

DACOTAH BANK

INDEPENDENT & VIABLE

2022

ANNUAL REPORT

SHAREHOLDERS CUSTOMERS EMPLOYEES COMMUNITY



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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, trust and wealth management services throughout its thirty-four locations in Minnesota, North Dakota and South Dakota.

ANNUAL MEETING

The 2023 Annual Meeting of Dacotah Banks, Inc. is to be held on Thursday, May 25.

This year's meeting will be held virtually and will begin at 1:00 PM CT with access available at 12:30 PM CT using one of the following methods:

GO
TO

www.dacotahbank.com click on "Annual Meeting" button on the home page
OR
www.virtualshareholder-meeting.com/DBIN2023.

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.

GENERAL OFFICES

401 South Main Street
Suite 212
PO Box 1496
Aberdeen, SD
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

LETTER TO OUR SHAREHOLDERS

I am honored to present this annual report to the Dacotah Banks, Inc. shareholders. Operations in 2022, while still colored by challenges to our employees, customers and communities related to the Covid-19 pandemic, were relatively normal as compared to our pre-pandemic experience. We continued to attract qualified applicants in a tight labor market and provided high quality educational experiences for employees. We expanded product and service offerings to new and existing customers and made meaningful investments in the communities in which we live and work. We budgeted a moderate increase in net income over 2021, but the Company far exceeded that forecast due in large part to an improved net interest margin and further improved loan quality stemming from good yields and commodity prices and liquidity from various federal and state Covid-19 recovery programs.

The expertise gained by our Pandemic Team in navigating 2020 and 2021 allowed us to seamlessly and without interruption to customer service, manage what few absences we experienced because of the pandemic and maintain smooth operations throughout the year. We communicated regularly and transparently with all employees, much less about the physical ramifications of the pandemic and more about the mental and emotional impacts of the pandemic specifically and about the importance of mental health generally. We maintained regular communication with the Boards of Directors and shareholders and continued the virtual format for the Annual Meeting of Dacotah Banks, Inc. Shareholders.

While tempered and short of 2022 results, our forecast for 2023 is bright. Our lending and retail teams have been bolstered by key additions in existing markets and the addition of locations in the Bismarck and Fargo markets; and our Trust and Wealth Management, Insurance, Card Services and Mortgage teams have all been bolstered with new people and improved processes. We have also applied for regulatory authority to operate in the Minneapolis-St. Paul Metro.

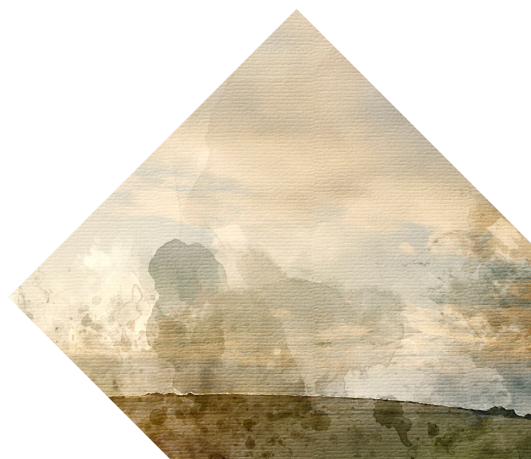
I am truly blessed to lead more than 600 colleagues, all of whom bring different ideas, experiences, motivations and challenges, but also a single-minded dedication to serving each other, our customers, our shareholders and our communities in every possible way every day. It is through this lens, the report will address our performance in 2022 and our prospects for 2023.



A stylized, handwritten signature in blue ink, consisting of several loops and a long horizontal stroke.

Robert J. Fouberg

*President and
Chief Executive Officer*





THE DACOTAH BANK MISSION

The employees of Dacotah Bank, and the Company's Boards of Directors establish this Mission and make the following promises:



Enhance the value of our shareholders' investment

supporting strong management and diverse, knowledgeable and well-informed Boards of Directors; maintaining extraordinary capital levels; and growing profitably at a rate and in a manner that allows achievement of financial goals, ensures the independence and viability of the Company and appropriately expands Dacotah Territory;

Provide our customers with an exceptional and holistic experience

by delivering products and services that will help ensure their personal and commercial successes;

Foster a culture that equips and empowers employees

to provide the greatest possible customer experience; appreciates their unique contributions; promotes effective communication; values diversity, education and experience; and encourages teamwork; and

Make meaningful impact in the communities

in which we live and work through the contribution of financial resources and the encouragement and support of employee involvement.

FINANCIAL HIGHLIGHTS

PERFORMANCE

	2022	2021	% Change
	(Dollars in Thousands, Except Per Share Data)		
Net interest income.....	\$ 115,729	111,336	3.9%
Reduction in provision for loan and lease losses.....	2,000	600	233.3
Non-interest income	26,664	26,570	0.4
Non-interest expense.....	92,549	89,846	3.0
Net income	40,708	37,701	8.0
Per share	3.63	3.36	8.0
Cash dividends declared	8,632	6,722	28.4
Per share	0.77	0.60	28.3

AT DECEMBER 31ST

	2022	2021	% Change
Total assets.....	\$ 3,606,936	3,393,129	6.3%
Investment securities and time deposits in banks.....	629,033	558,920	12.5
Loans, net	2,699,619	2,294,687	17.6
Deposits.....	3,120,135	2,973,340	4.9
Stockholders' equity.....	358,182	376,689	(4.9)
Book value per share	31.88	33.63	(5.2)
Shares of common stock outstanding.....	11,234	11,202	0.3

SELECTED CONSOLIDATED FINANCIAL DATA

PERFORMANCE RATIOS

	2022	2021	2020	2019	2018
Return on average assets	1.14%	1.14	1.02	1.17	1.14
Return on average stockholders' equity	11.18	10.27	8.64	9.86	9.83
Net interest margin.....	3.47	3.59	3.80	3.85	3.95
Non-interest income to average assets	0.75	0.80	0.84	0.81	0.78
Non-interest expense to average assets	2.60	2.71	2.75	2.81	2.92
Efficiency ratio	64.10	65.15	62.80	63.54	64.95

ASSET QUALITY RATIOS

Nonperforming loans to total loans.....	0.19%	0.64	1.30	1.47	0.96
Allowance for loan and lease losses to total loans	1.37	1.66	1.70	1.54	1.48

CAPITAL RATIOS

Tier I leverage	11.32%	10.89	10.92	11.86	11.52
Tier I capital.....	13.23	14.32	14.05	13.83	13.09
Total capital.....	14.46	15.58	15.31	15.09	14.34

