Dacotah Bank

2019 ANNUAL REPORT

CHANGE MANAGEMENT

DACOTAH BANKS, INC.

CONTENTS

GENERAL OFFICES

401 South Main Street
Suite 212
P.O. Box 1496
Aberdeen, South Dakota 57402-1496
Telephone: (605) 225-4850
Fax: (605) 225-4929
Website: www.dacotahbank.com
Email: info@dacotahbank.com

TRANSFER AGENT

American Stock Transfer &
Trust Company, LLC
6201 15th Avenue
Brooklyn, NY 11219

ANNUAL MEETING

The 2020 Annual Meeting of Dacotah Banks, Inc. shareholders is to be held on Monday, June 15, 2020. This year's meeting will be held virtually and will begin at 1:00p CT with access available beginning at 12:30p CT using one of the two following methods:

• Go to www.dacotahbank.com and click on the "Annual Meeting" button on the homepage; or

• Go to www.virtualshareholdermeeting.com/DBIN2020.

Please note that you will need the Control Number from your Proxy Card to gain access to the Annual Meeting regardless of which method you use.

Dacotah Banks, Inc. is a one-bank holding company headquartered in Aberdeen, South Dakota. The Company is the sole shareholder of Dacotah Bank, a full-service commercial bank that offers banking, insurance, mortgage and trust and wealth management services throughout its thirty-two locations in Minnesota, North Dakota and South Dakota.

TO OUR SHAREHOLDERS

COMMENTS ON 2019

Dacotah Banks, Inc. and its subsidiary, Dacotah Bank, enjoyed a successful 2019 despite very competitive markets for customers and employees. Our Mission, "To Exceed Customer Expectations," drives our daily activities; and our Vision remains focused on employees, customers, communities and shareholders as we strive to remain independent and viable in an ever-changing marketplace.

Our Strategic Plan is centered on the following Strategic Objectives: Mobile Experience, Branch Experience, Retail Experience, Customer Relationship Management and Training. In addition, we added Ag Challenges and Opportunities as a Strategic Objective in 2019 to better reflect our standing as one of the largest lenders to the American agriculture industry and the depth of our expertise and experience in agriculture lending. We remain concerned about low commodity prices, highly-leveraged agricultural borrowers, tariffs and unstable oil prices; however, the environment in which we find ourselves may yield favorable opportunities to welcome new customers to Dacotah Bank and to meaningfully and profitably grow our loan portfolio.

Dacotah Bank remains committed to funding loans that fuel local economies and continues to invest in the communities in which we live and work through charitable contributions and employee involvement. Dacotah Bank provided nearly $1.7 million to hundreds of projects throughout Dacotah Territory in 2019, including nearly $129,000 that employees directed to various foundations, charities and families in need through the Give Where We Live program. In addition, employees provided hundreds of volunteer hours throughout Dacotah Territory. In recognition of these employee and company efforts, Dacotah Bank was again named one of "America's Best Banks to Work For" by ***American Banker.***

FINANCIAL PERFORMANCE

The Company again experienced an increase in net income over the prior year, earning $30.7 million in 2019 versus $28.0 million in 2018, due primarily to increases in the loan and investment portfolios made possible by greater-than-expected growth in deposits; and non-interest income. The Company increased its loan portfolio, albeit at a slower pace than budgeted, by 3.03 percent in 2019 versus 3.60 percent in 2018. The book value per share of Company stock increased 9.67 percent from $26.48 on December 31, 2018 to $29.04 on December 31, 2019; and dividends totaling $0.53 per share were paid during 2019, representing the highest annual dividend in the history of the Company and the thirty-first consecutive year that cash dividends have been paid.

Loan quality was a focus in 2019 and will remain a focus in 2020 due primarily to challenges in the agricultural economy caused by low commodity prices and weather-related issues; and the oil industry in western North Dakota. At the end of 2019, the ratio of non-performing loans-to-total loans increased to 1.47 percent compared to 0.96 percent at the end of 2018; and loan charge-offs in 2019 were $1.8 million compared to $3.8 million at the end of 2018, resulting in a lower ratio of loan charge-offs to total loans of 0.08 percent in 2019 versus 0.19 percent in 2018. The Company's allowance for loan and lease losses increased by the end of 2019 to $32.5 million compared to $30.4 million at the end of 2018.

GROWTH

The Company's assets grew 4.82 percent from $2.58 billion at the end of 2018 to $2.70 billion at the end of 2019, and our employee base grew 2.81 percent from 533 people to 548 during the same period. Critical pieces of the acquisition of First State Bank of Claremont, with locations in Groton and Langford, South Dakota, were completed in 2019 and we anticipate closing the transaction before the third quarter of 2020. While we remain postured for growth, challenges similar to those we faced throughout 2019 remain: strong competition for quality loans; economic stress in the agricultural economy; structural changes in the oil production regions within our footprint; changes in payment technologies; fraud and cyber-security; and competition for talent, especially in our smaller markets. Regardless, we are confident in the abilities of Dacotah Bankers and we will actively consider all reasonable opportunities for acquisitions and de novo opportunities; leverage the recently overhauled retail structure to identify additional opportunities within our existing customer relationships; and invest in leadership and product training designed to enhance the abilities of Company employees and the experiences of our customers.

STRENGTH

The Company's capital position remains strong. We ended 2019 with $326.3 million in total capital compared to $295.8 million at the end of 2018. On a consolidated basis, the Company's tier one leverage, tier one risk-based capital and total risk-based capital ratios were 11.86, 13.83 and 15.09 percent, respectively, at the end of 2019 compared to 11.52, 13.09 and 14.34 percent, respectively, at the end of 2018. As a result, the Company is well-positioned to take advantage of strategic opportunities for growth through acquisition and de novo expansion of locations; engagement of high quality talent; deployment of industry-leading technology; and development of the products and services that best meet the needs and wants of our customers.

LOOKING AHEAD

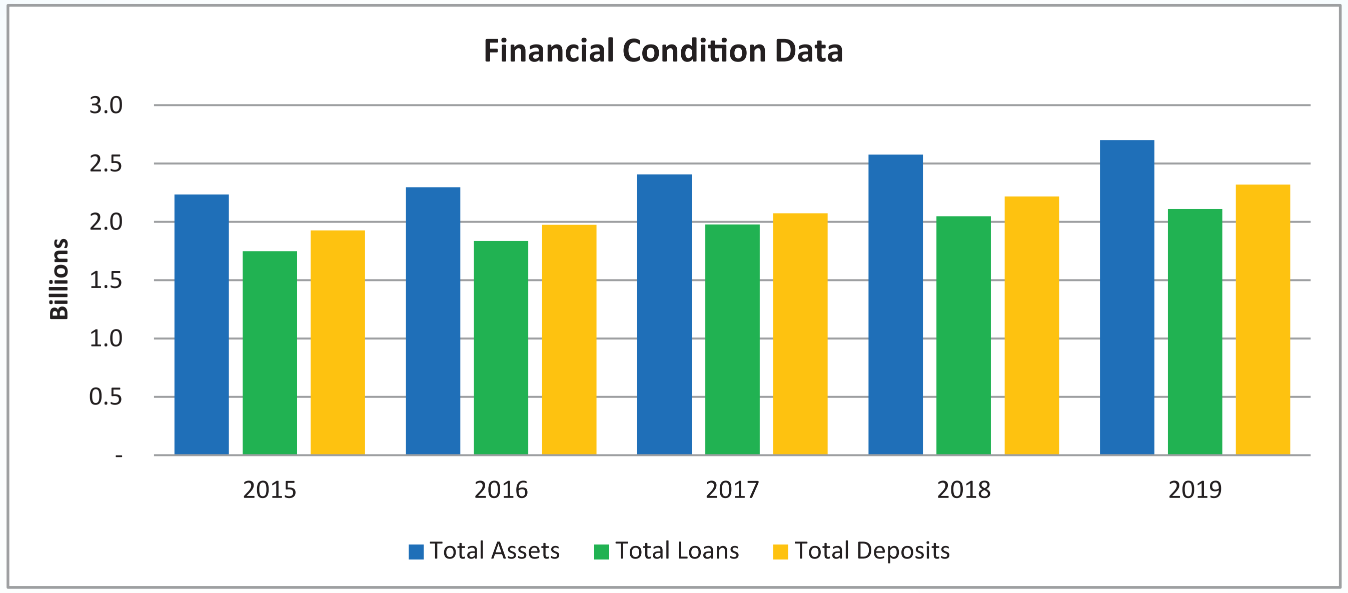
We believe the focus of Company employees on our Strategic Plan puts the Company in the best possible position to leverage opportunities that lie ahead. In addition, we actively pursue succession planning at the Board and executive levels in an effort to ensure extraordinary oversight and management of a viable and independent Company. Late 2019 and early 2020 saw the addition of new members to the Dacotah Banks, Inc. and Dacotah Bank Boards of Directors; appointment of a new Company president and new market presidents in Clark, Faulkton, Rolla, Sisseton, Valley City and Webster; and the appointments of vice presidents in the accounting, credit administration, talent management and treasury functions of the Company.

