

# NORTHWESTERN

# Banker Newsletter

Vol. 17 No. 19

Des Moines, Iowa

August 22, 1988

## Nebraska News

Bill Brandt, general counsel of the NBA, has improved enough from his July 12 heart attack that he has been transferred now to Madonna Rehabilitation Center in Lincoln for therapy. Bill is up and walking on his own, although visitations other than with family members is still restricted. He is delighted with the hundreds of cards and well wishes from friends. His address at Madonna is: 2200 So. 52nd St., Lincoln 68506.

\* \* \*

The Nebraska Bankers Association and Kansas Bankers Association have announced that their jointly sponsored 1988 School of Trust & Financial Planning will be conducted at the Holiday Inn in Lenexa, Kan., October 31-November 4. Complete details have been mailed to all banks by the NBA and KBA.

COLUMBUS: First National Bank of Nebraska, parent corporation of First National Bank of Omaha, has entered into an agreement to purchase First National Columbus Bancorp, the principal owner of First National Bank and Trust Company of Columbus. The purchase price of \$22 million makes it the largest acquisition ever of a Nebraska bank. Required regulatory approvals are expected to be completed by December. First National of Columbus has approximately \$210 million in assets, making it the seventh largest bank in Nebraska and second only to Scottsbluff National

Bank outside of Omaha and Lincoln. First National of Columbus reported 1987 net income of \$2,277,000. In June, First National of Nebraska entered an agreement to acquire First National Bank and Trust of North Platte, a \$90 million asset bank. At mid-year, First National of Nebraska had assets of \$1.35 billion, of which First National Bank of Omaha accounts for \$1 billion in assets.

OMAHA: Gerald E. Karlin, president of Southwest Bank and Trust Company, has announced that Scott D. Bradley has joined the bank as a vice president in the lending division. Mr. Bradley has more than 17 years experience in commercial and real estate lending. The past 10 years he has been associated with commercial lending in the Omaha area.

OMAHA: John Cochran, president of Norwest Bank Nebraska, N.A., has announced the following promotions: Dan Finken to senior vice president/manager of retail banking; Mary Ann Lydick to vice president and manager of delivery support, and Michaela Patterson and Craig Callendine to credit adjustment officers.

WEST POINT: Benton O'Neal, 55, a director of Farmers and Merchants National Bank, died August 22 while visiting at his daughter's home in Savannah, Mo. He had resided in St. Joseph, Mo. the past 22 years and was affiliated there with the First National Bank from 1959 until its closing and merger in 1984. He was vice

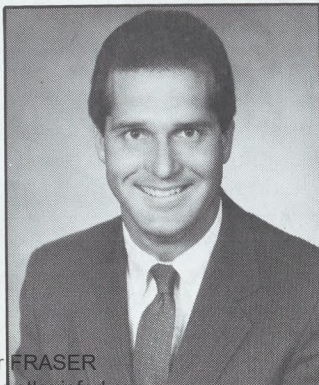
chairman and a director at the time. He had also been an officer of the affiliated Stock Yards National Bank. He was widely-known in Nebraska and other midwest states as a live-stock and correspondent bank officer. At the time of his death, Mr. O'Neal also was a director of the Zook & Roecker State Bank in Oregon, Mo. His wife, Evelyn, continues to live at the family home at 1311 Lakeland Drive in St. Joseph 64506. Benton's brother, Sam O'Neal, formerly with the West Point bank, is a financial institutions group officer at Norwest Bank Nebraska, N.A., Omaha.

## Iowa News

Neil Milner, executive vice president of the Iowa Bankers Association, was installed August 17 as chairman-elect of the American Society of Association Executives during the group's annual meeting in Toronto, Canada. Mr. Milner had previously served as vice chairman of A.S.A.E., the prestigious Society of 16,500 association executives who represent trade associations and professional associations in the United States and 27 other nations.

\* \* \*

Iowa Bankers Insurance & Services, Inc., has announced three dates and locations in late September for its next series of Insurance Continuing Education Seminars that all licensed agents are required to attend periodically. The meetings will cover Life/



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Accident & Health, as well as Property/Casualty. The meetings will be Sep. 26, Hilton Inn, Sioux City; Sep. 28, Sheraton Inn, Cedar Rapids, and Sep. 30, Howard Johnson Convention Center, 4800 Merle Hay Rd., (I-80 & I-35, Exit 131), Des Moines. Space is limited. Pre-registration is \$50 for bankers, \$70 for non-bankers; at the door it will be \$65 and \$85. Contact Heidi McCuddin at IBIS (800) 532-1423 or (515) 286-4395; 300 Liberty Bldg., Des Moines 50309.

