

NORTHWESTERN Banker Newsletter

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Des Moines, Iowa

March 10, 1986

Iowa News

"Blueprint for Success" is the theme of the 1986 Iowa Bankers Association Marketing Conference to be held March 23-25 at the Hotel Savery in Des Moines. The conference is designed for CEO's, presidents, marketing directors, customer service personnel or other key marketing staff and will feature an outstanding line-up of marketing experts. Registration is \$150 for IBA members, \$180 for subscribers and \$210 for non-members. For more information, contact Richard Holt-haus at (515) 286-4318.

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The Central Iowa BAI Chapter will hold its annual joint meeting with the National Association of Bank Women on March 20 at the Adventureland Inn in Altoona. Social hour will be at 5:30 p.m., dinner at 6:30 and the program following the meal. Cost is \$14 per person. Register before March 13 by contacting Don Fatka, City State Bank, P.O. Box 98, Madrid, Iowa 50156.

DES MOINES: At Hawkeye-Capital Bank & Trust, Thomas B. Hildebrand has joined as vice president and manager of commercial lending and Lianne Wright has been added as assistant trust officer. Mr. Hildebrand most recently served as vice president for Brenton National Bank of Des Moines. Ms. Wright

has four years experience as a certified public accountant.

DUBUQUE: At Dubuque Bank and Trust Company, Bruce C. Rehmke has been promoted to vice president, trust officer and Melvin E. Miller has been advanced to assistant vice president, investments officer. Mr. Rehmke joined the bank in 1983 and Mr. Miller, in 1984.

SIOUX CITY: Security National Bank will present its ninth annual financial seminar, entitled "It's Your Money," the evening of April 3 at the Marina Inn in South Sioux City. The seminar is directed to the general public and will discuss topics related to financial planning and taxes. The \$15 ticket price includes a reception and hors d'oeuvres. Contact Janet Weiler at (712) 277-6500.

Nebraska News

On March 11 the Nebraska Bankers Association will be sponsoring a seminar featuring a representative of the Comptroller of the Currency, to be held at the Kearney Ramada Inn. Included will be a financial overview of Nebraska National Banks by Roger Neeman and Kevin Blakely, a presentation by bank examiner Rodney Dixon, and a report on OCC supervision of problem banks by Peter Kraft and A. Duncan

McFarlane. Registration/continental breakfast is at 9:00 a.m. and the day concludes with a question and answer period at 2:00 p.m. Fee is \$45 for the first registrant and \$35 for each additional.

* * *

The 1986 Commercial Lending School, sponsored by the Nebraska and Kansas Bankers Associations, will be held April 7-11 at the Holiday Inn in Manhattan, Kan. Enrollment fee is \$600 for double housing, \$700 for single housing, and includes four nights lodging, coffee breaks, most meals and all materials. Contact Jone Beer at (402) 474-3313. *Deadline for applications is March 10.*

* * *

The Northeast Nebraska Chapter of the National Association of Bank Women held a dinner meeting on Feb. 13. Upcoming events include: March 13—special CEO/bosses night at Prenger's; program leader will be Pat Meierhenry on stress. April 10-12—state NABW meeting in North Platte. May 8—a possible "open to the public" seminar.

HOLDREGE: Among recent promotions at First National Bank of Holdrege were the advancement of Kenneth J. Slominski to executive vice president and of James G. "Jerry" Schmoker to senior vice



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Lowell Barkley

president. Mr. Slominski had been serving as senior vice president, and Mr. Schmoker previously served as vice president.

OMAHA: Omaha National Bank has sued Citibank of South Dakota over Citibank's use of the slogan "Bank in a Wallet." For some time, Omaha National has been using the slogan "Bank in a Billfold" referring to its ATM cards. U.S. District Judge Lyle Strom has taken the case under consideration and will rule later.

Minnesota News

The Minnesota National Association of Bank Women State Conference will be held May 1 and 2 at the Minneapolis Plaza Hotel. The theme is "Managing for Profit: The Key to Power." The conference will feature general sessions, luncheon topics and workshops. For additional information contact Joan Trendera at (612) 370-4077.

