

NORTHWESTERN Banker Newsletter

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NACHA President Identifies Need For Private Sector Commitment

AUTOMATED clearing houses, the facilities that process and deliver electronic payment transactions as an alternative to the physical movement of paper checks, must be controlled by the private sector rather than the Federal Reserve if it is to ever realize its potential, observed James F. Lordan, president of the National Automated Clearing House Association (NACHA), at the association's annual conference, March 21-23 at the Capitol Hilton, Washington, D.C.

The Federal Reserve, which provides check clearing services as well as the data processing, settlement and delivery services for 31 of the 32 ACH associations, has little incentive to encourage electronic data transmission of ACH entries, Mr. Lordan explained in his address before nearly 700 financial institution and corporate representatives attending the conference.

"The ACH concept is still far short of being truly an electronic delivery system, superior to the check system. The vast majority of ACH transactions are still delivered to their ultimate destination physically either on tape or paper.

"The Federal Reserve, as the al-

most exclusive provider of the ACH network, still has rights to approve rules and systems changes and therefore can dictate the pace and character of ACH expansion."

Mr. Lordan, senior vice president of State Street Bank and Trust Co., Boston, explained that financial institutions have no incentive to install electronic sending and receiving devices since they gain no competitive advantage of faster funds availability schedules for electronic transmissions. No issue is more critical to the ACH marketplace acceptance than providing availability of funds in a superior method than other payment system alternatives.

The NACHA board of directors is currently investigating the feasibility of a private sector processing alternative.

It is my hope that what will evolve is a two tier ACH network, one level primarily operated through a major national telecommunication vendor and fully electronic from origination to delivery, and the other level, a continuation of the present Federal Reserve processing. I envision the NACHA sponsored network as a complement to the Fed, providing the interregional ex-

change or the processing for local operating sites."

While Mr. Lordan noted that the ACH movement could not have made the progress without the Fed, priorities have now changed and NACHA has become the catalyst for new ACH applications such as the Corporate Trade Payments Project currently underway whereby corporations can transmit payments and supporting data to their suppliers.

The National Automated Clearing House Association consists of 32 automated clearing house (ACH) associations who serve 15,000 financial institutions in the processing of electronic payments.

Since the fall of 1978, all U.S. automated clearing houses have been linked, providing a nationwide electronic payment interchange mechanism which to date has essentially been consumer-payment oriented.

The new corporate aspects of NACHA represent the first time that electronic payments technology will allow corporations to originate and receive trade payments through the ACH network of automated clearing house associations.

Beginning in June, the system will be set in motion with several Fortune 500 companies being evolved, including Sears, Black and Decker,

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and Westinghouse. It is anticipated that the program will be expanded to include more than 200 companies by the end of the year.

Iowa News

The April meeting of the Northwest Iowa Group of the NABW will be held April 13 at Teeg's in Milford.

Hostess for the 5:30 p.m. meeting will be Helen Gibson. The program, entitled "Legislative Update," will be given by Wes Ehrecke from the Iowa Bankers Association.

INDIANOLA: Four employees were recently elected as vice presidents at Peoples Trust & Savings Bank. They are Shirley Cramer, Robert Davey, Pamela Merrit and Keith

Wright. Ms. Cramer continues her responsibilities as personnel director and operations officer. Mr. Davey is a loan officer serving agricultural and commercial loan customers. Ms. Merrit is the marketing director for Peoples Bank. Mr. Wright supervises the installment loan and mortgage loan departments.

LAMONI: State Bank of Lamoni has merged with Lamoni National Bank as of April 1. The bank will operate as Lamoni National Bank under a national charter, remaining at the same location and maintaining the same officers and staff. Frank O. Starr, III has been elected chairman. Joe Hanna, president of Graceland College, and Gary Schwab, of Lamoni Livestock Sales, have been added to the board of directors.