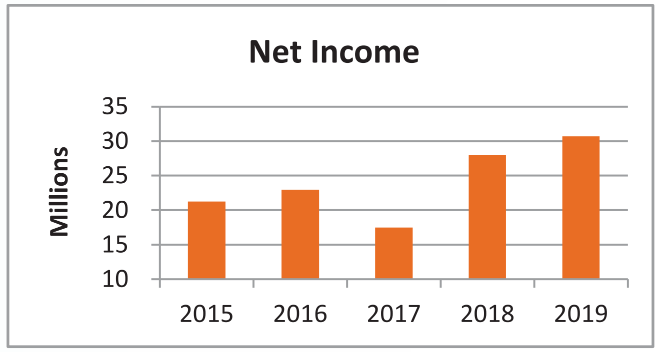
In closing, we thank our fellow employees for their commitment, dedication and support of the Company and its Vision; the Dacotah Banks, Inc. and Dacotah Bank Boards of Directors for their guidance and willingness to serve the Company; and the thousands of customers who work with Dacotah Bankers in pursuit of their dreams. To you, our shareholders, thank you for the investment you have made and the confidence you have in us and our fellow employees to continue the growth and profitability of the Company. We look forward to 2020 and beyond.

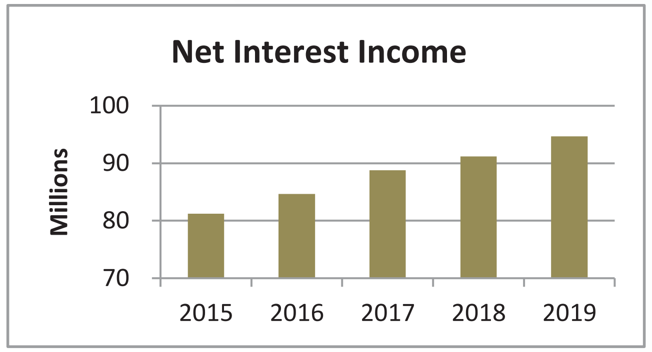
Joseph A. Senger
President and CEO

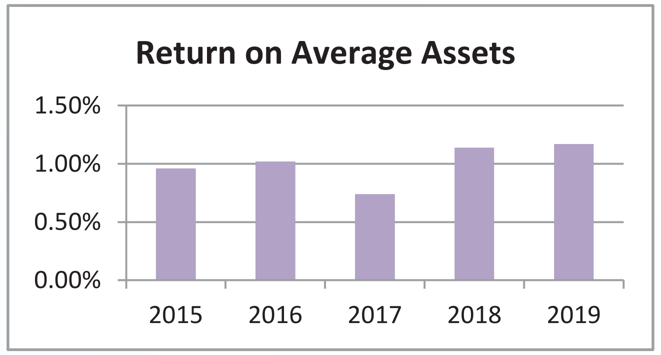
Robert J. Fouberg
Executive Vice President and General Counsel

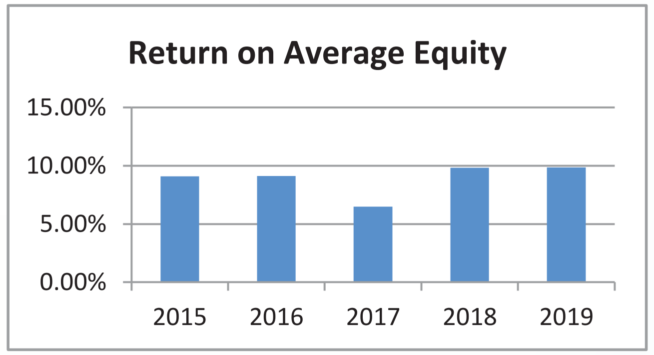
Financial Highlights

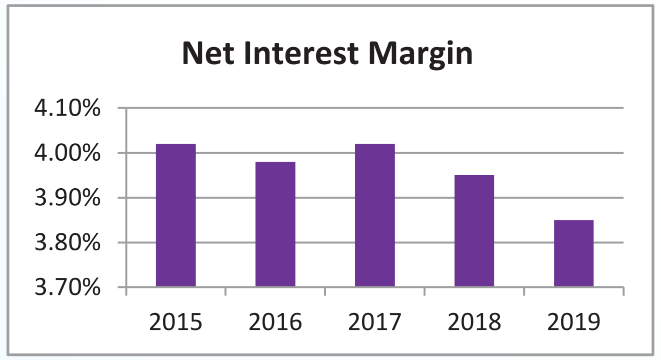


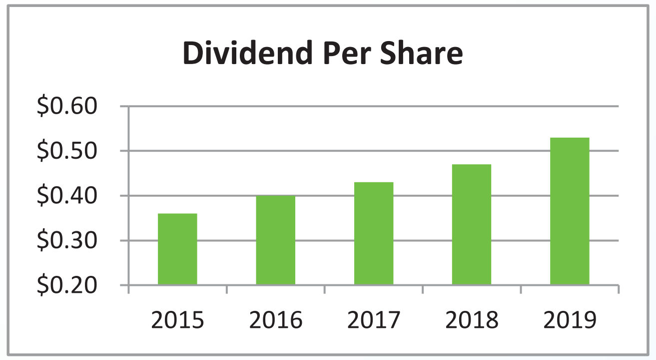












Financial Highlights

(Dollars in Thousands, Except Per Share Data)

PERFORMANCE

	2019	2018	% Change
Net interest income	**$ 94,649**	91,179	3.8%
Provision for loan and lease losses	**3,000**	2,350	27.7
Non-interest income	**21,214**	19,287	10.0
Non-interest expense	**73,620**	71,749	2.6
Net income	**30,693**	28,013	9.6
Per share	**2.74**	2.51	9.2
Cash dividends declared	**5,935**	5,253	13.0
Per share	**0.53**	0.47	12.8

AT DECEMBER 31ST

	2019	2018	% Change
Total assets	**$ 2,701,293**	2,577,174	4.8%
Investment securities and time deposits in banks	**272,307**	260,302	4.6
Loans, net	**2,078,878**	2,017,657	3.0
Deposits	**2,319,064**	2,216,834	4.6
Borrowings	**22,000**	32,000	(31.3)
Stockholders' equity	**326,287**	295,750	10.3
Book value per share	**29.04**	26.48	9.7
Shares of common stock outstanding	**11,236**	11,168	0.6

Selected Consolidated Financial Data

SELECTED FINANCIAL RATIOS

At or for the years ended December 31,

	2019	2018	2017	2016	2015
PERFORMANCE RATIOS					
Return on average assets	**1.17%**	1.14	0.74	1.02	0.96
Return on average stockholders' equity	**9.86**	9.83	6.48	9.12	9.10
Net interest margin	**3.85**	3.95	4.02	3.98	4.02
Non-interest income to average assets	**0.81**	0.78	0.79	0.81	0.76
Non-interest expense to average assets	**2.81**	2.92	2.78	2.84	2.80
Efficiency ratio	**63.54**	64.95	61.37	62.43	63.02
ASSET QUALITY RATIOS					
Nonperforming loans to total loans	**1.47%**	0.96	0.93	0.92	0.89
Allowance for loan and lease losses to total loans	**1.54**	1.48	1.58	1.45	1.53
CAPITAL RATIOS					
Tier I leverage	**11.86%**	11.52	11.08	11.06	10.78
Tier I capital	**13.83**	13.09	12.51	12.67	12.18
Total capital	**15.09**	14.34	13.76	13.92	13.43