AUDUBON: Phyllis L. Beyer has joined the First State Bank of Audubon as vice president. She has 28 years of banking experience in the Detroit Lakes area.

MINNEAPOLIS: First Bank System Business Finance Corporation has acquired the stock of three subsidiary operations of W.W. Wallwork, Inc., a vehicle dealer and lessor. They include Wallwork Lease and Rental Co., Inc., Northwest Leasing Corporation and TEC Leasing, Inc. The three, with \$50 million in gross receivables, now form FBS Leasing Corporation, a new subsidiary of FBS. Operations will be relocated to branches in Fargo and Bismarck, N. Dak., Rapid City and Sioux Falls, S. Dak. and Billings, Mont.

MINNEAPOLIS: The American Institute of Banking is sponsoring several seminars in March. All will be conducted at the AIB Education Center in Minneapolis. Dates and topics are as follows: March 12—Dealing with Difficult People Seminar; March 13—Installment Loan/Credit Card Collection Seminar; March 18—Intermediate Lotus 1-2-3 Seminar; March 19—How Financial Markets Function Seminar; March 20 and 21—Advanced Analysis of Financial Statements Seminar; March 26—Loan Documentation for Secretaries Seminar.

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ST. PAUL: Three staff members have been promoted at Norwest Bank St. Paul. David Krentz was advanced to vice president and cashier in the operations division. Ellen Thorson was promoted to vice president commercial real estate. Susan Sauro was promoted to real estate officer.

Illinois News

CHICAGO: Continental Illinois Corporation has announced it has agreed to acquire the First National Bank of Deerfield and the First Suburban Bank of Olympia Fields. Prices for the transaction are approximately \$8.2 million for Deerfield and \$4.4 million for Olympia Fields. Closing dates will be set after regulatory approval has been obtained.

CHICAGO: The Chicago Bank of Commerce will open its third downtown facility in June on the first floor of the 200 North LaSalle Building. Pending regulatory approval, the bank will be located at the main entrance of the 30-story office tower and will offer full services and a 24-hour automatic teller.

SKOKIE: Terence W. Keenan has joined the staff of First National Bank of Skokie as executive vice president and a director. He previously served as senior vice president of the Bank of Elk Grove. Mr. Keenan will supervise the bank's consumer loan operations.

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Partial list of available Banking candidates.

- AG LOAN OFFICER.** Hardworking lender with 8+ years of FHA, cashflows and ag banking seeks challenging opportunity. Currently handling \$10m portfolio including the clean-up of several problem files.
\$28K. B300
- CONSUMER LENDER.** Floorplanning, new business development and management experience combine to give this individual a well-rounded background. #2 person in a \$20m retail bank looking for strong career move.
\$25K. B301
- OPERATIONS.** 7+ years in charge of operations for a small rural bank. Involved in lending and compliance for this efficient community bank. Majority of time spent programming and setting up spreadsheets for loan analysis.
\$28K. B302
- REAL ESTATE LENDER.** Aggressive marketer. \$8m+ portfolio consisting of housing loan and commercial real estate. 2+ years of lending in \$50m+ institution. Exposed to bank operations/team player.
\$23K. B303
- VICE PRESIDENT OF MIS.** BS degree. Fifteen years of consistent upward growth in large IBM data centers. A polished manager that has moved up-through-the ranks from a programmer analyst to a manager supervising a department of 55, an annual budget of over \$5mm, and responsibility for all hardware, software and networking. Extremely knowledgeable of banking and financial applications. This individual will make you "stand back and take notice!"
\$60K. B304
- PRESIDENT.** Clean-up expert who enjoys tackling tough jobs. Past several years in charge of an \$20m+ ag bank that had lost money for several years and has turned it around. Community oriented, progressive and motivated.
\$45K+. B305
- AG LOAN OFFICER.** Ten years of training in a bank that has maintained a selective but high quality portfolio. Generated earnings, sales of insurance and profitable loans. Degreed and an excellent understanding of what it takes to be senior person in a rural bank.
\$28K. B306
- EXECUTIVE VICE PRESIDENT/AG.** Aggressive #2 person in \$30m bank. Overseeing all lending (over \$15m), operations and workout. Portfolio is 70% ag, cleaned up documentation and analysis procedure. Ready for new challenges and opportunities.
\$42K. B307
- TRUST OFFICER.** No law degree but 16+ years of running a department in a community bank of \$60m. Hard work has led to steadily increasing fee income and tight net environment. Very professional, able to add knowledge and expertise to any operation.
\$36K. B308
- REAL ESTATE LENDER.** Proven lender with strong management skills and sound loan judgment. Headed \$35m+ branch of savings and loan taking charge of mortgages and consumer lending policies over last 12 years.
\$30K. B309
- COMMERCIAL LENDER.** Creative individual in charge of \$20m portfolio in \$100m metro bank seeks new opportunity. Currently in new business development, retention and general management functions of a regional holding company bank.
\$45K. B310
- AG LOAN OFFICER.** \$11m in ag loans in \$25 bank trained in workout, cashflow analysis and working with ag guaranteeds. 2+ years of banking and several more spent as an examiner.
\$23K. B311