ANITA: Iowa Superintendent of Banking Edward L. Tubbs disapproved on August 11 the application of Anita State Bank to relocate in Atlantic and convert the Anita location to an office. The application had been opposed by First Whitney Bank & Trust of Atlantic and a group organized as Concerned Citizens of Anita.

CASEY: The FDIC on August 10 granted financial assistance to Security State Bank under its "open bank" program. Concurrent with the cash infusion of \$900,000, Security State has been acquired by Central West Bancorporation, Casey, Ia., a newly-formed one-bank holding company, which has contributed \$1,050,000 to the bank's capital structure. Assets of the bank are about \$16.8 million. Security State also has an office in nearby Menlo.

JOICE: Farmers Savings Bank has been purchased by Donald E. Sabbann of Clear Lake and Richard A. Halverson of Corwith, from the

Royden and Crystal Christianson family, long-time Joice residents. Mr. Halverson has been assisting the bank as a consultant since September 15, 1987. Mr. Sabbann and Mr. Halverson have owned and operated the Corwith State Bank in Corwith for the past 13 years as president and CEO, and as executive vice president, respectively. They also purchased last January the Farmers State Bank of Grafton, of which Mr. Halverson is president. Mr. Sabbann has been elected chairman and Mr. Halverson has been elected president at Farmers Savings Bank of Joice. Al Hagen, with the bank since 1984, has been promoted to vice president. Jean Miller, with the bank since 1976, has been advanced from assistant cashier to cashier.

SAC CITY: Ed J. Leahy was elected chairman and CEO of Sac City State Bank, effective August 1. He succeeds William C. Hess, who will continue as president of Iowa Savings Bank in Coon Rapids and in management of the Garst and Chrystal group of banks, which includes Sac City State. Mr. Leahy had been chairman, president and CEO of Tipton State Bank in Tipton the past three years. Prior to that he was president for 10 years at Northwestern State Bank of Orange City, and from 1969-75 was a correspondent bank officer with the Security National Bank of Sioux City.

SHEFFIELD: James E. Coonley I, president of the Sheffield Savings, has announced the addition of Robert

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Foss to the staff as vice president and cashier. Most recently, Mr. Foss was assistant vice president and manager of the Allison office of Lincoln Savings Bank of Reinbeck.

TIPTON: David E. Stephens has been elected president and CEO of Tipton State Bank. Formerly, he was executive vice president at Hawkeye Bank & Trust of Maquoketa and Central Trust & Savings Bank in Eldridge. At Tipton he replaces Ed J. Leahy, who recently accepted a position in Sac City (see above).

## South Dakota News

The South Dakota Bankers Association will host a seminar on Lender Liability in Financing: Major Causes and Effective Cures on August 26 at the Ramkota Inn, Pierre. Attorneys from Sioux Falls and Pierre will present the seminar. It begins with registration at 8:30 and concludes at 12:30 p.m. The fee is \$35.00.

\* \* \*

The Independent Community Banks of South Dakota and the IBAA will conduct an EFT/ACH Workshop on Sep. 13 at Howard Johnson's in Sioux Falls, and Sep. 15 at Howard Johnson's in Rapid City. The program runs at both locations from 9:00 a.m. to 5:00 p.m., including lunch. Registration is \$79.00 for the first employee, plus \$40 for additional employees from the same bank.

SIOUX FALLS: David K. Hepper has been promoted to credit officer for Norwest Bank South Dakota in Sioux Falls. He joined Norwest in Brook-

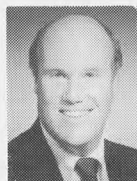


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**AT-1 SR. LOAN OFFICER:** Five years plus experience in ag lending. Manages 4.3M ag portfolio. Strong in loan analysis, collections, bankruptcies and foreclosures. References say, "Very thorough and knowledgeable. Good communication skills. Represents bank well." Comes highly recommended. Looking for advancement possibilities. Prefers WI, MN, IA locations. **\$28,000.** Call 712-779-3567.

**AT-2 INSURANCE MANAGER:** This aggressive individual offers five years experience in insurance sales. Currently responsible for selling and servicing all lines of insurance. Supervises sales force. Also responsible for bookkeeping of agency. Serves on the Board of Directors and the Loan Review Committee. Described as, "Aggressive. Very client-oriented. Ethical." Candidate is looking for a challenging opportunity in the insurance area. **\$25,000 plus.** Call 712-779-3567.