Selected Consolidated Financial Condition Data

	December 31,				
	2019	2018	2017	2016	2015
	(Dollars in Thousands)				
Total assets	**$ 2,701,293**	2,577,174	2,406,762	2,297,173	2,234,290
Loans, net	**2,078,878**	2,017,657	1,947,513	1,811,512	1,720,922
Investment securities	**259,894**	247,382	245,639	278,818	290,123
Deposits	**2,319,064**	2,216,834	2,072,896	1,974,415	1,926,890
Borrowings	**22,000**	32,000	32,000	38,000	44,000
Stockholders' equity	**326,287**	295,750	273,862	260,025	241,008

Selected Consolidated Operation Data

	Years Ended December 31,				
	2019	2018	2017	2016	2015
	(Dollars in Thousands, Except Per Share Data)				
Interest income	**$ 117,989**	108,054	99,164	92,751	88,281
Interest expense	**23,340**	16,875	10,390	8,096	7,028
Net interest income	**94,649**	91,179	88,774	84,655	81,253
Provision for loan and lease losses	**3,000**	2,350	5,400	3,300	2,700
Net interest income after provision for loan losses	**91,649**	88,829	83,374	81,355	78,553
Non-interest income:					
Income from trust activities	**2,312**	2,329	2,431	2,290	1,748
Service charges on deposit accounts	**3,063**	3,243	3,312	3,570	3,594
Insurance commissions	**4,570**	4,902	4,839	4,531	4,473
Fees on sale of residential mortgages	**1,683**	1,099	1,085	1,325	970
Other	**9,586**	7,714	6,924	6,506	6,060
Total non-interest income	**21,214**	19,287	18,591	18,222	16,845
Non-interest expense:					
Salaries and employee benefits	**49,789**	47,835	43,596	42,362	40,106
Occupancy, furniture and equipment, net	**6,894**	6,882	6,864	6,864	6,917
Other	**16,937**	17,032	15,429	14,999	14,794
Total non-interest expense	**73,620**	71,749	65,889	64,225	61,817
Income before income taxes	**39,243**	36,367	36,076	35,352	33,581
Income tax expense	**8,550**	8,354	18,566	12,383	12,337
Net income	**30,693**	28,013	17,510	22,969	21,244
Per share of common stock:					
Net income*	**$2.74**	2.51	1.57	2.07	1.92
Cash dividends declared*	**$0.53**	0.47	0.43	0.40	0.36

*Share data for periods ending prior to 2016 are adjusted for the June 27, 2016 stock dividend

Managing Change from a Place of Strength

As summarized on pages 2-3 in the letter to our shareholders authored by Joe Senger and Robert Fouberg, Dacotah Bank enjoys a strong financial position and if you were to look back at historical performance you will see we have for years. With strong performance being the case, why then are we discussing "change" and the management of it? Also, if we moved up in *American Banker's* "Best Places to Work For" ranking in 2019, why are we retiring so many managers? A key factor to both questions is simply, time.

This point in time does not come as a surprise to management as in fact they have been actively managing the potential for a higher volume of change in management within this narrow time frame for years. In 2015 MDA Leadership, headquartered in Minneapolis, MN, was identified as a company that would help explore how we might prepare and strengthen our team and individuals for such a change. They worked with senior management on overall strategic succession planning. They worked with the full management group to foster communication and growth as a team. They worked individually with each of the senior management and the full management groups to prepare growth plans and accountability strategies. These steps, sometimes very personal and at least modestly uncomfortable, pushed and strengthened our management group. This process has better prepared them for the transitions that were and are to come, both from a personnel standpoint as well as embracing new processes and technology changes. MDA challenged management to gain a deeper understanding of the value of themselves and a deeper appreciation for the value of others. The impact that this process had may be hard to measure but being voted as a Best Bank to Work For two years in a row based on criteria that features new programs developed from efforts initiated by MDA's influence could be a good place to start in calling the investment a success.

Another important change in 2015 that prepared us for this time was the decision to set up the organization with a structure of support for markets and market presidents by making the role of regional president a full-time responsibility and not a representative position. Instead of a market president serving as a representative for a region of market presidents, these individual positions would allow all market presidents to focus on their local market. These experienced regional presidents would serve as leaders and daily liaisons for the central functions and directions of the Company to the individual markets within their territory. Having built this support structure for our current period of change has proven a positive change management practice. For a visualization of changes that have occurred over this period of time, see pages 11-12.

Change management is not the same as a change in management, but neither is easy and each can be a lot to manage by itself. Dacotah Bank has maintained a strong performance as shown in this annual report while keeping a focus on succession planning and continuity. As we get through 2020 and a number of additional changes in management we look ahead toward our next challenge, change management. With new technologies, a tough agricultural economy, a volatile market, new societal norms brought on by the pandemic and new leadership, the next few years will be as much or more challenging than the past few. With competent and confident leadership, we plan to be successful with this next chapter as we were the last. ■

Best Banks to Work For 2018 and 2019 rankings established by American Banker. 11th Largest ag bank by American Bankers Association 2019 Q4 ranked by farm loan dollar volume.

WHAT THE TECH?

PERSONAL FINANCIAL MANAGEMENT TOOLS (PFM FROM Q2, OUR ONLINE BANKING PROVIDER)

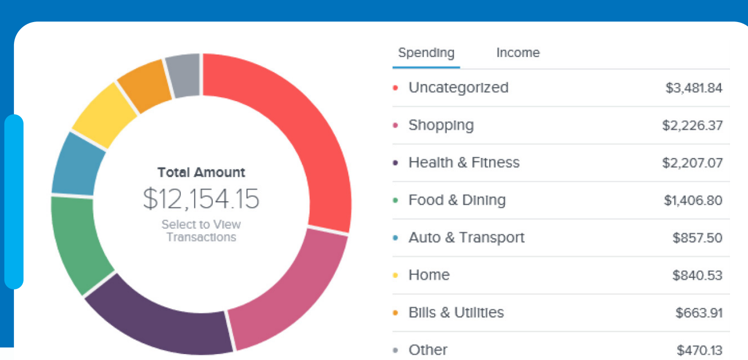
Information is so abundant and available that as technology progresses consumer expectations of access to information elevates constantly. We have been working on a new paper bank statement product that will deliver more clear and concise information. As excited as we are about that, a new online banking product approved in 2019, Q2's Personal Financial Management (PFM) tool, available in mid-2020, hits on how a whole new generation wants to see a "statement" of their financial picture.

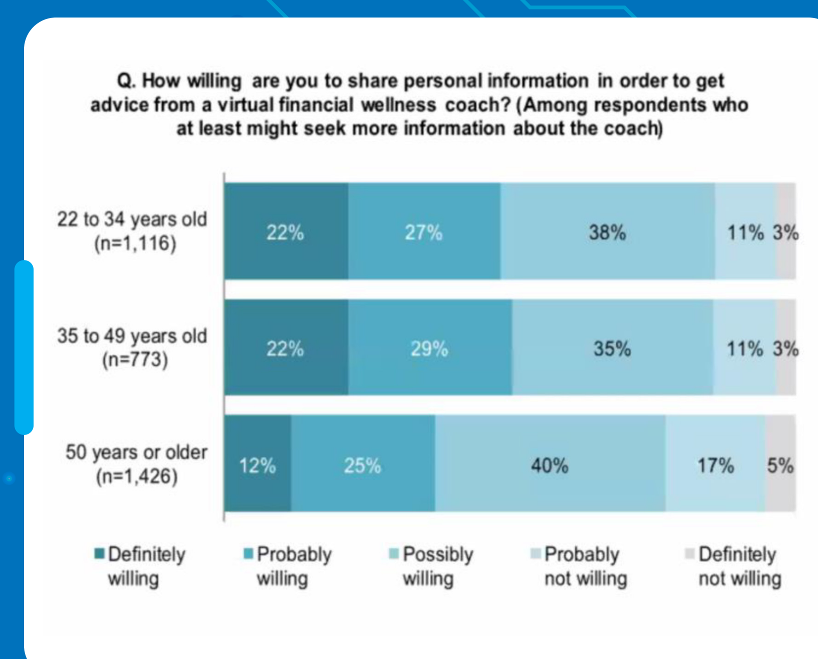
Partnering with our current online banking vendor Q2, we are offering a new account aggregation and financial management tool for our customers. Online banking customers are able to pull in information from most other financial accounts and watch their spending, budgeting, investment performance and net worth. Certainly, as your financial portfolio gets more highly complex this can be harder to pull in contextually but for a growing generation of customers in the accumulation phase of life, tools like this can attract and retain them to their bank of choice.

Go into your online banking experience or the mobile app to get started or learn more by visiting our website.