ALL DATA FOR FISCAL YEAR-END DECEMBER 31

FINANCIAL HIGHLIGHTS

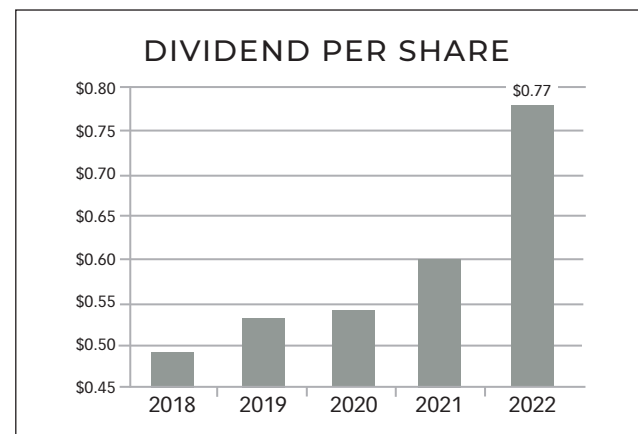
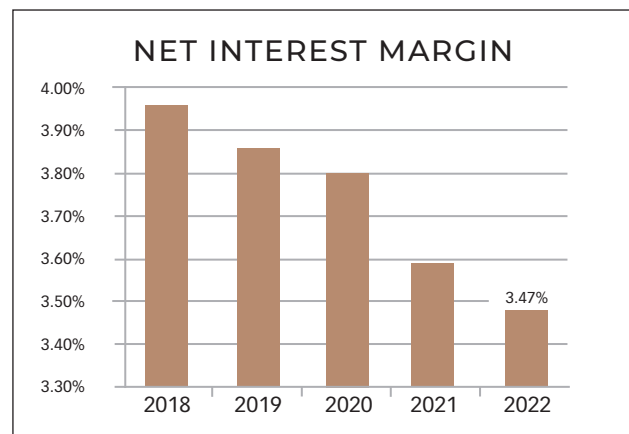
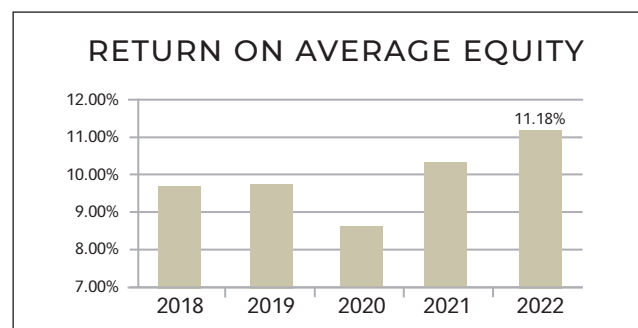
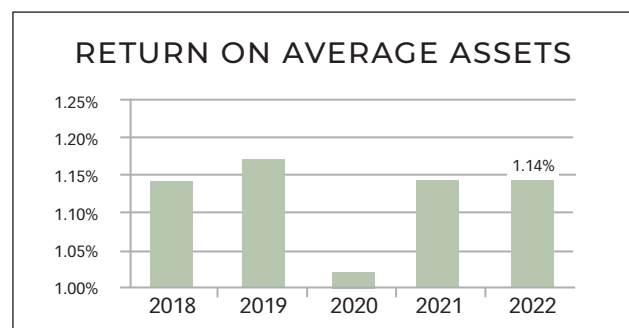
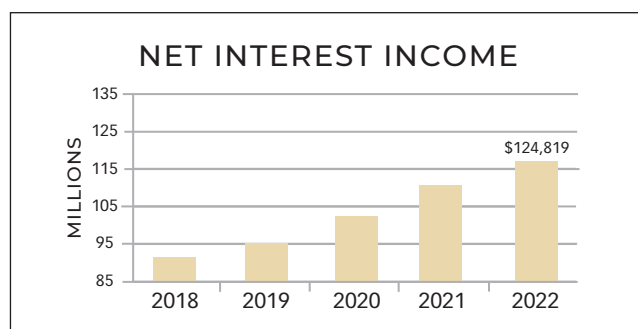
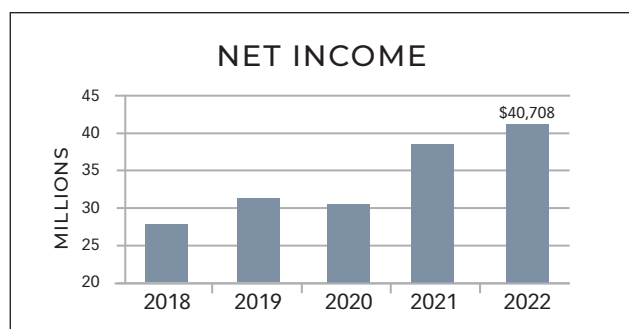
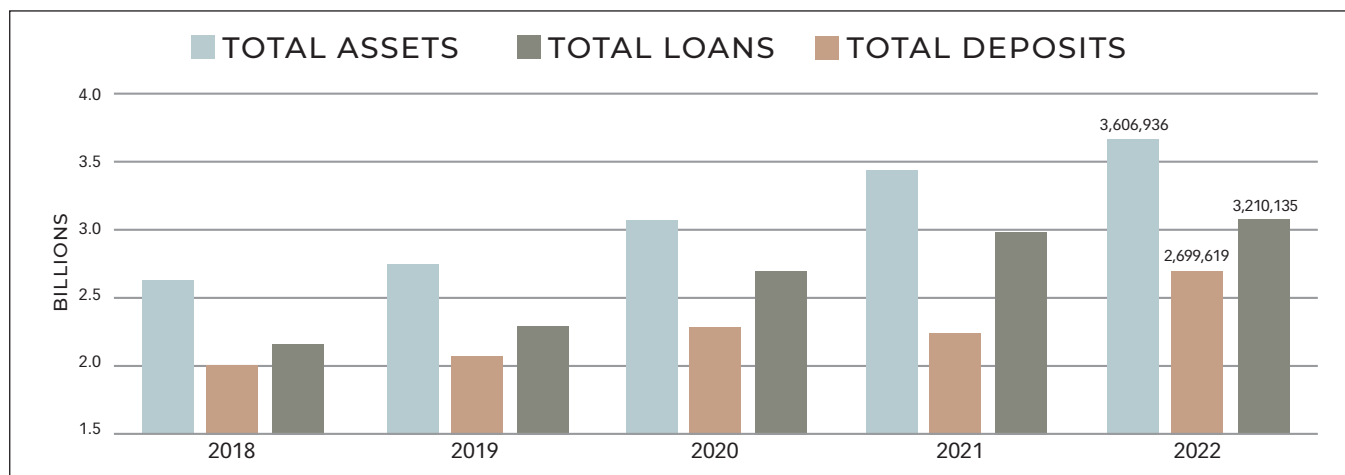
SELECTED CONSOLIDATED FINANCIAL DATA