**AT-3 OPERATIONS/LENDING:** Sharp individual looking for an excellent opportunity in the lending field. Five years experience in lending. Also involved with operations and staff supervision. Excellent computer skills. Former supervisor describes as, "...offers potential and capabilities to do both lending and operations. Ambitious individual." BS in Ag Business. Prefers IA, MN, WI. **\$23,000-\$28,000.** Call 712-779-3567.

**AT-4 AG LENDING:** Currently Sr. Loan Officer for FCS. Four years experience. Former supervisors give high recommendations. Described as, "Strong in interpersonal skills and communications. Good in tough workout situations. Work horse. Picks up on policies and procedures quickly. Very competent." Conservative lender. Prefers larger community. **\$35,000.** Call 712-779-3567.

**AT-5 LENDING/INSURANCE:** Presently sells insurance and securities for insurance company. Also offers over five years experience in lending with FCS. Former employer says, "Strong in organization, documentation and analytical skills. Gets along very well with customers." BS in Ag business. Also holds WI real estate sales license. Midwest location preferred. **\$23,000 plus.** Call 712-779-3567.

**AT-6 VP OF LENDING:** Ten years experience in finance. Started out as cashier serving as head operations officer and most recently served as VP in lending. Ran a branch office for three years. Reference describes as, "A cash flow lender. Offers a versatile bank background. Above average analytical abilities." BS in business administration. Willing to relocate. **\$30,000.** Call 712-779-3567.

**AT-7 SR. OFFICER/CEO:** Currently serves as VP responsible for credit administration, lending, loan review, personnel and operations in \$42M bank. Major accomplishments include the development of new credit and internal loan review policies, establishment of computerized cash flow program and restructuring loan administration procedures. Reference says, "Excellent analytical abilities. One of your choice employees." Candidate offers over 25 years experience in lending. BS in Ag Economics. **\$40,000-\$50,000.** Call 712-779-3567.

**AT-8 AG LENDING:** Strong in analytical skills and above average in credit knowledge and documentation, this individual can be a real asset to your lending institution. Candidate offers seven years with PCA/FCS and seeks a position in the banking environment. Excellent references. BS in Ag Econ. IL or WI location preferred. **\$33,000 plus.** Call 712-779-3567.



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**AT-9 LOAN OFFICER:** Started out as a loan officer for 1 year with PCA and now serves as loan officer in country bank. Past experience as plant manager/salesman for FS. Excellent references! Best described as a mature, seasoned, marketing employee. AA degree. IA, MN location. **\$22,000 plus.** Call 712-779-3567.

**AT-10 FINANCIAL MGMT:** Strong credit background. Worked for FLB for 3½ years, opening branch office and booking \$90M the first year. Also offers six years experience as Regional Credit Manager for major company and most recently serves as liquidation specialist for FDIC. BS degree. **\$40,000 plus.** Call 712-779-3567.

**AT-11 INSURANCE/LENDING:** Five years as assistant manager for financial corporation. Responsibilities include processing, approving and closing loans; along with collecting, supervising and selling. Currently works as a sales rep for insurance company. BS in business administration. Prefers a metro area. **\$25,000.** Call 712-779-3567.

**AT-12 INSURANCE SALES:** Six years of insurance sales. Operated agency under contract for four years. Desires to get into a bank agency selling all lines of insurance. Excellent reference. Described as, "Very thorough, effective and efficient. Very professional with customers. No problems." BS degree. IA location preferred. **\$25,000 plus.** Call 712-779-3567.

**AT-13 BANK OPERATIONS/DATA PROCESSING:** Twenty years experience in commercial bank/thrift industry, with ten years in data processing and management information reporting systems. Very detail oriented and dedicated to completion of projects. Excellent oral and written communication skills. Good references. Open on location. **\$28,000-\$32,000.** Call 712-779-3567.

**AT-14 ASSISTANT VP:** Two years experience managing a \$4M short term loan portfolio and a shared \$20M long term portfolio. Most recently serves as AVP for a 100M bank managing a \$13M ag loan portfolio. Co-worker says, "Does a good job dealing with customers and is very strong in analytical skills — one of the best in the area. No one will be disappointed in him." BS degree. IN location preferred. **\$30,000.** Call 712-779-3567.

**AT-15 LOAN OFFICER:** Very thorough and detailed in documentation skills, this candidate can be an asset to your bank. Worked 1 year as a loan officer for 24M bank

and is in third year with FCS as special credits officer. Has been responsible for servicing high-risk loans, handling collections, and restructuring loans through government programs. Excellent references. **\$30,000.** Call 712-779-3567.