KEY BENEFITS OF Q2'S PERSONAL FINANCIAL MANAGEMENT TOOLS:

- Provide account holders a superior PFM experience without ever having to leave their online banking session and give them easy access to spending analysis, budgeting, and other aggregation and categorization tools.
- Increase retention rates and attract new account holders like the growing millennial segment now rising in their professional careers who consider PFM a must-have.
- Gain insight into account holders' consumer financial data and behaviors, both inside and outside of their institutions. Targeting PFM users will likely lead to better adoption of your products and services in the future.





MARKET MY WORDS

DAN MENKING
Webster, SD
In banking 39 years, all with Dacotah Bank

Q How is banking different today than when you started?

A The main difference is the technology that we have now. I did annual workups using paper, pencil, erasers and an adding machine. Now we would be totally lost not having a computer to do our workups on. Years ago we would work most of the night, on New Year's Eve, doing an interest accrual, by hand. Now it is completed by a computer.

Another difference has been in the regulation guidelines and centralization of some of our processes. We have a lot more stringent underwriting, when looking at credits. We used to pretty much operate as a stand-alone bank. Now it is a team effort, including a lot of input from Central Bank.

Q How is banking the same today as when you started?

A It was a very tough agricultural economy when I started and it is now a very tough agricultural economy, when I'm retiring. There was a lot of good times in-between. Through the bad and the good times, we remained a community involved bank driven to make our communities better."

Q What do you believe is important for the bankers of tomorrow to keep in mind?

A Our industry is constantly changing and it will continue to constantly change. You need to learn how to manage change or it will drive you crazy. In addition to industry change, remember that the economy will continue to cycle through both good and bad times. Neither will last forever. Through these changes and times remember that the vast majority of customers are wonderful to work with, don't let the time spent on the challenging ones take your sights off that. ■

Managing Change with an Eye on Growth

The seeds for succession were not sown for stagnation. They were sown for the reason all seeds are sown, growth. Creating regional presidents was the first step in trying to create a more robust support system for our markets to identify, attract, acquire and retain more business and more satisfied customers. Since then the focus on growth has strengthened its roots in how Dacotah Bank is pursuing new customers in our markets.

You may have read recently about our strategic initiatives: the retail initiative, education and training, branch experience, customer relationship management, mobile experience or the ag and asset quality initiative. These strategic initiatives are responsible for some of the technology and projects necessitating much of the change management in the Company, but they are strategies driving specific projects and initiatives. Dacotah Bank has gone further in its pursuit of growth since the regional presidents were brought on to support a change in management and have established new positions to help support and foster growth of our brand of serving customers and helping our communities strive.

An important new department added to support the successful growth of Dacotah Bank was the development of the service center, led by Lloyd Sanderson. Lloyd has helped to build, train and deploy Dacotah Bank's Service Center. As we embark on attracting customers that may initiate deposit accounts and loans and never have entered a branch, we need to be prepared to know our customers and interact with them on their chosen platform and terms. As we embark on communicating with live customers over interactive teller machines (ITM's) in drive-up locations, we need to be prepared to know our customers and interact with them through different technologies. The Service Center is preparing us to meet those challenges virtually head, or face-on. As we further deploy and employ our customer service center, we will need to enrich our speed of understanding our customer, their interaction with our Company and the services that are a right fit for them. That is where the customer relationship management platform will offer value and efficiency. A quick access view of who a customer is, who they work with, what communications they may have had recently, what information we need from them and the little things like when we should say "happy birthday."

Another key role that has been added to focus on our potential for growth is MeChelle Lang as the SVP of Mortgage Banking. MeChelle had been a mortgage lender for 20 years and has a keen eye for both process efficiency and lending production. With new energy and falling rates, the Dacotah Bank mortgage team has not only been dealing with a change in management and her change management initiatives for efficiency and positive growth but they have been dealing with an environment of lowering rates and in turn, increased interest in buying and refinancing. An on-site "audit" was held to help Dacotah Bank understand how to better and best utilize our Encompass loan platform, with the intent to improve both customer and employee experience throughout the mortgage application to closing process. 2019 showed a 47% increase in mortgage banker volume compared to 2018. There are not a lot of better ways to create habits than repetition. We have had that opportunity and look forward to continued growth of volume and efficiencies in the future.

In addition to the Service Center supporting the holistic service and retail banking relationship initiative and a new emphasis on home ownership lending, Dacotah Bank has set its sights on a tailored consultative approach of helping commercial customers better manage their cash and transactional banking services. Identifying sources of value to the customer and income to the Company coexist. Dacotah Bank hired a new role, Business Development Officer. Daryl Ebach, our first Business Development Officer, brings an open mind and an open market to growing our business outside of loans. We have succeeded at growing our business leading with loans and being a trusted partner for deposits. With the new approach our team is challenged to think of doing business with cash management and business services first. Loans can or will follow.

Dacotah Bank has made the aforementioned changes and additions to focus our employees not on the changes in management but on the benefits and outcomes of change management. With all the initiatives and changes that have been mentioned we have shown management changes and decisions made to address these challenges and opportunities. Change is good when there is understanding behind the premise, and focus on execution. ■

WHAT THE TECH? ONLINE ACCOUNT OPENING

The strategic objective Mobile Experience, would have no more likely a project than being able to become a customer of Dacotah Bank without ever stepping foot in a bank. In 2019, Dacotah Bank selected its vendor to provide us with the ability to offer deposit accounts and consumer loans via a mobile platform. That vendor is Meridian Link.

The goal is to provide a frictionless platform for customers to open select deposit and consumer loan products. In phase one, from a mobile phone or a computer, a customer will be able to do most of the account opening process via their device. There are certain aspects of account opening and lending that will remain manual until we refine our processes and certain requirements are updated. This crawl, walk, run approach is a prudent way to manage a change of this magnitude to protect the bank and to provide the best experience for the customer.

This new technology utilizes scanning of driver's licenses that will fill in information automatically and verify a customer's identity from multiple sources of data verification. It will intelligently understand their financial data and offer them relevant and preapproved product options.

With our new service center in place and this technology in place, we are more able to serve our customers from wherever they chose to bank. Be it their farmhouse, their dorm room or down the street. The challenge of how we offer these solutions has been addressed by selecting this platform and working to deploy it. Attracting customers and serving them remotely is the next change we must manage as we move forward into this mobile banking environment. In our quest to remain independent and viable in today's banking environment, this technology is becoming an expectation of customers. It is our challenge as always, to work to exceed those expectations. ■

MARKET MY WORDS

DICK GULMON

Valley City, ND

In banking 37 years, 19 years with Dacotah Bank

Q How is banking different today than when you started?

A When I started in 1983, we would package the daily work and send to a Processing Center in Fargo by currier and utilize micro fiche for loan and account balances. The advances in technology has allowed us as a bank and employees to have so much at our finger tips, not only for our efficiencies in our day-to-day work, but the benefits of delivering our products to customers in the online world and mobile applications.

Q How is banking the same today as when you started?

A Banking is the same today with regards to building relationships with your customers and potential customers. Relationships matter and you can achieve long term loyalty when sincerity and trust are developed between banker and customer. Another area I believe was important in the 1980s but I think more critical today, is creating and sustaining a culture for current and future employees. Employees are the lifeblood of the company and the need to attract and retain employees in the ever changing world today is more vital than ever before. I believe the company is committed to this effort and is doing great work to achieve these important goals.

Q What do you believe is important for the bankers of tomorrow to keep in mind?