	2022	2021	2020	2019	2018
	(Dollars in Thousands)				
Total assets	\$ 3,606,936	3,393,129	3,103,194	2,701,293	2,577,174
Loans, net	2,699,619	2,294,687	2,261,554	2,078,878	2,017,657
Investment securities	618,865	548,792	289,413	259,894	247,382
Deposits	3,120,135	2,973,340	2,699,041	2,319,064	2,216,834
Stockholders' equity	358,182	376,689	353,703	326,287	295,750

SELECTED CONSOLIDATED OPERATION DATA

	2022	2021	2020	2019	2018
	(Dollars in Thousands, Except Per Share Data)				
Interest income	\$ 124,819	118,308	118,631	117,989	108,054
Interest expense	9,090	6,972	15,193	23,340	16,875
Net interest income	115,729	111,336	103,438	94,649	91,179
(Reduction in) provision for loan and lease losses	(2,000)	(600)	8,800	3,000	2,350
Net interest income after provision for loan losses	117,729	111,936	94,638	91,649	88,829
Non-interest income:					
Income from trust activities	2,702	2,454	2,316	2,312	2,329
Service charges on deposit accounts	2,703	2,381	2,372	3,063	3,343
Insurance commissions	5,341	5,135	4,557	4,570	4,902
Fees on sale of residential mortgages	2,072	3,995	4,804	1,683	1,099
Other	13,846	12,605	10,278	9,586	7,714
Total non-interest income	26,664	26,570	24,327	21,214	19,287
Non-interest expense:					
Salaries and employee benefits	60,992	58,482	53,331	49,789	47,835
Occupancy, furniture and equipment, net	8,486	8,260	7,673	6,894	6,882
Other	23,071	23,104	19,238	16,937	17,032
Total non-interest expense	92,549	89,846	80,242	73,620	71,749
Income before income taxes	51,844	48,660	38,723	39,243	36,367
Income tax expense	11,136	10,959	9,120	8,550	8,354
Net income	40,708	37,701	29,603	30,693	28,013
Per share of common stock:					
Net income	\$3.63	3.36	2.64	2.74	2.51
Cash dividends declared	\$0.77	0.60	0.54	0.53	0.47

FINANCIAL CONDITION DATA



SHAREHOLDERS

Net Income

Net income in 2022 was \$40.71 million, \$3.01 million or 7.98 percent greater than in 2021, due in large part to increased year-over-year net interest income and a reduction in the provision for loan and lease losses. We project net income of \$31.50 million in 2023.

Capital, Return on Assets, Return on Equity and Provision for Loan and Lease Losses

The Company's capital position remains strong. Total capital decreased \$18.51 million or 4.91 percent, from \$376.69 million to \$358.18 million due to unrealized losses on securities of \$53.36 million at the end of 2022. The decline is driven primarily by the unrealized losses which have no impact from a regulatory capital perspective. Return on Equity in 2022 is 11.18 percent as compared to 10.27 percent for 2021; Return on Assets is 1.14 percent in 2022 as compared to 1.14 percent for 2021; and the Net Interest Margin is 3.47 percent in 2022 as compared to 3.59 percent for 2021.

Given the extraordinary Provision for Loan and Lease Losses of \$4 million in 2020 and continued improved loan quality resulting in an extraordinary Allowance for Loan and Lease Losses, the Company was able to reverse an additional \$2 million of provision in the first quarter and otherwise made no additional provision in 2022. There is no provision projected for 2023.

Share Value and Dividends

The book value per share of Dacotah Banks, Inc. common stock decreased \$1.75 or 5.20 percent from \$33.63 on December 31, 2021, to \$31.88 on December 31, 2022. Total dividends paid to shareholders in 2022 were \$8.63 million (\$.77 per share) as compared to \$6.72 million (\$.60 per share) in 2021, including a special dividend of \$.12 per share in April reflecting the Company's extraordinary fee income from Paycheck Protection Program loan activity.

Loan and Deposit Growth

Net Loans grew \$404.93 million or 17.65 percent in 2022 as compared to \$146.61 million or 6.84 percent in 2021. Loan Growth is budgeted at 8.43 percent in 2023. Deposits grew \$146.80 million or 4.94 percent in 2022 as compared to \$274.30 million or 10.21 percent in 2021. Deposit growth is budgeted at 8.36 percent in 2023. Continued extraordinary deposit balances during 2022 resulted in a 12.54 percent increase in Investment Securities.

Strategic Plan

Our 2020 Strategic Plan was focused on growth of loans, quality of loans, insurance penetration into our customer base, business deposit customer growth and the launch and growth of our proprietary credit card program. Working through massive changes in our economy and with great effort by our teams to

help our customers make the most of the prevailing financial environment, we were able to achieve eight of our ten key targets for success. The only two that fell short were in the insurance penetration category and those goals were established prior to our senior vice president Insurance joining the Company. Even though we fell short of our goals, we achieved growth in percentage of loan customers with insurance and income in the agency.

Our new strategic plan was built with the input of all Presidents Council members and is focused on establishing relationship growth expectations, execution plans and measurement methods. We plan to grow our traditional banking pillar of products and services to \$5 billion in assets by 2027, and we expect corporate banking, the new revenue source based in Minneapolis, to add approximately fifty percent more in the same time period. Scalability and continuity of our brand and reputation in our communities as a key supporter is an important element as well as is our duty to remain an employer of choice and a preferred investment by our shareholders.

Mergers and Acquisition; and De Novo Growth Activity

We continue to search for and otherwise remain open to opportunities to expand Dacotah Territory. In 2022, we continued to deploy a strategy of growth through the employment of extraordinary talent and support of the customer portfolios they are able to bring with them, coupled with leasing as opposed to purchasing facilities. This approach is a much more cost-effective use of our resources and significantly reduces the costs of cultural and systems integration incidental to a bank acquisition and the uncertainties of a de novo expansion without expertise and experience from within the market. During 2022, we entered the Bismarck and Fargo markets, each with strong employees having strong ties to, and experience with their respective market.

Annual Meetings and Boards of Directors

The Annual Meetings of both Dacotah Banks, Inc. and Dacotah Bank Shareholders were held on May 26, the fourth Thursday of May, the day on which the Dacotah Banks, Inc. Annual Meeting has long been held. The Dacotah Bank Annual Meeting had long been held on the Second Tuesday of January. In addition, 2022 marks the first year we elected identical slates of 13 Directors for each of the two Boards. These changes allow for much more efficient communication among the Boards of Directors and Company management, better Board education, greater gender, vocational and experiential diversity among Board Members and the preservation of seats both for larger family shareholder groups and broader community representation. ♦

CUSTOMERS

Service Center and ITM Network

The Dacotah Bank Service Center continues to monitor business needs and adjust service hours and staffing levels when appropriate to meet our goal of providing our customers with a World Class Experience. In 2023, the Service Center will continue to assist in the management of past-due credit cards and take on the full Online Deposit Account Opening process, including review and approval of applications, funding of the account and completing the onboarding and customer service requirements.