LE CLAIRE: Glen H. Suiter, chairman of LeClaire State Bank and Farmers Savings Bank, Princeton, recently announced that Stephen G. Suiter is moving his office from Farmers Savings Bank to LeClaire State Bank, where he will serve as chief executive officer of that bank. He will replace Gerald R. Waters, who resigned as president of both banks to take a position with North America Financial Services, Ltd. Mr. Waters will remain on the board of both banks. Glen H. Suiter will

serve as president and chairman of both banks.

Nebraska News

BRULE: Melvin Wiens, previously senior vice president of Kearney's First National Bank and Trust Company, has been named president of Bank of Brule. He will begin his new responsibilities in mid-April. Mr. Wiens spent seven years with the Kearney bank in its agricultural department as farm manager.

CRAWFORD: Don Bell has been promoted to senior vice president and managing officer at Crawford State Bank. Mr. Bell has been with the bank since 1971 and has held the position of vice president and cashier since 1974.

OMAHA: United States National Bank has announced the retirement of Donald J. Murphy as chairman of the board. The bank designated the week of April 6-12 as Donald J. Murphy week. Scheduled activities include an employee reception and "roast"; an open house in the bank, and a private dinner party with friends and business associates. Mr. Murphy had been associated with Banco for 42 years, serving the last eight with U.S. National. He remains on the board of directors of the bank and will remain in Omaha to pursue other interests.

OMAHA: Jon A. Lindhjem has been elected senior vice president and chief financial officer, and Gregory P. Carlson was elected vice president at The United States National Bank. Mr. Lindhjem previously was with The Mercantile Trust Company of St. Louis, Mo., as vice president/comptroller. Mr. Carlson comes to the bank from Northwestern National Bank Southwest, Bloom-



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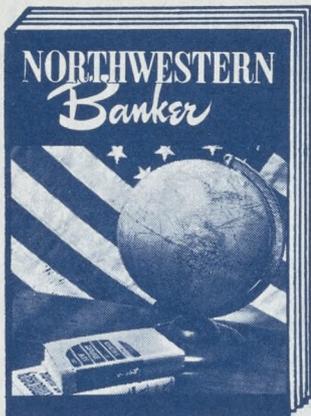
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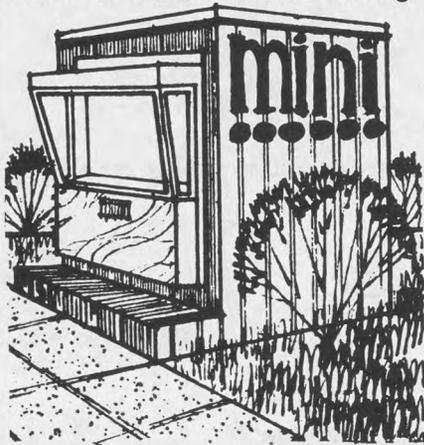
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ington, Minn., where he held the title vice president and director of human resources.

Minnesota News

MINNEAPOLIS: David G. Herzer has been elected senior vice president of administration of First Bank System, Inc., effective May 1. Mr. Herzer is currently president and chief operating officer of First Bank Milwaukee, Wis. His responsibilities at that bank will be assumed by Al K. Simpson, First Bank Milwaukee's chairman and chief executive officer.

WORTHINGTON: At State Bank of Worthington, Neil R. Smith was named vice president and cashier, and Jerald R. Tiggelaar was promoted to vice president. Mr. Smith has been with the bank since 1978 as cashier. Mr. Tiggelaar started with the bank in 1973 as ag loan representative.

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Illinois News

CHICAGO: Jeffrey W. Taylor has been appointed assistant vice president of Main Bank of Chicago. Mr. Taylor has been associate general counsel and loan representative for both Main Bank and Drovers Bank since 1981.