A I think it is more important than ever for bankers of tomorrow to stay committed to and involved in our communities. Volunteerism is on a decline across the country and it will be important for leaders in the company to lead by example and promote community involvement with their staff. Having said that, the generosity of this company and its staff to the communities we live in and do business is important today and tomorrow. The example we have set with "Give Where We Live" promotes a partnership of company/employee to make a difference. We are indeed difference makers in our communities, and we set a great example for others to improve the quality of life and quality of place. ■

Change Management Across the Company

Executive

- EXECUTIVE — JOSEPH SENGER, CEO — 2020
- EXECUTIVE — JOSEPH SENGER, President
- EXECUTIVE — ROBERT FOUBERG, President — 2020
- EXECUTIVE — ROBERT FOUBERG, EVP
- EXECUTIVE — RICK RYLANCE, EVP CFSO — EVP ROLE EXPANDED: 2020
- EXECUTIVE — CHAD BERGAN, EVP CFO — EVP ROLE EXPANDED: 2020
- EXECUTIVE — MIKE HOLLAN, EVP COO — EVP ROLE EXPANDED: 2020
- EXECUTIVE — ROBERT FOUBERG, Secretary
- EXECUTIVE — DIANA PFISTER, Secretary — 2020

Mid-Dakota

- MID-DAKOTA REGIONAL PRESIDENT — BRAD MOORE — NEW ROLE: 2015
- MARKET PRESIDENT — DWIGHT HOSSLE, Faulkton SD
- MARKET PRESIDENT — BRANDON SPANIER, Faulkton SD — 2020
- MARKET PRESIDENT — DARRELL SCHLEPP, Mobridge SD — 2007
- MARKET PRESIDENT — LARRY RINGGENBERG, Morris MN — 2013
- MARKET PRESIDENT — KEVIN WEGEHAUPT, Sisseton SD
- MARKET PRESIDENT — KELLY HANSON, Sisseton SD — 2019
- MARKET PRESIDENT — DANIEL MENKING, Webster SD
- MARKET PRESIDENT — KELLY HANSON, Webster SD — 2020
- MARKET PRESIDENT — BRAD MOORE, Aberdeen SD
- MARKET PRESIDENT — KIP HANSEN, Aberdeen SD — 2016

Northern

- NORTHERN REGIONAL PRESIDENT — DANIEL VOLLMER — NEW ROLE: 2015
- MARKET PRESIDENT — CASEY HENDERSON, Jamestown ND — 2013
- MARKET PRESIDENT — JEFF MOORE, Dickinson ND
- MARKET PRESIDENT — TRAVIS ELLISON, Dickinson ND — 2019
- MARKET PRESIDENT — TRAVIS ELLISON, Lemmon SD
- MARKET PRESIDENT — GARRETT SCHWEITZER, Lemmon SD/ Hettinger ND — 2019
- MARKET PRESIDENT — DANIEL VOLLMER, Rolla ND
- MARKET PRESIDENT — KELLY BURSINGER, Rolla ND
- MARKET PRESIDENT — DAWN FITZGERALD, Rolla ND — 2019
- MARKET PRESIDENT — DICK GULMON, Valley City ND
- MARKET PRESIDENT — PAIGE BJORNSON, Valley City ND — 2020
- MARKET PRESIDENT — G. W. MELGAARD, Minot ND
- MARKET PRESIDENT — RYAN HERTZ, Minot ND — 2015

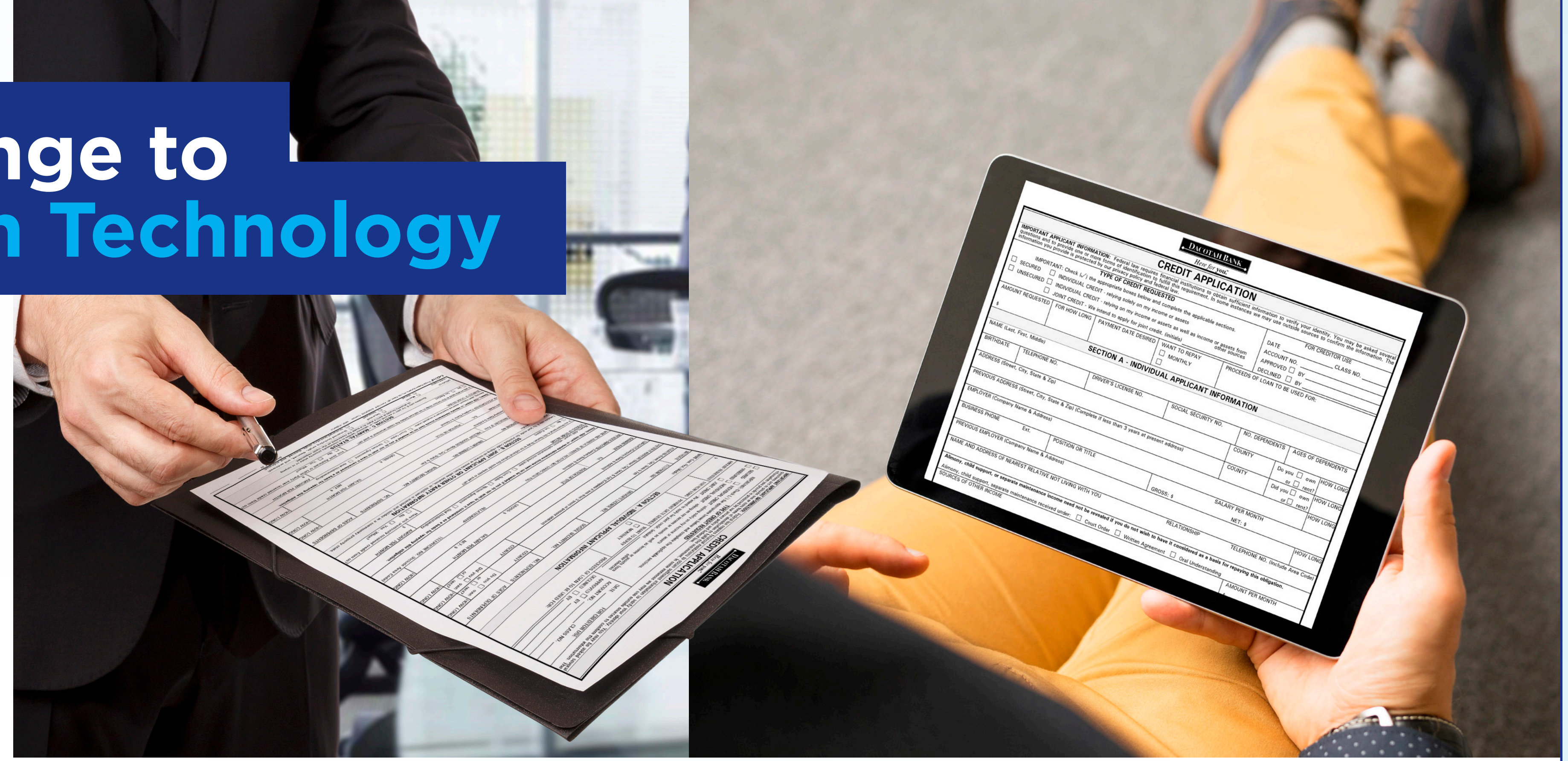
Southern

- SOUTHERN REGIONAL PRESIDENT — DAVID BANGASSER — NEW ROLE: 2015
- MARKET PRESIDENT — THOMAS LABRIE, Clark SD
- MARKET PRESIDENT — BRANDON HERR, Clark SD — 2020
- MARKET PRESIDENT — RICHARD RYLANCE, Rapid City SD
- MARKET PRESIDENT — RANDY SILVER, Rapid City SD — 2016
- MARKET PRESIDENT — DAVID GIBSON, Brookings SD
- MARKET PRESIDENT — STEVE CARNES, Brookings SD — 2015
- MARKET PRESIDENT — KIP HANSEN, Watertown SD
- MARKET PRESIDENT — TROY ZEBROSKI, Watertown SD — 2017
- MARKET PRESIDENT — DAVID BANGASSER, Sioux Falls SD
- MARKET PRESIDENT — MATT SMITH, Sioux Falls SD — 2016

Senior Leadership

- SENIOR LEADERSHIP — BOB COMPTON, SR VP Chief Talent Officer — 2017
- SENIOR LEADERSHIP — ROB KEIL, SR VP Chief Credit Officer — 2017
- SENIOR LEADERSHIP — KRISTEN FAUTH, SR VP Chief Risk Officer — 2018
- SENIOR LEADERSHIP — DARYL EBACH, SR VP Chief Business Development Officer — NEW ROLE: 2019
- SENIOR LEADERSHIP — KEVIN BURCKHARD, SR VP Chief Retail Officer — NEW ROLE: 2018
  - SENIOR LEADERSHIP — MECHELLE LANG, SR VP Mortgage Banking — NEW ROLE: 2018
- SENIOR LEADERSHIP — DAVID SANDVIG, SR VP Chief Relationship Officer — NEW ROLE: 2018
  - NON-INTEREST INCOME LEADERSHIP — AARON MCCARDLE, SR VP Insurance Services
  - NON-INTEREST INCOME LEADERSHIP — TRAVIS GEPPERT, SR VP Insurance Services — 2020

Managing Change to Keep Pace with Technology



Change management is defined by the Cambridge Dictionary as "the planning and introducing of new processes, methods of working, etc. in a company or organization."