The ITM network had a 32 percent increase in sessions (defined as customers contacting the Service Center) from 15,791 in 2021 to 20,892 in 2022; and a 37 percent increase in transactions (defined as a completed transaction) from 10,892 in 2021 to 14,909 in 2022. These numbers are likely to increase as additional customers use it for the first time and take advantage of later weekly hours and Saturday hours. The Service Center has 6 team members trained on the ITM, one of whom is designated to cover the ITM, while the other 5 serve as a backup while completing other tasks and taking Service Center phone calls.

The Service Center experienced a six percent increase of Right Party Contacts from 99,183 in 2021 to 105,248 in 2022, and the average speed to answer remains flat at seven seconds. A slight decrease in call times has been recognized, a reflection of the team's confidence and understanding of our products and services and a greater fluency in navigating our core systems. Banker Support results in the six months from our go-live date of July 5, 2022 show an increase in total cases (contacts) of 142 percent from 108 in July to 261 in December; an increase in question/feedback forms of 30 percent from 23 in July to 30 in December; an increase in Banker Support webpage hits of 39 percent from 11,799 in July to 16,428 in December; an increase in Banker Support webpage unique users of 21 percent from 900 in July to 1087 in December.

Online Loan and Deposit Account Opening

Dacotah Bank averaged 482 consumer loan applications per month in 2022, a small increase from 478 in 2021; 35 percent of the applications were submitted online. Overall volume grew 13 percent from 2021 and we hit our goal of \$100 million in 2022. The loan documentation process was fully integrated inside the loan origination system in 2022 which created efficiencies and quickened turnaround times such that customers received loan documents within two hours as opposed to the following business day. We are working on integration of the indirect loan process with auto dealer platforms which will further improve the customer experience.

The Online Deposit Account Opening channel saw an 18.5 percent increase from 670 applications in 2021 to 823 applications in 2022. We continue to

see a greater number of existing customers opening accounts online than new customers. We have seen a significant increase in declined applications, due primarily to fraudulent intent. We are working to develop a tracking method to give us better information about denied applications.

Credit Administration and Central Credit Analysis

The Company's strategy for credit risk management includes well-defined credit policies, centralized credit analysis and underwriting and ongoing risk monitoring. The loan portfolio is well diversified on an industry basis, with ag loans comprising 30 percent of the portfolio, commercial real estate about 29 percent, hospitality about 8 percent, manufacturing and wholesale about 5 percent and consumer about 6 percent. The portfolio experienced unprecedented growth in 2022 of more than \$400 million or 18 percent year-over-year and credit quality continued to improve, with non-performing assets of just \$5 million and adversely classified assets of just \$53 million, both metrics the lowest in the last ten years. Charge-offs were minimal (less than \$1 million) and OREO balances are nominal at \$142,000. The Allowance for Loan and Lease Losses account is adequately funded at \$37 million, with a 1.37 percent allowance-to-total loans ratio and a non-performing loan coverage ratio of 770 percent.

Credit administration staff expanded in 2022, adding another director of credit administration and several central credit analysts. The creation of the Central Credit Analysis group more than five years ago has enabled the Company to originate larger, more complex credits and provide a consistent, uniform, independent approach to credit analysis. That team assisted with underwriting and analysis of 1,300 deals in 2022, up 26 percent from the prior year.

Customer Information Security

Not unlike other entities leveraging modern technology, Dacotah Bank experienced a variety of cybersecurity risks throughout 2022. Network attacks, phishing campaigns, viruses and ransomware, patching of vulnerable software, and threats to our customers all presented challenges for the Company's information technology and security teams. Dacotah Bank saw an uptick in unauthorized look-a-like domains (i.e. dacotahbank.com or dacotahbank.net) attempting to compromise customers. Technology Services is testing a move to dacotah.bank for online banking and company email. Since .bank domains can only be used by banks, the eventual switch will help reduce domain spoofing and phishing attacks against customers and employees.

The Company is fortunate to have highly skilled and experienced employees readily available to react to cybersecurity risks. The combination of experienced

employees and partnerships with several third-party security companies provides an all-hands-on-deck approach to monitor and react to any cybersecurity incident that may arise.

In 2022, the Technology Services department:

- Installed Endpoint Detection and Response (EDR) and Zero Trust solutions on Company servers and workstations to protect against unknown cybersecurity threats and reduce the response time to triage incidents;
- Partnered with Managed Security Service Providers (MSSPs) to ensure threats are detected, alerted on, and responded to by a 24/7 Security Operations Center (SOC);
- Implemented Email Fraud Defense, Email Protection Gateway, and Secure File Share solutions to reduce the threat from phishing attacks and provide a secure way of sharing information via email;
- Enhanced simulated phishing and training technologies. The information security team combined controlled testing with real world email threat data to provide in-depth analysis of how threat actors are targeting the Company;
- Secured VPN access with multi-factor authentication (MFA) via physical and software-based tokens to ensure only authorized user can access the Company's network remotely; and
- Completed Ransomware Self-Assessment Tool (RSAT) developed by Bankers Electronic Crimes Task Force, State Bank Regulators, and the United States Secret Service.

Each of these solutions have advanced the Company's overall cybersecurity maturity level.

New Credit Card Program

The Credit Card program has completed its first full year of operations. As of December 31, 2022, 4,572 credit cards have been issued, 2,170 of which were issued to individual consumers and 2,402 of which were issued to 455 different businesses. Total purchases made on the cards during 2022 were \$41,429,972 and the balances outstanding at the end of the year were \$5,553,890.

Credit card data is now present in our core banking system, online banking and the mobile app; and all operational issues from 2021 have been resolved. The Bank is testing pre-qualified credit card marketing as a strategic initiative to increase awareness and interest in our products.

Customer Relationship Management Platform

Salesforce, Dacotah Bank's customer relationship management platform, continued to grow in usage and importance to the Company's relationship management process. In 2022, lender scorecards were dependent upon qualified referrals being entered and tracked in Salesforce. Dashboards were developed to help manage this process and others, giving regional and market presidents visibility into lender pipelines which were migrated to Salesforce to help reduce entry and allow for more flexible views of loan opportunities in the pipeline. Workflows were developed to provide the quality assurance team a more favorable and transparent view into what documentation may be needed for particular customer files. Relationship review triggers were implemented this year that pop-up opportunities to help customers update their information, wish them a happy birthday or identify product opportunities that our data suggests might fit their needs.

