

NORTHWESTERN Banker Newsletter

Vol. 16 No. 37

Des Moines, Iowa

December 28, 1987

ABA to Offer Community Bankers Conference

The American Bankers Association will hold its 1988 National Conference for Community Bankers at the Century Plaza Hotel in Los Angeles, Calif. on February 25-28. Alex Sheshunoff heads up the list of excellent speakers for the gathering, which also features peer group discussions, an exhibit show, golf tournament, dance gala and a spouse program. To register call ABA at (202) 663-5125.

Iowa News

The Iowa Bankers Association will sponsor a Midwest Mid-Winter Management Meeting on February 24-26 at the Snowmass Club in Snowmass Village, Colo. Kansas and South Dakota bankers are also welcome at the meeting. Representatives from the Office of the Comptroller of the Currency and the FDIC have been invited to speak on regulatory issues, there will be a legislative update. Fee is \$150 per participant or spouse, and includes get-acquainted party, two evenings of conferences, two cocktail hours, two dinners and two educational programs. A youth program will be offered the night of the 25th for \$20 per person. Contact the IBA to register.

AMES: Among recent promotions

at the First National Bank in Ames was the advancement of Donald K. Mangels to vice president. He joined the bank in 1982 after serving 25 years in the U.S. Air Force, and previously was assistant vice president and marketing officer.

ATLANTIC: Scott Tibben has been named vice president of agricultural loans at Norwest Bank Atlantic. Formerly, he was an ag loan officer at First National Bank of Dubuque.

MUSCATINE: M. Wayne Johanson has been elected vice president/commercial loan officer of First National Bank of Muscatine. He joined the bank in 1984 as an installment loan officer.

Nebraska News

COZAD: Edward J. Boos has been elected executive vice president/CEO of First Bank & Trust Company in Cozad. He previously was Department of Liquidation section chief/participation loans for the FDIC in St. Joseph, Mo. Prior to that he was executive vice president of The Home Bank, Savannah, Mo.

HALLAM: Tom Damkroger has been elected president of Hallam Bank, succeeding Russ Anderson. Mr. Damkroger previously was vice president of the First National Bank of York. Mr. Anderson has joined the staff of the Abbott Holding Company in Alliance.

LINCOLN: At National Bank of Commerce, Bradley F. Korell has been promoted to executive vice president and senior loan officer. He has broad lending experience since joining the bank in 1974. Vicki Ladegard was promoted to vice president. She has worked in NBC's trust marketing department since 1983.

OMAHA: Kathleen A. Cook has been promoted to vice president/trust business development at Norwest Bank Nebraska. She joined the Omaha bank in 1978 and most recently was assistant vice president.

SPRINGFIELD: Karen J. Greenwalt has been promoted to vice president and cashier, and elected to the board of the Springfield State Bank. She joined the bank last June as cashier and loan officer, and previously was a loan officer at the Union Bank & Trust Co. of Lincoln.

Minnesota News

The Minnesota Metro American Institute of Banking Bill will offer the following seminars in January: 6th—Writing Performance Standards; 12th and 13th—How to Make the Teller Position More Productive; 13th—Intermediate Lotus 1-2-3; 14th—Loan Fees and the New GAAP: Implementation of FASB #91; 19th—The Transition into

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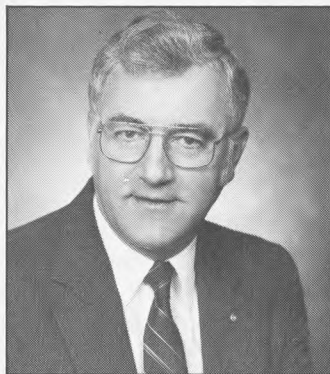
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Supervision; 20th—Advanced WordPerfect; 20th—The Basics of IRA's and SEP's; 21st—Advanced Business Development; 26th—PC Keyboard for Managers; 27th—Real Estate Documentation; 27th—Negotiation: Skills, Strategy and Styles. For more information call Judy Clark at (612) 338-8482.