As mentioned in the previous section, we have been challenged by but are proactively and successfully managing changes in management. As and after this succession is taking place we are also moving forward with a number of changes to how we offer and deliver our services to our customers. In our quest to remain independent and viable as a company and exceed expectations of our customers, we are focusing on mobile and remote technologies to enhance our branch experience and customer service.

Meeting our customers where they are at will be a critical factor in our success attracting and retaining customers. Consumer patience and tolerance for slow processes and lack of access diminish every year. We have focused our efforts on being available to customers when they can't be available to us.

In order to offer these efficiencies there are more layers of change than one might presume. Our business and network of technologies are not that dissimilar from cogs of a classically engineered machine. Each piece is important. Each may not move at the same rate or times as others but each is vitally important and should you modify the operation of one you will invariably need to address not only the cogs it touches but the other pieces moved in sequence that may need attention as well.

When we wanted to offer more mobile technologies we needed to be able to utilize those tools inside our branches as well. So an early stage project that was completed in 2019 was WiFi in most of our branches. This tipped off the ability to leverage another technological cog, we added, e-signatures.

E-signatures appear to be such a simple thing since we have been squiggling our names on digital etch-a-sketches after making card purchases at stores for years. But going from a wet signature to being able to accept an e-signature via our vendor, IMM E-Sign involves so many more departments and cogs than meets the eye. When the benefit is delivered to the consumer it feels normal and almost expected. But to get forms established, disclosures in place, data validation processes modified, risk mitigated, technology installed securely, products tested, staff trained and in a customer's hands takes change management. Dacotah Bank is rich with intelligent employees in every department and at every level. Care for customers, care for the security and wellbeing of the Company and care for the process; these qualities make change management on projects as involved as this an all-hands-on-deck, push-and-pull collaborative success.

What can we learn about change management at Dacotah Bank from the e-signature implementation where the technology would seem so simple and you could wonder why everyone wouldn't love the "convenience?" Change is still change and that requires change in habits and learning new ones. Be it from the customer standpoint or the employee standpoint. For those that are fine with a wet signature, why would you offer something different to them? Was it pushed or offered? As mentioned earlier time is key. With it, comes familiarity which leads to confidence and from that follows use and promotion.

In the near future we will be building on this new wireless process and infrastructure by offering deposit and consumer lending online and via mobile devices. Our prospects and customers will be able to shop, select and execute from the palm of their hand. Similar to e-signatures from the consumers' end, a frictionless experience is what they expect and will receive. However, the change management within the Company to get such a frictionless experience, has taken extreme focus and discipline by multiple departments and vendors. This change will also arrive for both the customers and our team. Similar to the e-signatures we will be doing some learning while we are delivering. That is an exciting and humbling change. With the new retail structure and a learning management system in place we are confident that this change will be managed to a successful delivery to our customers.

One of the next large changes to manage will be deploying a new customer relationship management system. This will certainly change habits and change our focus on holistically serving our customers. We understand that cogs will be changed and that our processes will be modified, but our mission to remain independent and viable while exceeding our customers' expectations is comfortably unchanged and that is what we are managing toward. ■

WHAT THE TECH? ITM'S – INTERACTIVE TELLER MACHINES

We have offered automated teller machines (ATM's) for decades now. With all of the changes in other technology since ATMs were introduced it stands to reason that customers should expect more from these machines. Ease of use, access and interactivity are baseline expectations of technology users. Dacotah Bank made the commitment this year to enhance and extend our branch experience by replacing some of our existing ATMs with new interactive teller machines or ITM's.

At the push of a button on what looks like a regular ATM, a service center employee appears via a video feed on screen.

The ITM's will create a video and audio link to a live banker. Customers will be able to engage in helpful dialogue with a banker to get help or information they need. The ITMs will also have added functionalities including the ability to deposit checks with image capture allowing for a faster deposit of funds. They will be able to get more diverse denominations of currency. We are starting with 10 machines and assess from there.

As recent times have certainly proven to us, the ability to serve our customers in a personal manner but from a distance can prove to be valuable to continuity. Our brand of banking has been to be 'here' for our customers. This is the next evolution of that service style. Enhancing our static digital ATM environment to an interactive ITM environment positions us better to serve, enhance and grow our customer base. ■

MARKET MY WORDS

TOM LABRIE
Clark, SD
In banking 44 years, all with Dacotah Bank

Q How is banking different today than when you started?

A Certainly, the electronic age has created a lot of change in the world and banking has kept up with it. And along with the changing world comes the need for more regulation, so even though I started banking when I was 19 and likely not familiar at that time with all the rules and regulations, certainly as I grew up in banking, the regulations grew as well.

Q How is banking the same today as when you started?

A I see the same need for "relationships" today as in the past. Years ago, character and a person's word were held to a high standard. I believe that to still be true. A good strong relationship with your customer can go a long way.

Q What do you believe is important for the bankers of tomorrow to keep in mind?

A To build relationships, you need to let people know you care, and be able to understand different generations. The needs of the elderly will not be the same as the college graduate. Being able to put yourself in your customers' situation will build trust in that relationship. ■

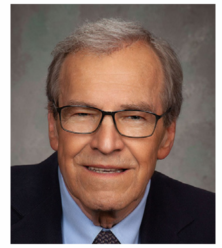
Dacotah Banks, Inc. Directors

Richard L. Westra
(2005)*
Chairman of the Board
Aberdeen, SD

Joseph A. Senger
(2015)*
President and Chief Executive Officer
Aberdeen, SD

Kent E. Edson
(1996)*
Retired President and Chief Financial Officer
Aberdeen, SD

Rodney W. Fouberg
(1984)*
Retired Chairman, Dacotah Banks, Inc.
Aberdeen, SD



William S. Lamont
(1985)*
Planning Consultant
Lamont Associates
Aberdeen, SD

Lori Lamont Lange
(2016)*
Independent Travel Director
St. Cloud, MN

Elizabeth A. Lewis
(2014)*
Attorney
Woods, Fuller, Shultz & Smith P.C.
Sioux Falls, SD

Arthur R. Russo
(1985)*
Partner
RhodesAnderson Insurance
Aberdeen, SD

Catherine O. Smith
(2012)*
Businesswoman
Sioux Falls, SD

Bradford J. Wheeler
(1997)*
President
Wheeler Manufacturing, Inc.
Lemmon, SD

Robert J. Fouberg
(2020)*
Secretary, Incoming Director
Aberdeen, SD

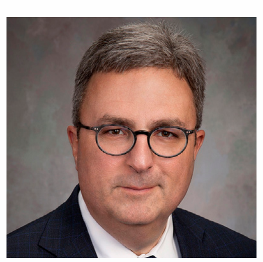
Diana L. Pfister
Incoming Secretary

*Year first elected.

Dacotah Banks, Inc. Management

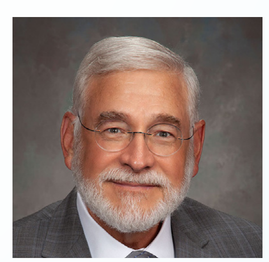
Richard L. Westra
Chairman of the Board

Joseph A. Senger
President and Chief Executive Officer



Robert J. Fouberg
Executive Vice President and General Counsel

Chad D. Bergan
Senior Vice President and Chief Financial Officer



Bob L. Compton
Senior Vice President and Chief Talent Officer

Dacotah Bank Directors

Richard L. Westra
Chairman of the Board
Aberdeen, SD

Joseph A. Senger
President and Chief Executive Officer
Aberdeen, SD

Donna M. Boekelheide
Farming
Northville, SD

Paula Kay Carlson
President, South Dakota Education Access Foundation,
Aberdeen, SD