In addition to these input and usage increases, we added GetFeedback, a customer survey tool that will be leveraged over at least the next couple of years to learn more about our customers' experiences and how likely they may be to promote us to their friends. We will be able to gather feedback also on how people feel about our community impact, our products and services and how we might stack up as an employer of choice.

Encompass is the platform that manages our mortgage loan applications and process, and we are integrating it with Salesforce as well to help manage the application and workflow process with our customers to allow our teams to better stay on top of opportunities in the pipeline, work across lines of business and communicate with customers.

Crayon is another technology that we have begun to leverage that allows us to monitor our competitors' news, social and website output. We are able to see what stories others are telling in a consolidated platform that allows us to better understand where we might be shining or falling short in our competitive landscape. There is a salesforce integration where we can keep track of competitors that we are losing opportunities to and potentially find some correlation around why that might be happening. ♦

EMPLOYEES

Senior Management and Market President Succession

Turnover in the ranks of senior management and market presidents was relatively stable in 2022 following significant turnover in 2020 and 2021 as the result of several key retirements.

Regarding market leadership, eight of the 20 (40 percent) market presidents have served fewer than three years in that position, and three of those eight (nearly 15 percent of all market presidents) have served no more than a year. As a result, the average job tenure of all market presidents is approximately four years.

Relatively large turnover in the ranks of market presidents and resulting low average tenure in the position was anticipated several years ago and led to the creation of the Dacotah Bank Academy. Several of our new market presidents are graduates of the Academy, with Academy III graduation held in early November 2022. While this turnover puts additional pressure on both internal and external training resources, the opportunities created by such changes are extraordinary.

Increased FTE Count and New Critical Positions

During 2022, the Company's total FTE increased from 571.96 to 590.88, and we ended the year with 607 Dacotah Bankers. Throughout 2022 and looking forward to 2023, the Company added and experienced turnover or promotions in several key positions, including the senior vice presidents of talent management, technology services and trust and wealth management; vice presidents of retail banking, talent management and risk management; the western regional president and several market presidents. These changes serve to reinforce the Company's growth trajectory and commitment to industry-leading operational and risk management practices.

Best Banks to Work For

For the fifth year in a row, Dacotah Bank was recognized by American Banker magazine as a "Best Bank to Work For!" During the summer of 2022, a random selection of 350 employees were asked to complete a survey. The results of the survey were combined with an application completed by the Culture Committee highlighting the Company's benefits, perks, community service, and employee events. Due to the efforts of our employees and service and support of the Boards, Dacotah Bank was awarded the #22 spot nationwide!

Salaries and Benefits

Effective January 1, 2023, the Company eliminated health and dental insurance premiums for employees and their families. This enhancement, along with sundry other benefits, serve to positively impact our employees and their families day-in and day-out. As a Company, we remain proactively committed to providing a total compensation package critical to successful recruitment, retention, recognition and engagement of current and future Dacotah Bankers.

Total salaries and benefits increased \$2.51 million, or 4.29 percent from \$58.48 million in 2021 to \$60.99 million in 2022. In recognition of continued upward wage pressure and a desire to retain the best talent within our markets, the Company has continued to support merit salary increases and increased base salaries by 3.94 percent effective January 1, 2022; and by 4.49 percent effective January 1, 2023.

- 100% company-paid medical and dental premiums for employee and family coverage
- Enhanced paid parental leave for birth and adoptive parents
- Holistic well-being program to support employees and families
- Intentional career & leadership development opportunities for all employees. ♦



COMMUNITY

Employee Volunteer Hours, Dacotah Bank Cares and Give Where We Live

Dacotah Bank employees continue to provide thousands of volunteer hours to the communities in which they live and work. Employees serve on sundry non-profit boards and engage in a wide variety of activities that improve the lives of their neighbors, motivated either or both as a representative of Dacotah Bank's involvement in a project, and as a projection of their own passions. This service cannot be overvalued as a currency for the attraction and retention of customers. I hear time-and-again of the extraordinary efforts put forth by Dacotah Bankers in the name of community pride and progress.

Dacotah Bank Cares is an employee-led initiative created in 2016 to build teamwork and have fun while supporting the needs of employees, families and organizations within our communities. For the past three years, employees have participated in a bank wide Dacotah Bank Cares initiative centered around the National Day of Giving or #GivingTuesday, a day that has grown into a movement to inspire people to give, collaborate and celebrate generosity. The 2022 National Day of Giving was Tuesday, November 29 and internal fundraising efforts generated over \$11,000.

These proceeds were distributed through the market locations and used to support a charity of the location's choice. Many locations combined funds with other local fundraising activities to increase the location's support for their designated charity. Some locations also served as drop-off sites for food, dry goods and coat drives to support local food pantries and shelters.

The Dacotah Bank Cares initiative has grown to include other charitable activities throughout the year including a week dedicated to celebrating our employees. Employee Appreciation Week is focused on celebrating our employees and employees celebrating each other. Employees are encouraged to spread love, appreciation, and kindness towards others. Each day of the week is designated a specific theme such as, "Random Acts of Kindness Day," for employees to rally around.

The Company's Give Where We Live Program continues to engender employee involvement in their communities and provide relatively smaller but needed gifts to a wide range of local needs. In 2022, employees directed gifts of \$136,900 to charities and individuals in need. ♦

2022



Employee-Driven Community Support

\$11,000+

Internal funds raised on
2022 National Day of Giving



Employee-Directed Giving

\$136,900

Amount of donations as
employee-directed gifts in 2022

Since its beginning, Give Where We Live:

485

Donations by
employees serving
on non-profit boards

2,572

Donations given

837

Donation recipients

\$625,800

Amount of
donations given

BOARDS OF DIRECTORS



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



Joseph A. Senger
2015
Vice-Chairman of
the Board
Aberdeen, SD



Robert J. Fouberg
2020
President and Chief
Executive Officer
Aberdeen, SD



Paula Kay Carlson
2021
Retired Chief Loan Program
and Services Officer
Great Lakes Educational
Loan Services Inc.
Aberdeen, SD



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



JoAnn R. Hooper
2021
Certified Public Accountant
Valley City, ND



Lori Lamont Lange
2016
Meeting, Event &
Travel Planner
HelmsBriscoe
St. Cloud, MN



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



Joshua J. Pauli
2021
Professor and Department
Head
University of Arizona
Sioux Falls, SD



Arthur R. Russo
1985
Partner
RhodesAnderson Insurance
Aberdeen, SD



Catherine O. Smith
2012
Businesswoman
Sioux Falls, SD



Bradford J. Wheeler
2021
Vice-President
Wheeler Manufacturing, Inc.
Lemmon, SD

Frederick M. Lamont
2020
Private Investor
Sante Fe, NM
(NOT PICTURED)

