verna Kopp has accepted the position of assistant vice president in loan administration for the First Northwestern National Bank. She has been with the bank 16 years and as assistant vice president will be in charge of all loans.

MINNEAPOLIS: Northwest Bancorporation recently promoted F. Randall Czeswik and Dean H. Hoppe to vice presidents in the human resources division, and Jean Powers investor relations officer. Mr. Czeswik has been with Banco since 1979, most recently as assistant vice president, human resources, as was Mr. Hoppe, who has been with the bank since 1974.

Illinois News

NAPERVILLE: Micheal J. Villemure recently joined Washington Bank and Trust as assistant vice president. Previously a bank examiner with the Federal Deposit Insurance Corporation, Mr. Villemure's responsibilities will include assisting in daily bank operations.

Wyoming News

SHOSHONI: Joe Barber has resigned the presidency of First State Bank, to take a management position with Double D Enterprises, a Shoshoni firm. Mr. Barber has been president of the bank since the institution's opening in July, 1978.

Montana News

GREAT FALLS: Jeffrey C. Mortensen has been elected cashier of Central Bank of Montana, according to an announcement made by William E. Thorndal, president. Prior to his election he served as cashier at Midstate Bank of Montana in Lewistown.

SIDNEY: The Federal Reserve Bank of Minneapolis has approved the application of Security Richland Bancorporation, Miles City, to become a bank holding company through acquisition of the Richland National Bank, Sidney.

South Dakota News

DELL RAPIDS: Sharon Bittner has been promoted to customer service rep. at Northwestern National Bank. She joined the bank in 1975

and was previously a customer service teller.

HURON: The board of the National Bank of South Dakota has elected John Vanderboom vice president and manager, Huron branch, according to Nels E. Turnquist, chairman and ceo. Mr. Vanderboom joined the bank in 1977 and was named vice president and manager, Presho branch, in 1979.

North Dakota News

FARGO: Pamela J. Triggs has been named assistant trust officer of Dakota First Trust Company, according to president H. Michael Hardy. She has served the firm since 1940.

MANDAN: First Northwestern National Bank recently celebrated its 100th anniversary. It opened its doors in November, 1881, as the First National Bank of Mandan, the first bank in what is now North Dakota west of the Missouri River.

WILLISTON: John M. McGinley, president of the American State Bank & Trust Company, announced the addition of Richard Stahlberg to the instalment loan department. Mr. Stahlberg was previously branch manager of Metropolitan Federal Savings & Loan in Lakota.

Colorado News

DENVER: United Bank of Denver has announced the appointments of Timothy Morgan and Robert Pashe to the position of vice president and trust officer, and George W. Evans, Jr., to vice president. All three have been with the bank since 1981.

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COMMERCIAL LOAN OFFICERS: Large SW Texas bank needs two experienced loan officers. Should have some Agri loan experience. Salary \$28-35K.

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AGRI LOAN OFFICER: Minimum 5 years ag loan experience. Ag degree required. Nebraska. Salary \$30-32K. Good benefits.

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IMMEDIATE OPENING available in western Montana in mid-sized bank for an installment loan manager. Collecting experience a must. Knowledge of student loans helpful. Write file OBX, c/o Northwestern Banker. (PA)

LOAN OFFICER—Experience in installment, agriculture, and commercial lending for this growing \$18 million south central Nebraska bank. Some trust experience would be helpful. Salary open. Write file OBN, c/o Northwestern Banker. (PA)

AG LENDING OFFICER—Northwestern Illinois commercial bank with deposit of \$60MM is seeking an agricultural lending officer. This is a progressive bank looking for a young person with several years experience. Send confidential reply to File OBY, c/o Northwestern Banker. (PA)

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CEO - MN location. Small clean bank seeks officer experienced in banking, emphasis on Agriculture. Need familiarity with all facets of banking. Excellent salary/benefit pkg. \$35-\$40K.

COMM'L LENDING OFFICER - NE location. Lots of comm'l activity, heavily ag related. Need 3-4 yrs comm'l exp., someone who can "hit the ground running" to lend maturity to young, aggressive staff. \$25-\$30K.

AG LOAN OFFICER, #2 - Seasoned Ag Lender with 3-5 yrs. exp. Need high image, aggressive individual, looking to move to #1. Insurance a plus. \$25K.

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FINANCIAL OFFICER senior position with \$400MM eastern bank. Must hold CPA certificate and have bank experience. \$Open

CASHIER - challenging position for good operations officer whose career is stymied. Suburban affiliate of one of the largest midwestern holding companies. \$25K

AG LENDER - medium size rural bank with 60% of portfolio in Agricredits. Prefer college grad with Ag Degree and 3-5 yrs. experience. \$24,000

MARKETING - major savings and loan has opening for marketing major with 1-2 yrs. experience in product development. \$20K

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