PARTIAL LISTING OF AVAILABLE BANKING CANDIDATES

PRESIDENT. Intelligent, progressive CEO who currently is in charge of an \$80m+ bank with a very diversified lending background. This efficient operator brought ROA from negative to 1+ over the past 4 years.
\$70K. B312

CONSUMER/RETAIL LENDER. Image conscious people person who realizes importance of getting and keeping quality clients seeks new opportunity. Personal responsibilities include overseeing \$5m in loans personally and supervising 7 directly.
\$32K. B313

BANK ACCOUNTANT. Degreed individual with 3+ years bank experience responsible for all daily accounting functions as well as preparation of monthly financial statement and quarterly FDIC report. Strong exposure to IBM PC software packages.
Asks Low-\$20's B314

AG VICE PRESIDENT. Conscientious, well trained leader who has handled a \$30m portfolio for a major holding company bank in a tough environment. Developed workout skills and an unteachable understanding of what it takes to make quality loans in today's banking environment.
\$35K. B315

SYSTEMS ANALYST/PROGRAMMER. Over 8 years of COBOL experience with various IBM and Burroughs hardware. An expert in the design and implementation of banking systems such as commercial accounts, deposits and lockboxes, demand deposits, and savings. A team player with good user skills.
\$30K. B316

CHIEF EXECUTIVE OFFICER. No-nonsense banker with 12+ years ag wisdom gained from being #1 person within community banks. Expertise in getting a handle on ag problems and following through solutions in \$45-60m banks.
\$55K. B317

CONSUMER LENDER. 2+ years experience dealing with small business and general consumer loans. Knowledge of operations and collections. Spent career in \$35m bank learning basics; now ready to increase responsibilities.
\$18K. B318

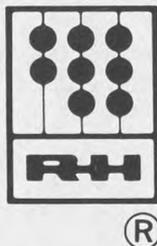
TRUST OFFICER/JD. New business development, personal trust and financial planning experience gained over last 2 years of work in \$200m+ department. Looking for opportunity, growth and further training.
\$28K. B319

CONTROLLER. CPA with 15 years bank experience seeking new challenge. Presently responsible for all financial and cash management areas in a \$165m+ bank. Community active and goal oriented.
\$45K. B320

AG LOAN REVIEW. Documentation specialist. Last 3 years spent setting up filing system and analyzing loans in a large ag department. Degreed, community active, and career motivated.
\$19K. B321

PRESIDENT. Headed a \$36m bank increased efficiency, loan quality and earnings. Hardnosed leader seeks challenge of guiding similar or larger institution. Extensive knowledge of ag workout and strategic planning in rural banks.
\$52K. B322

FOR FURTHER INFORMATION ON THESE CANDIDATES CONTACT KURT ROSENCRANTS



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Wisconsin News

BROWN DEER: Among recent staff changes at Capital One Corp./Brown Deer Bank was the promotion of Mark J. Nowak to vice president. He will be responsible for commercial credit services. He joined the bank in 1979 and most recently was assistant vice president.

CHILTON: Paul A. Hugo has been named president and CEO of The Commercial Bank, Chilton. He is also trust officer for the bank. Among other officers named recently at the bank was James W. Pfeffer, vice president. The Commercial Bank is in the process of being acquired by Valley Bancorporation. The acquisition is expected to be completed in April.