Diana L. Pfister, Secretary

Year following name indicates year first elected to Dacotah Banks, Inc. Board

MANAGEMENT 2022

DACOTAH BANKS INC. MANAGEMENT



Robert J. Fouberg
President and
Chief Executive Officer



Chad D. Bergan
Executive Vice
President and Chief
Financial Officer



Paul J. Georgoff
Senior Vice President
and Chief Talent Officer



PRESIDENTS COUNCIL



David W. Bangasser
Senior Vice President and
Chief Banking Officer



Chad D. Bergan
Executive Vice President
and Chief Financial Officer



Paige E. Bjornson
Northern Region
President



Kevin J. Burckhard
Senior Vice President and
Chief Retail Officer



Steve J. Carnes
Market President
Brookings, SD



Jason D. Collins
Market President
Rapid City, SD



Daryl A. Ebach
Executive Vice President
and Chief Revenue Officer



Travis J. Ellison
Market President
Dickinson, ND



Kristen N. Fauth
Executive Vice President
and Chief Operating
Officer



Ryan D. Fjeldheim
Vice President
Business Development



Dawn L. Fitzgerald
Market President
Rolla, ND



Robert J. Fouberg
President and
Chief Executive Officer



Elliot M. Gall
Vice President
Card Services



Paul J. Georgoff
Senior Vice President and
Chief Talent Officer



Travis L. Geppert
Senior Vice President
Insurance Services



Judd F. Graham
Market President
Fargo, ND



Alex L. Grieben
Vice President
Risk Management



Kip J. Hansen
Mid-Dakota Region
President



Kelly L. Hanson
Market President
Sisseton, SD



Kelly L. Hanson
Market President
Webster, SD



Casey L. Henderson
Market President
Jamestown, ND



Brandon S. Herr
Market President
Clark, SD



Ryan J. Hertz
Market President
Minot, ND



Michael K. Hollan
Senior Advisor
Retired March 2022

AS OF DECEMBER 31, 2022



Chad B. Jager
Market President
Mobridge, SD



Rob D. Keil
Senior Vice President and
Chief Credit Officer



Alex C. King
Vice President
Trust and Wealth
Management



Alan L. Kjenstad
Vice President
Credit Administration



Stacy L. Kramer
Vice President
Treasury



MeChelle L. Lang
Senior Vice President
Mortgage Banking



Mike J. Mahoney
Market President
Morris, MN



Kristie M. Martin
Market President
Aberdeen, SD



Tyler S. Marthaler
Market President
Valley City, ND



Bradley D. Moore
Senior Advisor
Retired May 2022



Jacob K. Nesvig
Market President
Bismarck, ND



Diana L. Pfister
Senior Vice President and
Chief Compliance Officer



David J. Sandvig
Senior Vice President and
Chief Strategy Officer



Bryan T. Schmidt
Vice President and
Controller



Garrett M. Schweitzer
Market President
Lemmon, SD



Seth J. Skogen
Market President
Hettinger, SD



Matt J. Smith
Market President
Sioux Falls, SD



Brandon R. Spanier
Market President
Faulkton, SD



Jerry L. Tveidt
Southern Region
President



Troy J. Zebroski
Market President
Watertown, SD

EMPLOYEES OF DACOTAH BANK

AS OF DECEMBER 31, 2022

2022 RETIREES

Cynthia M. Kulesa, 50 years
Thomas R. LaBrie, 46 years
Peggy I. Sprenger, 45 years
Mary J. Brink, 44 years
David A. Boehnke, 43 years
Rhonda R. Hossle, 40 years
Renita M. Sauer, 37 years
Patricia M. Lien, 34 years
Cheryl A. Forbes, 31 years
Michael K. Hollan, 31 years
Cynthia P. Perman, 30 years

Mary D. Bachmeier, 21 years
Dale M. Gab, 20 years
Steven M. Schaeffer, 20 years
Bradley D. Moore, 18 years
Penny L. Lemburg, 16 years
Sharon M. Orsborn, 14 years
Barbara A. Kranz, 13 years
Marla A. Oyler, 10 years
Lorraine K. Heier, 9 years
Mary J. Woods, 7 years
Josean L. Rogers, 6 years

Dennis D. Jensen, 2 years
Sharon A. Wiggins, 2 years
Cheryl A. Olson, 1 year

FIFTY + YEARS OF SERVICE

Glenn A. Wegehaupt

LaVonne K. Larson

FORTY + YEARS OF SERVICE

Jane F. Aman
Kathleen R. Woehlhaff

Mary J. Bloom
Shelley J. Deutsch

Shirley A. Stein
Susan M. Aman

Vicki A. Bender

THIRTY + YEARS OF SERVICE

Bette J. Zenk
Cassie K. Backman
Catherine M. Bjerke
Cathy K. Heinz

Dalene R. Brock
Debbie A. Lee
Heidi A. Roshau
Jill M. Gaikowski

Lucinda M. Gergen
Mary P. Pandolfo
Nancy L. Kappes
Nita M. Aadland

Paul S. Fauth
Paula M. Casanova
Roberta R. Neumiller
Ward W. Schumacher

TWENTY + YEARS OF SERVICE

Amy L. Gruman
Angela R. Tofflemire
Ava M. Buchheim
Barbara A. Serr
Chad D. Bergan
Charles A. Haugen
Cherie L. Jans
Christine L. Dick
Cynthia D. Thom
David C. Planteen
David W. Bangasser

Dawn L. Fitzgerald
Dawn M. Serfoss
Diana L. Pfister
Gordon P. Kopecky
Heather J. Helkenn
Janice J. Saylor
Jean K. Lesmeister
Joseph A. Senger
Julie A. Hatle
Julie L. Turning Heart
Karla K. Davidson

Kathleen M. Boughton
Kathy J. Hammond
Katrina M. Heintzman
Kip J. Hansen
Lisa J. Oswald
Mark O. Oberlander
Marla J. Althoff
Martin J. Micko
Matthew J. Smith
Melanie S. Peterson
Melissa A. Mudgett

Melody K. Didier
Michele L. Haase
Paige E. Bjornson
Penny D. Brooks
RaVonne R. Lukonen
Rena C. Zappone
Ronald L. Seaman
Sandra J. Sprenger
Scott B. Beilke
Sheila K. Krause
Stacey L. Nielsen

Stacy L. Kramer
Susan A. Kapaun
Susan E. Fjelland
Tamara J. Brandlee
Teddi L. Dalton
Troy J. Zebroski
Vania K. Malsam
Vicky J. Fellbaum
Wendi A. Weig