BRAINERD: Diane Runberg has been promoted to senior vice president of operations at First American Bank of Brainerd. She will also serve on the bank's management, asset liability and strategic planning committees. She has been with First American for 13 years, most recently as vice president/commercial loan officer.



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MINNEAPOLIS: Norwest Corporation has announced that Jon R. Campbell has been named regional manager for 11 banks in the Twin Cities metro area. He succeeds John C. Nelson, who has been named regional president for Norwest banks in Iowa. John Stumpf will succeed Mr. Campbell as chief lending officer while continuing as senior vice president and head of dealer finance for Norwest banks.

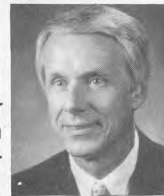
MINNEAPOLIS: First Bank System, Inc. has announced that it has entered into an agreement with The Marine Corporation of Milwaukee, Wis. to acquire Marine's three Minnesota offices. Purchase price is \$40.5 million. The Marine Bank in Bloomington and its two branches would become offices of First Bank Minneapolis. The agreement is contingent on Banc One Corporation, Columbus, Oh., closing its acquisition of The Marine Corporation.

MINNEAPOLIS: Robert K. Richey has been named managing director of First Financial Guaranty Corp., a new First Bank System subsidiary. The group operates as a consultant for placement of corporate pension/profit-sharing dollars into Guaranteed Investment Contracts. Mr. Richey previously was vice president of marketing at Washington Square Capital, Inc., a subsidiary of Northwestern National Life Insurance Co.

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Illinois News

CHICAGO: Barbara A. Bernardini has been promoted to vice president and manager of the residential real estate and land trust departments of Colonial Bank and Trust Company. She had been assistant vice president and assistant manager of Colonial's real estate department.

NORTHBROOK: William M. Keating has been promoted to vice president and controller of Lane Industries Inc. He had been director of taxes.

Wisconsin News

KOHLER: On December 10, First Interstate Corporation of Wisconsin and First Interstate Bancorp of Los Angeles announced an agreement whereby the Wisconsin corporation will purchase the assets and business of the Milwaukee office of First Interstate Commercial Corporation, an asset-based lending subsidiary of First Interstate Bancorp. Terms of the agreement were not announced. Melvin L. Rutlin has been named president of the new subsidiary.

MINOCQUA: At First Wisconsin Bank of Minocqua, President Robert E. Johnson and Chairman Patrick E. Bolger have announced



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BANKERS AVAILABLE

NM-1 LOAN OFFICER/INSURANCE MANAGER—Holds Real Estate and Insurance Licenses. Responsible for 3.8mm Loan portfolio. Ten years of auditing and management experience. Good balance of farm and business background. A reference stated, "He is articulate about his work, he pays attention to detail." **\$25,000.** Call 712-779-3567.

NM-2 LOAN OFFICER—Two-and-one-half years VP experience with Ag, Commercial, and consumer lending exposure in a 10mm NE Bank. Direct responsibilities for collections, and approving FmHA loans. Good banking experience with annual budget planning, supervision, and member board of directors. Prefers NE or IA. **\$25,000-\$30,000.** Call 712-779-3567.

NM-3 BANK MANAGEMENT/CASHIER—13 years bank experience. Excellent cashier and CFO work performance. Strongest in operations but not weak by any means in lending. Holds BA in Economics and Business Administration. Has In-depth experience in all areas of the bank. **\$35,000.** Call 712/779-3567.

NM-4 AG LOAN OFFICER—Four-and-one-half years lending experience includes county supervisor with FmHA. BS degree in Ag Economics. "A young energetic lender who knows what to do." States a reference. Great with guaranteed loans. Very knowledgeable for his age. **\$22,000.** Call 712-779-3567.