South Dakota News

The South Dakota Bankers Association and South Dakota Bankers Insurance Services have relocated their offices to 121 West Missouri Street, Pierre, 57501. The telephone numbers will remain the same: SDBA—(605) 224-1653, SDBIS (605) 224-7003. The P.O. Box will remain the same, Box 1081.

North Dakota News

The North Dakota Bankers Association Marketing Conference will be held March 20-21 at the Doublewood Inn, Fargo. This year's theme is "Together...We're Building a Better Tomorrow." The conference is designed for CEO's, marketing officers, and any bank personnel interested in developing a marketing plan for their bank. For more information contact Cheryl Thompson at the NDBA office.

* * *

The NDBA's "Compliance Update '86" will be held on April 7 at

the Holiday Inn, Bismarck. Presenter will be Timothy Marrinan, senior corporate counsel of First Bank Systems, Inc. Registration begins at 8:00 a.m. with the program beginning at 9:00 and the day's activities adjourning at 3:00 p.m. Registration is \$45 before March 27 and \$65 after. Contact Cheryl Thompson at the NDBA office.

FARGO: Three have been promoted at First Bank Fargo. Steven G. Lovas has been promoted to vice president in the commercial loan department. He most recently served in that department as assistant vice president. Bill G. Lee has been advanced to vice president and manager of the executive and professional department, from his previous position as assistant vice president. Linda K. Simpson was promoted to financial sales officer and manager of the financial sales department.

MINOT: James F. Searcy has joined First American Bank & Trust of Minot as senior vice president/trust administration. His previous position was as senior vice president for Midwest Commerce Banking Co. in Elkhart, Indiana, where he served since 1969.

Montana News

GLENDIVE: Keith E. Robinson has been elected president of the First National Bank of Glendive, and Ted Sell has been elected vice president and cashier. Gary T. Badley will head the commercial loan department, and Roland O. Olson will be in charge of lending in the real estate department.

WOLF POINT: Michael D. Miller has been elected president and CEO of Citizens First National Bank of Wolf Point. For the last eight and a half years, he was associated with Farm Credit Service of St. Paul,

most recently as manager of the Fargo, Lisbon and Edgeley branches.

Colorado News

COLORADO SPRINGS: Gary G. Cassell has been elected president of Colorado National Bank—Exchange. He previously served as president of Colorado National Bank—Boulder, and prior to that, president of CNB—Fort Collins. Mr. Cassell succeeds Harold U. Littrell, who is retiring.

DENVER: Among recent promotions at United Bank of Denver were the election of four officers to vice president. They are: Cynthia M. Dohse, a portfolio administrator for United Capital Management; David Loechel, manager of the Latin America and Middle East markets of international banking; George Long, who works in the portfolio management area of funds management, and Charles H. Myers, manager of personal trust in asset management services.

DENVER: United Banks of Colorado, Inc. has announced the election of four vice presidents. Receiving new corporate positions were Alvin W. Haggerty, vice president—human resources; R. Bradford Laughlin, vice president and auditor; Charles H. Powers, vice president—asset quality, and Candice W. Rogers, vice president—marketing.

ENGLEWOOD: Gary J. DeFrange, formerly senior vice president and manager of retail banking at First Interstate Bank of Denver, has been named as president and CEO at First Interstate Bank of Englewood. He succeeds William C. Neill, who has resigned to pursue personal interests.

GRAND JUNCTION: Colorado National Bank—Orchard Mesa has changed its name to Colorado National Bank—Grand Junction, effective March 1, 1986.