**AT-16 AG LENDING:** A former supervisor says, "I give him my unqualified recommendation and endorsement. If a bank is looking for a progressive ag lender who makes solid loans, develops new business, portrays an excellent image and will make them money; he's their man! A good technician with top analytical skills. A motivated achiever!" Over five years experience in ag finance. BS in Ag Business/Farm Mgmt. **\$35,000.** Call 712-779-3567.

**AT-17 SENIOR MGMT.** Community oriented individual offers fifteen years in lending. Currently serves as Sr. VP of 60M bank. Primarily responsible for overseeing and reviewing a 17M loan portfolio and overall bank operations. Supervises three loan officers. Reference says, "Organized, detailed, very thorough and patient. Relied on numbers and did an excellent job. Goal oriented." BS in Economics. Open on location. **\$42,000 plus.** Call 712-779-3567.

**AT-18 MANAGEMENT:** Currently works as EVP for 8M bank. Responsible for 4M portfolio, all regulatory reporting, budgeting, marketing, etc. Over nine years experience in lending. Reference says, "Analytical abilities are above average. Can visualize where a loan is going. Good rapport with customers. Excellent communicator." Prefers MN or IA location. **\$30,000.** Call 712-779-3567.

**AT-19 SR. LENDING/MGMT:** Over eight years with FCS, most recently serving as a Sr. VP in Special Credits. Possesses excellent supervisory skills. References describe him as, "Highly motivated, results oriented. Possesses high credit standards and has excellent exposure to the legal environment lenders operate in." BS degree in Business Administration with a minor in accounting. **\$45,000.** Call 712-779-3567.

**AT-20 INSURANCE SALES:** Upon deciding to return to continue education, individual worked as an independent insurance agent to help support his family. Main responsibilities were soliciting, selling and servicing multi-line insurance products part-time. Has strong desire to continue in the insurance business. Wants opportunity to work in a bank agency. Prefers IA location. **\$17,000.** Call 712-779-3567.

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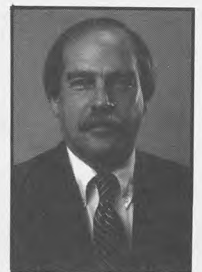
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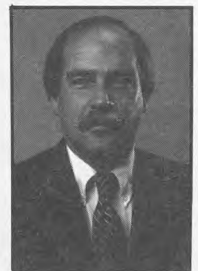
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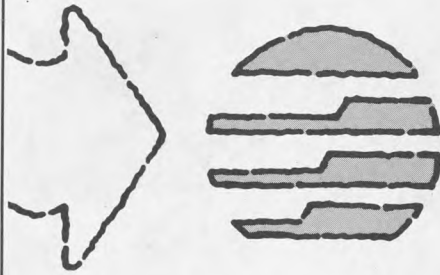


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ings in 1985 as an ag rep, then transferred to Sioux Falls in 1987 as a credit analyst.

**WEBSTER:** Russ Garry, president and CEO of Security Bank and Trust Company, died August 13.

### Wyoming News

Four economists from the Federal Reserve Bank of Kansas City will take their views about the economy to financial executives and other business leaders across Wyoming during September. They are Dr. Byron Higgins, vice president and economist; Dr. Glenn Miller, vice president and economic advisor; Dr. Mark Drabentstott, assistant vice president and economist, and Dr. Gordon Sellon, assistant vice president and economist. The schedule includes programs Sep. 20 in Sheridan; Sep. 21 in Casper; Sep. 22 in Cheyenne, and Sep. 29 in Rock Springs. Details on the Economic Forums may be obtained from Lowell Jones, Public Affairs Dept. (816) 881-2683.

### Minnesota News

**ALBERT LEA:** David R. Lundak has been advanced from senior vice president to president of the Albert Lea office of Norwest Bank Minnesota South Central, N.A. He succeeds Dale Monson, who has been named president of the St. Cloud / Sauk Rapids offices of Norwest Bank Minnesota Central, N.A.

**CHASKA:** Jeffrey F. Burzinski, president of the First National Bank, has announced that William M. Wise has joined the staff as senior vice president. He replaces Tom Sachariason, who recently resigned. Mr. Wise will be responsible for commercial and installment lending.

**MINNEAPOLIS:** Keenen Dammen has been appointed vice president and mortgage sales manager for the mortgage trading and finance group of FBS Mortgage-Residential. He has previously worked with the FBS Capital Markets Group, Salomon Brothers and Residential Funding Corporation.