Kent E. Edson
Retired President and Chief Financial Officer
Aberdeen, SD

Rodney W. Fouberg
Retired Chairman, Dacotah Banks, Inc.
Aberdeen, SD

JoAnn R. Hooper
Certified Public Accountant
Valley City, ND

Dale A. Melius
Farming
Faulkton, SD

Joshua J. Pauli
Vice President Research, Dakota State University
Madison, SD

Arthur R. Russo
Partner
RhodesAnderson Insurance
Aberdeen, SD

Robert J. Fouberg
Secretary, Incoming Director
Aberdeen, SD

Diana L. Pfister
Incoming Secretary

Dacotah Bank Steering Committee

David W. Bangasser
Southern Region President

Chad D. Bergan
Senior Vice President and Chief Financial Officer

Kevin J. Burckhard
Senior Vice President and Chief Retail Officer

Bob L. Compton
Senior Vice President and Chief Talent Officer

Daryl A. Ebach
Senior Vice President and Chief Business Development Officer

Kristen N. Fauth
Senior Vice President and Chief Risk Officer

Robert J. Fouberg
Executive Vice President and General Counsel

Michael K. Hollan
Senior Vice President and Chief Operating Officer

Rob D. Keil
Senior Vice President and Chief Credit Officer

Bradley D. Moore
Mid-Dakota Region President

Diana L. Pfister
Senior Vice President and Chief Compliance Officer

Richard J. Rylance
Senior Vice President and Chief Financial Services Officer

David J. Sandvig
Senior Vice President and Chief Relationship Officer

Joseph A. Senger
President and Chief Executive Officer

Daniel R. Vollmer
Northern Region President

Dacotah Bank Management

Steve J. Carnes
Brookings, SD
Market President

Travis J. Ellison
Lemmon, SD
Jan. – April 2019
Dickinson, ND
May – Dec. 2019
Market President

Dawn L. Fitzgerald
Rolla, ND
Market President

Dick A. Gulmon
Valley City, ND
Market President

Kelly L. Hanson
Sisseton, SD
Nov. 2019
Market President

Kip J. Hansen
Aberdeen, SD
Market President

Casey L. Henderson
Jamestown, ND
Market President

Ryan J. Hertz
Minot, ND
Market President

Thomas R. LaBrie
Clark, SD
Market President

MeChelle L. Lang
Senior Vice President
Mortgage Banking

Daniel N. Menking
Webster, SD
Market President

Jeff C. Moore
Dickinson, ND
Market President
Retired April 2019

Larry D. Ringgenberg
Morris, MN
Market President

Steven M. Schaeffer
Senior Vice President Trust and Wealth Management

Darrell D. Schlepp
Mobridge, SD
Market President

Garrett M. Schweitzer
Lemmon, SD
May – Dec. 2019
Market President

Randy L. Silver
Rapid City, SD
Market President

Matt J. Smith
Sioux Falls, SD
Market President

Kevin B. Wegehaupt
Sisseton, SD
Market President
Retired Oct. 2019

Troy J. Zebroski
Watertown, SD
Market President

INCOMING SVP

Travis L. Geppert
Senior Vice President
Insurance Services

INCOMING VICE PRESIDENTS

Alan L Kjenstad
Vice President
Credit Administration

Stacy L. Kramer
Vice President
Treasury

Paul J. Georgoff
Vice President
Talent Management

Bryan T. Schmidt
Vice President and Controller

INCOMING MARKET PRESIDENTS

Paige E. Bjornson
Valley City, ND
Market President

Kelly L. Hanson
Webster, SD
Market President

Brandon S. Herr
Clark, SD
Market President

Brandon R. Spanier
Faulkton, SD
Market President

Employees

2019 Retirees

Joley B Keller (16 Years of service)
Dianne M Olson (48 Years of service)
Valora J Eichler (20 Years of service)
Mark A Zweep (22 Years of service)
Susan M Stewart (40 Years of service)
Jeffry C Moore (14 Years of service)
Jacquelyn A Gauer (35 Years of service)
Cheryl L Stadley (12 Years of service)
Jeannette L Brannan (8 Years of service)
Karla K Bahley (3 Years of service)

40+ Years of Service

Cynthia M Kulesa
Darrell D Schlepp
David A Boehnke
Glenn A Wegehaupt
Judith L Singer
Mary J Brink
Naomi M Bensen
Peggy I Sprenger
Richard J Rylance
Thomas R LaBrie
Valerie K Edwards
Vicki A Bender

30+ Years of Service

Bette J Zenk
Cassie K Backman
Catherine M Bjerke
Cathy K Rumpca
Dalene R Brock
Daniel N Menking
Daniel R Vollmer
Gayle M Burgess
Heidi A Roshau
Jane F Aman
Jill M Gaikowski
Kathleen R Woehlhaff
Marlin J Hout
Mary J Bloom
Mary P Pandolfo
Nancy L Kappes
Nita M Aadland
Patricia M Lien
Peggy L Ritter
Renita M Sauer
Rhonda R Hossle
Rhonda R Sigaty
Richard A Gulmon
Roberta R Neumiller
Shelley J Deutsch
Shirley A Stein
Susan M Aman
Twyla I Bryant
Ward W Schumacher

20+ Years of Service

Amy L Gruman
Barbara A Serr
Blake W Anderson
Chad D Bergan
Charles A Haugen
Cheryl A Forbes
Christine L Dick
Cinthia P Friesz
Connie J Hourigan
David W Bangasser
Dawn L Fitzgerald
Debbie A Lee
Diana L Pfister
Elizabeth A Korzan
Janice J Sayler
Jean K Lesmeister
Joan M Lamb
Julie J Ford
Julie A Hatle
Kathy J Hammond
Katrina M Heintzman
Kip J Hansen
Ladonna A Kriz
Leroy T Heilman
Lisa J Oswald
Lucinda M Gergen
Mark O Oberlander
Marla J Althoff
Matthew J Smith
Melissa A Mudgett
Michael J Denault
Michael K Hollan
Nancy J Hinrichs
Paige E Bjornson
Paul S Fauth
Paula M Casanova
Penny D Brooks
RaVonne R Lukonen
Sandra J Sprenger
Stacey L Nielsen
Susan E Fjelland
Susan A Kapaun
Teddi L Dalton
Terry L James
Troy J Zebroski

10+ Years of Service

Aaron D Neiman
Allison T Meyer
Amanda N Grife
Amanda R Koenig
Amy A Johnson
Ava M Buchheim
Barbara A Kranz
Bobby L Compton
Bonnie L Taylor
Brad L Tieszen
Bradley D Moore
Brenda L Bryant
Bryan T Schmidt
Cherie L Jans
Cindy K Myers
Cindy M Shorley
Claudette J Biel
Colene L Bellmore
Crystal D Morin
Crystal J Nehlich
Dale M Gab
Daniel T Ray
Danita W Carlson
Darcy A Ehnes
Dawn K Bremer
Dawn M Serfoss
Deborah D Kudrna
Denise D Trogstad
Dixie D Tompt
Donna L Larson
Durran J Schmidt
Elizabeth M Nelson
Elizabeth A Plautz
Ellen L Hesla
Erin C Kumpf
Francine M Leier
Heather J Helkenn
James D Mortland III
Jamie J Glenn
Jayne A Pommer
Jenna M Case
Jennifer L Bucklin
Jessica R Fischer
Jill M Winther
Jodi L Leidholt
Jody L Novak
John M Suko
John M Williams
Joseph A Senger
Julie A Biedenfeld
Julie L Turning Heart
Kathleen M Boughton

Employees

10+ Years of Service

Kelly L Hanson
Kelsi J Pearson
Kevin J Burckhard
Kimberly R Bowman
Kimberly A Guy Biel
Kimberly A Lietz
Lara C Mardian
Larry D Ringgenberg
Laura A Lehman
Laura L Skramstad-Becker
Laurene A Hopwood
Linda R Candrian
Lindsay M Harms
Lori E Krieg
Mandy L Sizer
Mardell L Kok
Marian M Peterson
Mary D Bachmeier
Mary L McGillivray
Megan J Jensen
Melanie S Peterson
Melissa D Altfillisch
Melody K Didier
Michele L Haase
Michelle R Lovrien
Nadine R Gebhart
Nancy L Homan
Nathanael E Grandpre
Noreen M Lehrkamp
Pamela J Martyn
Peggy J Lunzman
Randy L Silver
Rebecca A Olheiser
Renae C Zappone
Robert R Christensen
Robert J Fouberg
Ronald L Seaman
Roxann R Jepsen
Roy A Becker
Ryan J Hertz
Sandra M Probst
Sarah L Schwab
Scott B Beilke
Shanna L Brown
Sharon M Orsborn
Sheila K Krause
Sheila A Lindner
Stacy L Kramer
Stephanie A Murray
Steve L Redler
Steven M Schaeffer
Suzanne M Folkerts
Tamara J Brandlee
Tami R Ochsner
Tammy M Hurt
Tammy L Olson
Tara J Opatz
Terry L Lund
Timothy J Schoepp
Tracy L Roesch
Travis J Ellison
Trevor A Samson
Tyler S Marthaler
Tyler J Wenbourne
VaLynda S Weller
Vania K Malsam
Vicky J Fellbaum
Wayne L Avery
Wendi A Weig
Wendy S Clark
Whitney D Meyer
William J Wiest