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\$55MM Northeast Iowa Bank needs an experienced EXECUTIVE VICE-PRESIDENT. Send resume to WEA c/o Northwestern Banker. (PA)

SENIOR MANAGEMENT position in small, but growing, Colorado bank. Must be experienced in commercial lending. Send resume to file WEL, c/o Northwestern Banker. (PA)

\$65M bank needs AG OFFICER with solid lending background. Diversified loan experience a plus. Rate opportunity for qualified individual. Excellent salary and benefits. Strong bank in nice Montana location. Send resume to File No. WEM c/o Northwestern Banker. (PA)

\$70M Montana bank seeks a CONSUMER LOAN OFFICER. Three plus years experience. Salary commensurate with experience. Good benefit package. Excellent opportunity for right person. Progressive community, well located for recreation. Send resume to File No. WEN c/o Northwestern Banker. (PA)

VP RETAIL BANKING DEPT. \$200M N.E. Iowa bank has opening for someone to head up its retail banking dept. This successful applicant will have a background in consumer lending & administration. Salary open. Send resume to File No. WEO, c/o Northwestern Banker. (PA)

COMMERCIAL LOAN OFFICER at First American Bank of Breckenridge, Breckenridge, MN. Requires a minimum of 3 years commercial loan experience. Some real estate lending exposure helpful. Send resume in confidence to Don R. Haff, Pres. & CEO, First American Bank of Breckenridge, P.O. Box 218, Breckenridge, MN 56520. (PA)

JUNIOR LOAN OFFICER for \$64M S.E. Iowa bank. 2-5 years commercial agriculture lending experience. Send resume and salary requirements to File No. WER c/o Northwestern Banker. (PA)

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VICE PRESIDENT. If you consider yourself an average ag lender - forget this spot. Oversee total ag dept. Write ag credit, do workouts for this bank holding company To \$38,000 Call Bruce
VICE PRESIDENT. Strong main street type commercial background with SBA experience. Portfolio in excellent shape \$38,000 Call Dean
INVESTMENTS OFFICER. Your 4+ years investment background and strong communications skills in return for #2 spot in trust department of \$195+ mm To \$43,000 Call Marj
SENIOR VICE PRESIDENT/CEO of \$80mm bank. Oversee all lending and operations for this holding company bank. Large city offers many social and educational opportunities. Exceptional benefits To \$50,000 Call Bruce
SENIOR VICE PRESIDENT. Degree with strong ag lending background. Work up statistics on loans and supervise. \$48mm bank in rural community \$45,000 Call Dean

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POSITIONS AVAILABLE

AG LOAN OFFICER for eastern Iowa bank, should have 3-5 years experience Salary to \$35,000

TRUST OFFICER for northern Iowa, prefer law degree Salary to \$35,000

RETAIL BANKER for major Ia holding co. Salary 45,000 +

EXECUTIVE VICE PRESIDENT for \$60M Iowa bank. Should be qualified to become CEO Salary \$50,000

VICE PRESIDENT & AG LENDING OFFICER, possible #2 position. Good loan experience record preferred Salary to \$40,000

EXECUTIVE VICE PRESIDENT for community bank in northwest Iowa Salary \$35,000

AG LOAN OFFICER possible #2 man for holding co. bank in central Ia. Salary open

EXECUTIVE VICE PRESIDENT for \$50M bank. Requires operations and lending experience Salary \$40,000

COMMERCIAL REAL ESTATE OFFICER for major holding company bank. Must know secondary market procedures Salary open

VICE PRESIDENT RETAIL BANKER for major holding company bank Salary open

SENIOR COMMERCIAL LENDER for key Iowa bank, excellent opportunity for right person Salary open

PRESIDENT & CEO for \$50 million asset midwest bank. Good earner with a clean portfolio Salary open

AG LOAN OFFICER for eastern Iowa bank. Requires 2-5 years lending experience Salary \$25,000

AUDITOR/CPA for Iowa holding company Salary to \$30,000

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POSITIONS AVAILABLE

COMM LOAN - \$100M suburban bank seeks commercial lender with strong technical skills and 3-5 yrs. lending experience. \$32K

AGRI-LOAN - manage Ag portfolio and assist with commercial credits in \$40MM community bank. May advance to second man position. \$35K

AG/COMML LOAN - \$25M community bank within 50 miles of large urban area. Need 5 yrs. agri-loan and some commercial lending experience. \$30K

COMML LOAN - addition to staff of affiliate of major midwestern holding company. Experience with six figure credits required. \$28K

OPERATIONS - handle asset/liability management and investments for medium size S&L. Degree required. \$30K

Additional opportunities available in midwestern states. Resume requested.

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