TEN + YEARS OF SERVICE

Aaron D. Neiman
Alexandra L. Grieben
Allison T. Meyer
Amanda N. Grife
Amanda R. Koernig
Ashley D. Schmaltz
Barbara A. Ulmer
Beth M. Mitchell
Brad L. Tieszen
Bradley B. Bartunek
Brandon R. Spanier
Brandon S. Herr
Brenda L. Bryant
Brock A. Asmussen
Bryan T. Schmidt
Catherine A. Papke
Chad B. Jager
Christopher N. Fletcher
Cindy M. Shorley
Colene L. Bellmore
Crystal J. Nehlich
Daniel T. Ray
Danita W. Carlson
Darcy A. Ehnes
Dawn K. Bremer
Deborah D. Kudrna

Desiree M. Kolb
Dixie D. Tompt
Durran J. Schmidt
Dylan P. Cavanaugh
Elizabeth M. Ryerson
Ellen L. Hesla
Eric M. Hanson
Francine M. Leier
Garrett M. Schweitzer
Ginger E. Drago
Heidi J. Locke
Holly K. Ehnes
James D. Mortland
Jamie J. Glenn
Janean K. Cole
Jayne A. Pommer
Jenna M. Case
Jenna N. Wik
Jennifer L. Bucklin
Jessica M. Hagen
Jessica R. Fischer
Jill M. Rood
Jill M. Winther
Jodi L. Leidholt
Jody L. Novak
John M. Suko

John M. Williams
Julene M. Micko
Julie A. Biedenfeld
Kathie J. Lassanske
Kathy J. Hochstetter
Kelly L. Hanson
Kelly L. Hanson
Kelsey R. VanHill
Kelsi J. Pearson
Kevin D. Ulvestad
Kevin J. Burckhard
Kimberly A. Guy Biel
Kimberly A. Lietz
Kimberly R. Bowman
Kristen N. Fauth
Kristi L. Oletzke
LaJonna R. Waage
Lara C. Mardian
Laura K. Olson
Laurene A. Hopwood
Linda R. Candrian
Lindsay M. Harms
Lisa A. Beck
Lynn L. Wright
Malory K. McIntire
Mandy L. Sizer

Marian M. Peterson
Megan J. Jensen
Melissa D. Altfillisch
Melissa D. Smith
Michael S. Kluck
Michelle R. Lovrien
Nadine R. Gebhart
Nancy L. Homan
Natalie L. Lesnar
Nathan A. Zerface
Nathanael E. Grandpre
Noreen M. Lehrkamp
Pamela J. Martyn
Paul D. O'Neil
Phillip L. Abernathy
Rachel C. Deutsch
Rachel J. Larson
Rebecca A. Olheiser
Rebecca E. McHenry
Robert D. Keil
Robert J. Fouberg
Robert R. Christensen
Roxann R. Jepsen
Ryan D. Fjeldheim
Ryan J. Hertz
Sandra M. Probst

Sarah L. Jenson
Sarah L. Schumacher
Sarah M. Schily
Shanna L. Brown
Sheila A. Lindner
Sheila M. Moser Davis
Stephanie A. Fiddler
Stephanie A. Murray
Tami R. Ochsner
Tammy L. Olson
Tara J. Opatz
Teresa J. Stuart
Tevan M. Gonsor
Tia N. Hutt
Timothy J. Schoepp
Traci K. Baker
Tracy L. Roesch
Travis J. Ellison
Trevor A. Samson
Trevor W. Steen
Twyla J. Fossum
Tyler J. Wenbourne
Tyler S. Marthaler
VaLynda S. Weller
Wendy S. Clark
William J. Wiest

LESS THAN TEN YEARS OF SERVICE

Aaliyah J. Schommer
Aaron J. Ringgenberg
Addison R. Sparling
Adrien A. Bjerke
Alan L. Kjenstad
Aleisha L. Drobny
Alex C. Glaspell
Alexander C. King
Alexander L. Peterson
Alexandra S. Messer
Alexis R. Hicks
Alicia M. White
Alisa M. Harlan
Alyssa M. Bieber
Amanda F. McCullough
Amanda J. Pierce
Amanda J. West
Amanda L. Morehouse

Amanda N. Gibson
Amanda R. Moser
Amber K. Lindner
Amber L. Johnson
Ana F. Diaz Martinez
Ana L. De La Rosa Lopez
Ana P. Zamudio Gomez
Andrea M. Welch
Andrew D. Ohe
Andrew D. Roehl
Andrew R. Jallo
Andrew T. Bergan
Andrew T. Steinwand
Angela L. Eckart
Angela M. Habeck
Anita B. Taken-
Henkensiefken
Ann M. Sunde

Anthony D. Fike
April S. Frye
Ashley A. Bratton
Ashley A. Whitley
Ashley H. Baumgarn
Ashley L. Allen
Ashley L. Wolf
Ashley N. Ulmer
Ashley R. Bibbey
Aspen C. Wika
Aubrey N. Iverson
Austin L. Meyer
Autumn M. Micheli
Bailey M. Oliver
Beth A. Torrence
Beth J. Chambers
Bikash Tamang
Bo M. Fries

Bobbi J. Langemo
Brandi R. Palmer
Brandon E. Kinder
Brett R. Pauly
Brian J. Dukart
Brianna H. Humphries
Brittany A. Brixey
Brittany M. Muncy
Brittany R. Laundreaux
Brittany V. Schaeffer
Brittney A. Paulson
Brittney L. Mosbrucker
Brittney L. Wobig
Brock J. White
Bruce L. Christian
Bryan K. Phillips
Cal L. Reeves
Calvin F. Ceroll

Cara A. Tullar
Cara M. Harder
Carey L. Gross
Carla J. Kregge
Carla L. Sperry
Carlen R. Hone
Carley A. Root
Carrie A. Knips
Casey H. Carlson
Casey J. Pedersen
Casey L. Henderson
Catherine M. Wuestewald
Chad A. Priewe
Chad A. Vetter
Chad M. Hay
Channing C. Mears
Charles D. Stephenson
Cheryl D. Fryberger