NM-5 VP/LOAN OFFICER—Primary credit officer of 9mm Portfolio. Proven capabilities in all facets of lending. 5 years as VP of 16mm IA bank. Two-and-one-half years with FmHA. BS in Ag Business. Numerous credit courses. Experience in appraisals. "He makes good sound credit decisions, we hated to lose him," quoted a reference. **\$31,000.** Call 712/779-3567.

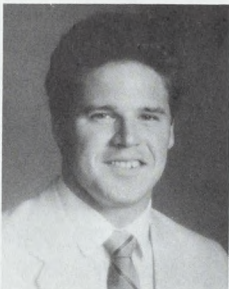
NM-6 LOAN OFFICER/VP—Eleven years lending experience, solid Ag background and proficient in computers. Areas of experience include SBA and FmHA loans. Real Estate sales, Hail insurance sales and adjuster, and Commodity broker. Excellent Management skills. Works all loans. **\$30,000-\$35,000.** Call 712-779-3567.

NM-7 VP/LOAN OFFICER—4 years as VP in NE Bank. Responsibilities include all types of lending, budgeting, compliance, planning. In charge of writing loan policies and bank marketing. 9 years in credit and 6 years as bank examiner. BS in Economics, Excellent lending and management skills. **\$40,000.** Call 712/779-3567.

NM-8 CEO/CFO—Summa Cum laude in Economics and Finance. CPA with honors. 15 years supervisory experience, 5 years as president and 5 years as Chairman of the Holding Co. Responsible for turning troubled bank to profitability. Knows Insurance and computers. Strong leader. **\$40,000-\$50,000.** Call 712/779-3567.

NM-9 PRESIDENT/CEO—Three years experience as president, CEO of 41mm Bank. Over 14 years experience as field manager, supervising more than 30 national Banks and personnel exams. "He is one of the top bankers I've had the privilege to work with," quotes Carl Pohlad of F&M Marquette National Bank. **\$60,000.** Call 712-779-3567.

NM-10 AVP/LOAN OFFICER—10 years lending experience. Strong Ag background with FmHA and PCA lending. Responsible for 3.5mm portfolio including commercial, Real Estate, and Ag loans. Also in charge of 1.5mm investment portfolio. "His documentation skills and credit knowledge are excellent. He is the best business developer I've seen." quotes a reference. **\$25,000-\$30,000.** Call 712/779-3567.



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NA-11 **AG LOAN OFFICER**—Five years ag lending experience in bank. Conducted farm call program. References state, "terrific personality, community oriented, outgoing, good in public relations and good business sense." Knowledgeable with computers. BS Degree. Prefers IA or MN. **\$27,000-\$30,000.** Call 515-394-5827.

NA-12 **BRANCH MANAGER/AVP**—ISU Graduate wants to continue career in the financial industry with special interest in the areas of accounting, lending, operations and budgeting. Reference said, "will do a very good job for someone. Very aggressive...go getter. He's good in new business, very motivated...far exceeded goals set. Very devoted and a fast learner." Six years experience with Finance Degree. **\$28,000-\$35,000.** Call 515-394-5827.

NA-13 **VICE PRESIDENT**—Ag background includes ag sales, FCS and banking. Supervised and managed 5mm ag portfolio. Familiar with FmHA Guarantees. Ability to do cross lending and work with bank related services. Reference reports, "has good rapport with farmers. Strong communication and documentation skills and can handle pressure." Ag Business Degree. Will re-locate. **\$30,000-\$35,000.** Call 515-394-5827.

NA-14 **OPERATIONS AUDITOR**—Has 20 years plus experience in banking operations and auditing. "Has real NUTS AND BOLTS knowledge of bank operations. Mature, dedicated and hardworking," says reference. Attended and taught banking classes and seminars. Willing to relocate. **\$30,000 plus.** Call 515-394-5827.