**MINNEAPOLIS:** First Bank System, which merged its 14 metropolitan banks in the Twin Cities into one First Bank last January, has announced creation of a new structure intended to streamline delivery of its community banking and financial services products in the Twin Cities market and to make it more responsive to its

customers. Chairman and CEO Pete Ankeny said the new organization will be called Community Financial Services and will be managed by Mark Sheffert, executive vice president of FBS. Mr. Sheffert said all FBS Twin Cities locations will be organized into four major markets, each of which will be managed by a Community Banking president who will be responsible for all aspects of customer service and community activities.

**ST. CLOUD/SAUK RAPIDS:** Dale Monson is the new president of the office here of Norwest Bank Minnesota Central, N.A., succeeding David R. Noack, who will retire in mid-1989 after a 31-year career with Norwest.

### Illinois News

**CHICAGO:** Virginia G. Ousley has been promoted to assistant cashier at The Mid-City National Bank of Chicago, according to President Randall J. Yenerich.

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#1 or #2 position in \$25 to \$50mm bank. Age 41. 18 years banking experience, 10 years as president, including: strategic planning, budgeting, cost control, leasing, term workouts, trust receipt financing, SBA loans, all phases lending. For complete resume contact File No. WOD c/o Northwestern Banker. (PW)

**POSITIONS AVAILABLE**
**AG LOAN OFFICER** - 2-5 yrs. exp. in ag lending - bank & FHA background ideal. So. Central Nebraska. To \$30K

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**EXEC. VICE PRES.**, head of lending, \$175mm, good administrator, good teacher . . . \$55,000.

**VICE PRESIDENT**, commercial lender, \$200mm + solid bank, middle market credits . . . \$40-45,000.

**LOAN ADMINISTRATION & LOAN ACCOUNTING SUPERVISOR**, huge portfolio, will be working with computer input in large main frame computer . . . \$40-45,000.

**AG LENDER**, lines of \$100,000-\$500,000, strong cash flow and documentation . . . \$30-35,000.

**VICE PRESIDENT**, commercial lending, good outstate town, good location, solid bank . \$30,000.

**HEAD OF CONSUMER**, \$10mm dept., exp. in indirect business development, top bank . . \$25-30,000.

**COLLECTOR**, lake area, reputation bank . \$20,000.

**SECOND OFFICER**, small country bank, all types of lending, business development . . . \$24,000.

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**POSITION AVAILABLE**
**AG LOAN OFFICER** for \$30 MM central Iowa bank, 2-3 years experience ag (FmHA, SBA Guarantees, consumer loan experience helpful). Need aggressive self-starter willing to call on existing and new prospect lines. Send resume and salary history to File No. WNZ c/o Northwestern Banker. (PA)

**INSURANCE**: Need aggressive individual with all licenses to manage agency in central Iowa with great potential. Responsible for selling and servicing all lines of insurance. Must also be willing to cross train in banking and loans. Send resume and salary history to File No. WOA, c/o Northwestern Banker. (PA)

 Bank in eastern Iowa community of 30,000 is seeking **VICE PRESIDENT AND TRUST OFFICER** for management of \$30M trust dept. The successful candidate will have a general trust or trust related experience, the ability to manage people, and be sales-oriented. J.D. preferred. Resume, references and salary requirements are being accepted in complete confidence from qualified individuals at P.O. Box 271, Clinton, IA 52732 EOE/M/F/H (PA)

 Profitable \$50-100 million Iowa independent bank seeks **LOAN REVIEW AND COMPLIANCE OFFICER**. 3 yrs. banking or examiner exp. required. Excellent oppy. for advancement. Outstanding benefits with salary commensurate with exp. Submit resume along with salary requirements to File No. WOB c/o Northwestern Banker. (PA)

**SEEKING EXPERIENCED** executive with good managerial, lending, planning and p.r. skills who can be a real leader in a growth-positioned smaller bank holding company. Owner seeking strong person at holding company and bank level. Equity position available. Contact File No. WNW % Northwestern Banker.

**POSITIONS AVAILABLE**
**TRUST MARKETING** - large urban bank. Requires degree and trust experience. \$35K

**REAL ESTATE LOAN** - single family residential and secondary market experience required. Proximity of major metro area. \$40K

**LOAN REVIEW** - large bank experienced required. Both junior and senior level positions available. \$28-\$40K

**COMMERCIAL LENDING** - V.P. positions in urban and large suburban banks. Personal portfolios from \$20MM to \$50MM. \$40K

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

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

**TOM HAGAN & ASSOCIATES**

 P.O. Box 12346/2024 Swift  
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816/474-6874

"Serving the Banking Industry Since 1970"

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