CHICAGO: Kathleen T. Hardy has been named a vice president of Drovers Bank. She has held several positions including correspondent bank officer and assistant vice president. Alfred R. Mueggenborg has been named vice president of Drovers Bank, Main Bank and Bank of Yorktown, all members of the Cole-Taylor Financial Group. Mr. Mueggenborg has been with Drovers Bank since 1941.

EVANSTON: Lawrence Kahme has been elected chairman of the board and chief executive officer of The Evanston Bank, according to a recent announcement by bank officials. Mr. Kahme has served as vice chairman of the board of First Security Bank of Chicago since 1977.

GALESBURG: Promoted at First Galesburg National Bank and Trust Company were: Donald S. Robinson to senior vice president; James C. Dunsworth to assistant vice president and manager of the installment loan department; G. Shirleen Hilgenberg to assistant vice president and director of marketing; and Mark W. Johann and Sandra J. Treash to assistant vice president in the commercial loan department.

LANSING: Cornelius H. Dekker has joined the First National Bank of Lansing as vice president. He will be in charge of the bank's installment loan division and also will act as the bank's marketing director. Mr. Dekker started in the banking field in 1962.

SOUTH HOLLAND: Thornridge State Bank has announced the appointment of Robert J. Necastro as executive vice president, in charge of the day-to-day operations of the bank, working as second-in-command under Robert Loffredi, president.

South Dakota News

ABERDEEN: Jerry Ross, assistant branch manager at the Mobridge

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Branch of First National Bank of Aberdeen, has been appointed vice president - retail banking manager of First National Bank Downtown Branch in Aberdeen, effective April 4. Mr. Ross joined the Mobridge Branch in 1973.

SIOUX FALLS: First Bank of South Dakota recently advanced four officers. Gene Odenbrett was elected vice president in Madison; Lewis Rohrer has been advanced to vice president and trust officer in Rapid City, and in the Sioux Falls trust department Dennis Holzwarth has been advanced to assistant vice president and investment officer

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and Daniel P. Murphy was named trust development officer.

North Dakota News

North Dakota members of the National Association of Bank Women will meet April 27-29 at the Holiday Inn, Fargo, for their annual state conference. Theme for the meeting will be "Strategies for Success." Chairman of the conference is Pam Hodensfield, trust officer at First Northwestern Trust Company of North Dakota, Fargo.

Guest speaker for the Thursday evening banquet, April 28, will be Dr. Joyce Brothers, noted psychologist and TV personality. Tickets for that event will be sold separately and will be open to everyone.

Registration begins at 7:00 p.m., April 27.

A general session and workshop will be offered Thursday morning. Speakers include Barbara J. Cox, vice president, Federal Reserve Bank of Minneapolis; Nancy L. Nemitz, assistant vice president, First Bank System, Inc., Minneapolis, and Kay Landen, vice president, Central Bank of Denver.

In the afternoon, six concurrent sessions will be presented, featuring: Cross Selling and Sales; Variable Rate Lending; Farm Economy; Withholding Regulation; ATMs, Computers and Bank Cards; Trust Services.

On Friday morning the general session will be followed by a workshop featuring Janie Jasin, a motivational speaker who owns and operates Creativity No-Limits in Minnetonka, Minn.

Adjournment is at noon.

Further information may be ob-

tained from Robert Schuelke, branch manager at Fargo National Bank, 701/293-2286.

BISMARCK: Professional Bank Services, Inc., a bank consulting firm headquartered in Louisville, Ky., will be opening up a regional office in Bismarck. This office will serve the upper midwest and will be under the direction of Nancy E. Coon, who since 1980 has been associated with the Independent Community Banks of North Dakota, most recently as acting director.

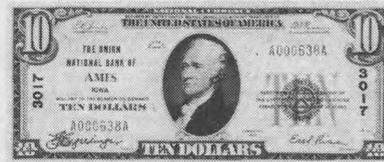
CANDO: Nancy S. Baerwald has been promoted to loan officer of Towner County State Bank. Ms. Baerwald joined the bank in 1976 as a bookkeeper and secretary. Her responsibilities now include consumer, SBA and real estate lending.