NA-15 **VICE PRESIDENT**—Sixteen years experience in real estate, commercial, consumer and ag lending. Knowledgeable in bank operations...payroll, call reports and investments. "Working in problem bank and performed very well during some difficult times." commented reference. Offers maturity and experience. Available immediately. BS

Degree in Business Administration. Attended Graduate School of Banking and Post Graduate School of Banking. **\$28,000-\$30,000.** Call 515-394-5827.

NA-16 **AG LOAN OFFICER**—Bank experience as Ag Loan Officer for one year and Special Credit Office with FCS for about two years. Reference commented, "Quick learner, makes sound decisions and has detailed, thorough documentation. Analytical abilities far exceed amount of on hand experience. Animal Science Degree. Prefers upper midwest. **\$30,000.** Call 515-394-5827.

NA-17 **OPERATIONS OFFICER**—"Computer mind, very sharp with figures," quotes reference. "Excellent rapport with customers and understands mechanics of banking," says another reference. Over ten years experience as cashier and auditor. Attended banking schools and seminars. **\$28,000-\$30,000.** Call 515-394-5827.

NA-18 **CEO**—Mature, experienced person with 30 years experience seeking management position. Expertise in helping financially troubled banks become viable institutions and upgrading bank image to obtain new growth. Experienced in all phases of bank management and operations. Enjoys community involvement. Attended AIB and Graduate School of Banking. Available immediately and will relocate. **\$50,000 plus.** Call 515-394-5827.

NA-19 **AG LOAN OFFICER**—FCS & FmHA lending experience. Familiar with dairy, swine and crop farming. Enjoys computers. Experience includes on hands lending and credit review. "Excellent analytical ability, good farm background and detailed documentation," reports references. Ag Degree. **\$25,000.** Call 515-394-5827.

NA-20 **LOAN OFFICER/OPERATIONS**—Experienced bank examiner and ag lender. "Meets people well, fast learner and knowledgeable in credit," states reference. Prefers upper Midwest. **\$20,000 plus.** Call 515-394-5827.

POSITIONS AVAILABLE

CONTROLLER/OPERATIONS OFFICER—75mm plus bank in need of operations officer. Three-five years operations experience. Must have good human relation and management skills. **\$30,000-\$40,000.**

SR. L.O.—No. Missouri Bank needs experienced loan officer to handle all lending functions. Knowledge of operations helpful. Must be a go-getter, take charge person. Could lead to #2 position in bank. **\$25,000-\$30,000.**

AG LOAN OFFICER—25mm ND Bank needs ag lender with ability to handle commercial accounts. Bank or FCS background. Large trade area offers good hunting, fishing and winter recreation. **\$25,000-\$35,000.**

AG LOAN OFFICER—Small Iowa college town in need of ag lender with FCS background. Requires two or more years of experience. Opportunity to learn all bank functions with marketing responsibilities. Must have a 4-year Ag Degree. **\$22,000-\$26,000.**

CEO—No. Iowa bank seeking mature, experienced individual with CEO or President experience. Ag background a must. Opportunity for possible ownership. Close to college town. **\$40,000-\$45,000.**

INSURANCE—SW MN Bank seeking individual with insurance sales experience. Lending background helpful. Need to develop new business, maintain existing business and help in lending and auditing. Must have ability to take charge and enjoy sales. **\$20,000-\$22,000 base, plus commissions. Great potential.**

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their retirement. Succeeding the two men are Laurance H. Bender as chairman and Dennis J. Bulinski as president. Mr. Bender previously was senior vice president and Mr. Bulinski was vice president in charge of lending.

South Dakota News

HURON: LaVern E. Barta has been promoted to vice president at Farmers & Merchants Bank in Huron. He previously served as assistant vice president and manager of installment lending.

SIOUX FALLS: Al Hodgson, senior vice president, consumer credit manager, has also been named manager of the Mortgage Loan Processing Center for Norwest Bank South Dakota. He joined Norwest in 1978 and has held his current position since 1986.