Fewer than 10 Years of Service

Abigail M Ranschau
Adam A Acker
Alan L Kjenstad
Alexandra L Grieben
Alexis R Hicks
Alicia M White
Alisa M Harlan
Amanda F McCullough
Amanda R Moser
Amber C Ellison
Amber L Johnson
Amber K Lindner
Amy M Swanson
Andrea M Welch
Angela M Sieh
Anita B Taken-Henkensiefken
Ann M Sunde
Annette L Marlow
Anthony D Fike
April S Frye
Ashley L Allen
Ashley H Baumgarn
Ashley R Bibbey
Ashley M Grunewaldt
Ashley D Schmaltz
Ashley N Ulmer
Ashley A Whitley
Aubrey N Iverson
Audrey A Hanson
Austin L Meyer
Austin J Suther
Bailey M Oliver
Barbara A Ulmer
Beth J Chambers
Beth M Mitchell
Beverly J Zimmerman
Bikash Tamang
Bo M Fries
Bobbi J Langemo
Bonnie K Lundberg
Bradley B Bartunek
Brandice N Alley
Brandon S Herr
Brandon E Kinder
Brandon R Spanier
Breanna M Valencia
Brenna A Downs
Brittany A Brixey
Brittany M Mack
Brittany D Plum
Brittany V Schaeffer
Brock A Asmussen
Brooke M Johnson
Brooke A Moe
Bruce L Christian II
Bryan K Phillips
Bryce D Lux
Calvin G McGinnis
Cara A Tullar
Carey L Gross
Carla J Krege
Carley A Jurek
Carrie A Knips
Casey H Carlson
Casey L Henderson
Catherine A Papke
Cecilia M Carlson
Chad M Hay
Chad B Jager
Chad A Ringgenberg
Chanel A Diede
Charles D Stephenson
Cheryl L Bergeson
Christopher D Bertsch
Christopher N Fletcher
Christopher R Stromsness
Clarine R White
Colin A Tritz
Corey A Foltz
Crystal M McGiboney
Curry C Kuehl
Cynthia A Peckham
Dane M Towery
Danielle R Herrera
Darin L Beckius
Darrell L Bren
Daryl A Ebach
David J Sandvig
David B Skinner
David M Undem
Davis R Moeller
Deborah S Dosch
Debra A Buchanan
Debra S Mikkelson
Denise A Olson
Derek R Ravellette
Derek K Simon
Desiree M Kolb
Destini C Hoffman
Diana S Olaco Tirado
Dianne L Hawks
Donald E Bonn
Donna M Alberts
Dustin E Hoellein
Dustin D Tetzlaff
Dylan P Cavanaugh
Dylan H Reid
Elizabeth M Golombiecki
Elizabeth M Schubert
Ellen M Zent
Emily R Hall
Emily R McQuade
Eric M Hanson
Erica K Sauer
Eva N Biddinger
Fredrick J Vogel
Gabrielle M Hall
Galen G VanOtterloo
Garrett M Schweitzer
Gerald E Jasmer
Ginger E Dragoo
Glen A Schmeltzer
Haley M Grandpre

Employees

Haley B Herr
Haley L Turner
Hannah J Anderson
Harley R LaRocque
Heather J DeLaRoi
Heather F Koons
Holly K Ehnes
Jackilyn M Holler
Jackson T Eyton
Jacob A Skidmore
Jaden R Shockley
Jamie L Beckius
Jamon L Lonnberg
Jane S Kosar
Janean K Cole
Jason D Collins
Jazmine Esteban-Hernandez
Jeffrey D Moench
Jenna K Brinkman
Jennalyn N Wik
Jennifer A Hare
Jennifer Rose
Jennifer J Weber
Jerry L Tveidt
Jesse D Carlson
Jessica K Colleran
Jessica M Hagen
Jessica J Rychlik
Jessica L Swanson
Jill A Nelson
Jill M Rood
Joan A DeSmet
Joan L Terry
Jodi L Myburgh
Jody G Pletan
John P Hausauer
Jolene K Swift
Jonna L Serrano
Jordan A Kline
Jordan P Unterbrunner
Jordyn P Mertz
Josean L Rogers
Joshua T Imberi
Joshua J Kragh
Kaitlyn A Kuehne
Kannan M Harms
Kari A Marty
Kari D Zimney
Katelyn R Nehlich
Kathie J Lassanske
Kathleen A Hayes
Kathryn G Newhouse
Kathy J Hochstetter
Katie N Beauchman
Katie L Henry
Katie C Vetsch
Kayla L Cordell
Kayla M Roseland
Kayla M Silbernagel
Kayla S Zoellner
Keegan C Brown
Kelby R Tracy
Kelley E McNabb
Kelli M Bretsch
Kellie A Braun
Kelly L Hanson
Kelsey M Bauman
Kelsey L Morgel
Kelsey R VanHill
Kelsi C Grave
Keri A Leo
Kerri L Asmus
Kevin F Erdahl
Kevin D Ulvestad
Kim M Koenig
Kimberly A Bradford
Kimberly A Meyen
Kimberly J Snell
Kori L Dauwen
Kristen N Fauth
Kristi L Oletzke
Kristie M Martin
Kyle J Klein
Kyle E Meier
Kyler H Ell
Kyssa A Sitter
Landon S Nimmer
LaRue L Roper
Laura J Karsky
Laura A Lacher
Laura K Small
Laurie A Black
Layla D Stevens
Leandra G Hamilton
LeAnn P Walhof
Leema Rosy Irudhaya Selvam
Leslie A Rodriguez
Lexy L Inghram
Linda M Owings
Lisa A Beck
Lisa M Holler
Lloyd C Sanderson
Logan M Doyle
Logan J Holter
Lori A Lewis
Lori Ann F McCardle
Lorraine K Heier
Luke J Melgaard
Lynae E Clark
Malory K McIntire
Mark W Benson
Marla A Oyler
Mary Kay Lindberg
Mary J Woods
Matthew C Hofman
MeChelle L Lang
Megan M Lero
Megan L McNeil
Megan E Zenk
Melissa D Krueger
Michael S Kluck
Michael J Kurtti
Michael J Mahoney
Michael R Pierce
Mikki L Gailfus
Monica L Tietz
Morgan J Irlmeier
Natalie E Cerise
Natalie L Lesnar
Natasha Marso
Natashia R Jones
Nathan E Kvilvang
Nathan A Zerface
Nathaniel D Landis
Nathaniel L Street
Nicholas A Bittner
Nicola B Kenny
Nicole M Mollman
Nicole M Schmaltz
Nicole A Sivertson
Nicole M Sparling
Noah D Casanova
Olaf P Hanson
Paige E Robinson
Pamela R Benda
Patricia M Gardner
Paul J Georgoff
Paul D O'Neil
Pauline F Roeske
Peggie L Aadland
Peggy L Bain
Penny L Lemburg
Phillip L Abernathy
Rachel C Deutsch
Rachel L Duvall
Rachel J Larson
Rachelle L Nelson
Rebecca E Hearnen
Rebecca E McHenry
Regan L White Bull
Robert D Keil
Roxanne R Hills
Ryan T Burger
Ryan D Fjeldheim
Samantha J Wollman
Sara J Wilkins
Sarah J Salmen
Sarah M Schily
Sarah L Schumacher
Sarina K Brandlee
Seth J Skogen
Shanae M Peterson
Shane M Ost
Shane H Yalowizer
Sharlene R Kamoni
Sharon A Wiggins
Shauri T Foster
Shawna R Edwards
Sheila M Apland-Ottenbacher
Sheila M Moser
Shelia R Bruse
Sondra R Knudson
Stephanie D Bolls
Stephanie A Fiddler
Stephanie M Gentrup
Stephen P Thompson
Steve J Carnes
Suzanne M Landon
Tammy F Spurr-Lamers
Tanley A Azure
Tanya J Halone
Tanya R Hoffart
Taylor S Armstrong
Teresa J Stuart
Tevan M Gonsor
Tia N Hutt
Tiana E Hamilton
Tierra A Neuberger
Tiffany K Brooks
Timothy C Anderton
Timothy J Houck
Tina M Christofferson
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