RAY: Ray Bancorporation, Inc., recently received approval from the Federal Reserve Bank of Minneapolis to become a bank holding company through the acquisition of the Citizens State Bank of Ray.

Montana News

BILLINGS: Security Banks of Montana Chairman Tom Scott recently announced that Richard A. Kjoss has been named president of the Billings based bank holding company, in addition to his duties as president and chief executive officer of Security Bank, N.A. Also, William G. Wilson was named senior vice president, finance, of Security Banks of Montana. He will be responsible for all fiscal affairs as well as data processing at the holding company level.

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Colorado News

The Independent Bankers of Colorado has scheduled the First Annual Mid-Year Membership Meeting to be held April 22 at Stapleton Plaza Hotel, Denver.

The morning will begin at 9:00 a.m. and feature a Legislative Update and "Taking the Mystery Out of Micros ..." A noon lunch will be followed by "Payments-In-Kind" and "Bank Marketing for the '80s." The evening will feature dinner and dancing.

In addition a spouses program has been provided beginning at 10:00 a.m.

BOULDER: William L. Vorlage, Jr., has been promoted to vice president, consumer lending at First National Bank. Mr. Vorlage has been with First National since 1973.

DENVER: Denver National Bank has announced the promotions of Richard W. Green, Greg L. McNichol, John D. Holzman, Dean M. Howell and James R. Erskine to vice president status. Mr. McNichol was also named trust investment officer. Mr. Erskine was also elected manager of Denver National's Glenarm Office.

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Affiliated Midwest Bancs, Inc., a progressive group of six banks, is looking for an **AGRICULTURAL LOAN OFFICER** for its bank in Boone, Iowa. Prefer 3-5 years agricultural bank loan experience. Salary commensurate with experience. Send resumes c/o Robert Scott, president, Boone State Bank & Trust Co., P.O. Box 428, Boone, Iowa 50036. (PA)

INSTALLMENT LENDING POSITION in \$40 million west-central Iowa bank. Previous installment lending experience required. Salary open. Send resume to Roger Fleury, Financial Service Company, P.O. Box 3128, Omaha, NE 68103. (PA)

A \$20 million country bank located in northcentral Illinois has an opening for an **AGRICULTURAL LOAN OFFICER**. Requirements: Five years experience, farm background, preferably a college degree in AGR. Salary open. Profit Sharing and Pension Plan. Send resume to file TBO, c/o Northwestern Banker. (PA)

Position open for a **JUNIOR COMMERCIAL LOAN OFFICER** with three to five years of commercial loan experience. Bank located 35 miles from Minneapolis area. Salary commensurate with experience. Excellent opportunity for advancement. Send resume to file TBF, c/o Northwestern Banker. (PA)

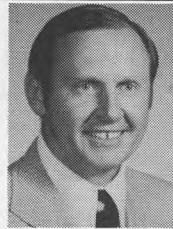
COMMERCIAL LENDER needed for aggressive \$50 million bank in eastern South Dakota. Experience required. Salary open. Write file TBN, c/o Northwestern Banker. (PA)

Affiliated Midwest Bancs Inc., a progressive group of six banks is looking for a **COMMERCIAL LOAN OFFICER** for a \$33 million bank in S.E. Nebraska; and an **AGRICULTURAL LOAN OFFICER** for a \$60 million bank in central Iowa. Prefer 3-5 years experience for both positions. Salaries commensurate with experience. Send resumes to Jack Ayres, P.O. Box 486, Bellevue, NE 68005. (PA)

\$32 million community bank in central Illinois has opening for **LOAN OFFICER** with consumer and agricultural lending experience - operations background and/or computer experience a plus. Must be aggressive, self-starter and able to accept responsibility. Send resume and salary history in strict confidence to file TBR, c/o Northwestern Banker. (PA)



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