North Dakota News

The North Dakota Bankers Association will sponsor a Bank Management Conference at the Holiday Inn in Fargo on February 2-3. Registration begins at 11:00 a.m. on the 2nd, with the day ending with a reception until 6:00 p.m. On the 3rd the program runs from 7:30 to 11:30 a.m. Among the featured speakers will be Larry Wipf, director of regional economics for Norwest Corp. and Richard Fitzgerald, former chief counsel, Comptroller of the Currency. Fee is

\$125 before January 15 and \$150 after. Contact the NDBA office for more information.

* * *

The NDBA will offer a seminar on crop insurance at four locations in January. Fee is \$30 before January 8 and \$50 after. Dates and locations are: 12th—Doublewood Inn, Fargo; 19th—International Inn, Minot; 20th—Lake Region College, Devils Lake; 21st—Dakota Inn, Jamestown. Contact the NDBA to register.

BISMARCK: Launa Moldenhauer has been promoted to vice president of Kirkwood Bank & Trust Co. of Bismarck. She joined the bank in 1978 as a marketing representative.

Colorado News

The Colorado Bankers Association, the Independent Bankers of Colorado and the Colorado Association of Bank Holding Companies have agreed to support a single interstate banking bill that they will recommend to the 1988 Colorado legislature. The proposed bill authorizes reciprocal interstate banking with Colorado's seven adjacent states on July 1, 1988, with conversion to nationwide non-reciprocal interstate banking on January 1, 1991. Specifics of the bill will appear in the January issue of THE NORTHWESTERN BANKER.

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DENVER: At Central Bank of Denver, Michael W. Lubchenco and David R. Pringle have been named senior vice presidents. Mr. Lubchenco has been a vice president in mortgage lending since 1977. Mr. Pringle has served as a vice president in commercial banking, and joined the bank in 1972.

DENVER: At First Interstate Bank of Denver, Roberta L. Butterly and Edward S. Claunch have been elected senior vice presidents in trust banking services. Elected to vice presidents in various departments were Ronald L. Schacher, Mark E. Thompson, Charles W. Bazylak and Dennis E. Baker.

DENVER: At United Bank of Denver, David B. Kinney and Marlene K. McDaniel were recently promoted to vice presidents. Mr. Kinney is a fixed income manager and senior investment analyst with United Capital Management. Ms. McDaniel works in marketing services as manager of sales support and training.

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- CONTROLLER, \$75mm bank, strong accounting, budgeting.** \$35-40,000.
- FACILITY MANAGER, \$175mm bank, bus. dev., all loans.** \$29-34,000.
- REAL ESTATE LENDER, \$100mm bank, bus. dev., secondary market.** \$25-30,000.
- AG LENDER, \$75mm bank, \$5mm portfolio, medium sized town.** \$30-35,000.
- AG LENDER, \$25mm bank, \$5mm portfolio, small town.** \$25-30,000.
- AG LENDER, \$20mm bank, \$4mm portfolio, small town.** \$25-30,000.
- TRUST OFFICER, #2 in dept., estates, medium sized town.** \$25-30,000.

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AG LENDER

Community bank lender has seen all sides of rural banks. Seeks small town bank that can use an exceptional ag professional with three + years behind them. Currently overseeing lending in \$20m institution, truly looking for opportunity not money or title. \$24K.

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Tired of working with average employees? Take a look at an exceptional individual, two + years lending in top performing city bank handling consumer, commercial and real estate loans. Not run of the mill lender, this individual can make things happen! Works well with affluent customers and man on the street. \$22K.

CEO

Small town banker, big time producer! Proven professional seeks 2K or smaller community that has progressive ownership for new challenge. Has wealth of knowledge in all areas of banking including investments gained through last 2 years running 18M bank. \$38K.

OPERATIONS/AG

Hardworking, dedicated operations person who has both ag skills and operations experience of 10 years plus in \$25M bank. Looking for new direction into senior management or larger bank. Country smarts, city image. \$33K.

FOR FURTHER INFORMATION CONTACT KURT ROSENCRANTS



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POSITION AVAILABLE

COMMERCIAL LOAN OFFICER—\$300MM bank. Iowa. Requires 2-5 years commercial lending experience & formal training in same. \$25-\$32,000. Contact File No. WLK c/o Northwestern Banker. (PA)

President N.E. Iowa bank of \$18MM needs experienced **CEO.** Must be able to work independently. Salary open. Send resume to File No. WLM c/o Northwestern Banker. (PA)

MARKETING & LENDING. 3-5 years experience. Salary negotiable. Send resume to ELC, Box 1276, Columbus, NE 68601. (PA)

SENIOR LOAN OFFICER with experience in commercial real estate and SBA loans. College community. Send resume to File No. WLT c/o Northwestern Banker. (PA)

AG/COMM. LOAN OFFICER. 3-5 yrs. experience in ag lending and general banking. Western Neb. bank. Send resume to File No. WLU c/o Northwestern Banker. (PA)

AG LOAN OFFICER

\$20MM bank in southeastern Minn. has immediate opening for the above position. An excellent opportunity for candidate with 3-5 yrs. lending experience & a 4 yr. ag related degree. Some additional duties in comm'l, real estate & consumer lending as well as general bank management operations with cashier experience +. Salary commensurate with experience & training. Send resume to File No. WLQ c/o Northwestern Banker.

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CANDIDATES OF THE WEEK:

SR. LENDER - Degree and nearly 8 years in banking with strong commercial and ag skills. Presently #2 in bank over \$100 million - a cash flow lender who knows the tools. Very community conscious.
\$ to 50K (incentive oriented).

AG LOAN OFFICER - B.S. Ag Economics with distinction and over 5+ years ag loans (sat on loan committee for all loans) and attended commercial lending school. Big system trained. Super references. \$25-30K.
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AG LOAN OFFICER—Community bank needs an aggressive, promotable lender who has the desire to move Degree plus excellent people skills. To \$30,000

TRUST OFFICER—Will supervise and direct the Employment Benefits department of a large Trust division. JD preferred but not required. To \$40,000

COMMERCIAL LENDER—Polished professional with formal credit training and proven leadership ability. Will supervise and direct 3 loan officers in a large commercial department of a metro bank. To \$50,000

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POSITIONS AVAILABLE

VICE PRESIDENT

Are you short-changing yourself? Fill a vital role with a \$30mm SE Minnesota bank as Vice President. Desires proven Ag Lender w/3-5+ yrs exp and excellent communication skills. A great opportunity! To \$35K. Job #NW26

BRANCH MANAGER

Are you ready to stretch your management ability? multi-bank group has an immediate need for a Branch Manager in a major Eastern Wisconsin city. Desire 5+ consumer lending exp, a degree and proven mgmt ability. Ready to hire! To \$35K. Job #NW27

AG LENDER

Time to leave those false promises behind! A \$23mm bank is looking for an Ag Lender w/work-out ability. This Central Montana bank desires 4+ yrs exp and strong people skills. This position will reward a hard worker who wants to get ahead. To \$28K. Job #NW28

FOR MORE INFORMATION
CONTACT PAUL GENTZKOW
OR JAN PETERS



ROBERT HALF
OF MINNESOTA, INC.
3636 IDS Center
Minneapolis, MN 55402
(612) 339-9001

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POSITIONS AVAILABLE

TRUST MARKETING - large urban bank. Requires degree and trust experience. \$3

REAL ESTATE LOAN - single family residential and secondary market experience required. Proximity of major metro area. \$4

LOAN REVIEW - large bank experienced required. Both junior and senior level positions available. \$28-\$4

COMMERCIAL LENDING - V.P. positions in urban & large suburban banks. Personal portfolios from \$20MM-\$50MM. \$4

BRANCH MANAGER - handle small business and consumer credits. Med-size community affiliate of multibank holding company. \$24

Additional listings for commercial lending and trust officers. Resume requested.

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