Christine K. Johnson	Jane S. Kosar	Keri A. Leo	Michaela F. Kappes	Sarina K. Brandlee
Christopher A. Dix	Jared J. Vandal	Kerri L. Asmus	Michaela J. Skoglund	Sawyer L. Lee
Christopher D. Bertsch	Jaret E. Biel	Kevin F. Erdahl	Mikayla A. McKibbens	Seth J. Bradley
Christopher R. Stromness	Jason D. Collins	Kimberly J. Snell	Mikki L. Gailfus	Seth J. Skogen
Clarine R. DuMarce	Jason M. Harris	Kimberly L. Johnson	Miranda S. Thoren	Seungmin R. Pies
Cole M. Robbins	Jasmine Esteban-Hernandez	Kirby L. Reitz	Monica L. Tietz	Seyani L. Peters
Colin A. Tritz	Jean L. Pederson	Kori L. Dauwen	Morgan J. Perleberg	Shaela R. Sitter
Connor R. Bawdon	Jeanne M. Cutler	Kristie M. Martin	Morgan T. Dauwen	Shanae M. LaMont
Corey A. Foltz	Jeannette F. McClain	Kristina M. Pieper	Nancy L. Howell	Shane M. Ost
Courtney J. Pardon	Jenna M. Peltier	Kristine K. Giese	Natalie R. Ballester	Shania D. Jensen
Courtney L. Schaub	Jennifer Rose	Kyle E. Meier	Natasha Marso	Shannon L. Westra-Imbery
Crystal M. McGiboney	Jennifer A. Hare	Kyle J. Klein	Natashia R. Jones	Sharlene R. Kamoni
Curry C. Kuehl	Jennifer M. Danielson	Kylee K. Bachmeier	Nathan D. Beckman	Shauri T. Foster
Cyndey A. Stanton	Jennifer R. Shipley	Kyler H. Ell	Nathan E. Kvilvang	Shawna R. Edwards
Cynthia A. Peckham	Brookhouse	Lacey M. Petersen	Nathan J. Heyer	Sheila E. Poppen
Dane M. Towery	Jerry L. Tveidt	Lance J. Reiter	Nathaniel D. Landis	Sheila M. Aplan-
Danielle J. Vetter	Jesse D. Carlson	Landon S. Nimmer	Nathaniel L. Street	Ottenbacher
Danielle R. Herrera	Jessica J. Heyd	LaRue L. Roper	Nicholas A. Bittner	Shelby L. Ketterling
Darin G. Bullinger	Jessica K. Colleran	LaShawn S. Farthing	Nicholas L. Klug	Shelby L. Obermueller
Darrell B. Fincher	Jessica L. Falken	Laura J. Karsky	Nickolas T. Krokkel	Shelia R. Bruse
Daryl A. Ebach	Jessica L. Swanson	Lauren A. Dorfschmidt	Nicola B. Kenny	Sherry K. Gausman
David B. Skinner	Jessica M. Meland	Leah M. Schmidt	Nicole A. Sivertson	Skyler A. Shaske
David J. Mouw	Jessica M. Spieker	Leandra G. Hamilton	Nicole D. German	Stephanie K. Girres
David J. Sandvig	Jessie J. VanLishout	LeAnn P. Walhof	Nicole J. Ochsner	Stephanie M. Gentrup
David R. O'Hara	Jill A. Nelson	Leema Rosy	Nicole L. Steffen	Stephen P. Thompson
Davis R. Moeller	Joan A. DeSmet	Irudhaya Selvam	Nicole M. Mollman	Steve J. Carnes
Debra A. Buchanan	Joan L. Terry	Leslie A. Rodriguez	Nicole M. Schmaltz	Susan A. Dutenhoeffer
Debra S. Mikkelsen	Jodi L. Myburgh	Lexie Thibert	Nicole M. Sparling	Suzanne M. Landon
Denise M. Tuttle	John P. Hausauer	Lexy L. Inghram	Noah D. Casanova	Tamara K. Eidahl
Derek K. Simon	Jolene K. Swift	Linda M. Owings	Noelle M. Schmidt	Tamera R. Locke
Derek R. Ravellette	Jonathan M. Schlapkohl	Lindsey A. Wacholz	Olaf P. Hanson	Tamie L. Sattler
Desiree M. Schneider	Jonathan S. Atwater	Lisa M. Holler	Olivia G. Burk	Tammy F. Spurr-Lamers
Donald E. Bonn	Jonathon A. Barthel	Lisa M. Kolden	Paige E. Robinson	Tanley A. Azure
Donna M. Albers	Jonathon L. Hepola	Lisa M. Moeller	Pamela R. Benda	Tanya J. Halone
Dustin E. Hoellein	Joni F. Hump	Lisa M. Pinnow	Parna A. Chuol	Tanya R. Hoffart
Dylan C. Rock	Jordan A. Eggestein	Lisa M. Poitra	Patricia A. Kraft	Tate J. Burghart
Dylan H. Reid	Jordan A. Kline	Lisa N. Pray	Patricia A. Mesmer	Tate R. Johnson
Dylan M. Frey	Jordan R. Whiteside	Lloyd C. Sanderson	Patricia M. Gardner	Tayisiya O. Leonova
Elizabeth J. Tobin	Judd F. Graham	Logan J. Holter	Paul J. Georgoff	Taylor A. Sitter
Elizabeth M. Lewno	Justin E. Steffensmeier	Logan M. Doyle	Pauline F. Roeske	Taylor L. Machtemes
Elizabeth M. Schubert	Kaiden M. Rawlins	Lori A. Lewis	Peggie L. Aadland	Taylor R. Heupel
Ellen M. Zent	Kaitlyn A. Kuehne	Lori Ann F. McCordle	Peggy L. Boulais	Taylor S. Armstrong
Elliot M. Gall	Kaitlyn R. Maier	Lucas N. Simon	Preston T. Herring	Thyra M. Smith
Emily L. Meyer	Kaleb S. Rodgers	Lynae E. Clark	Rachel E. Schutt	Tiana E. Hamilton
Emily R. Kretschmar	Kari A. Ketterling	Madeleine C. Engen	Rachel L. Duvall	Tiffany K. Brooks
Erica K. Sauer	Kari A. Marty	Madison K. Hohle	Rachelle L. Bonn	Timothy C. Anderton
Eva N. Biddinger	Kari D. Zimney	Madison N. Reaves	Rebecca A. Mikkelsen	Tina M. Christofferson
Fredrick J. Vogel	Karissa K. Stern	Madison R. Deckert	Rebecca E. Hearnen	Tracy A. Kleindl
Gabrielle M. Hall	Karla K. Mehlhoff	Mallory J. Olsen	Rebecca J. Dykema	Tracy M. Wheeler
Galen G. VanOtterloo	Kassidy L. Olsen	Mandy R. Morin	Rebecca S. Biegler	Travis L. Geppert
Georgia R. Krueger	Katelyn R. Nehlich	Mark W. Benson	Reed A. Christian	Trey D. Wiest
Gerald E. Jasmer	Kathleen A. Hayes	Marlyn S. Benavente	Robert S. Stroman	Trina M. Keller-Mardian
Grace M. Wolff	Kaththea B. Whitney	Marvin C. Larabee	Robin M. Strobe	Trista M. Henderson
Gracelyn J. Nygard	Katie C. Vetsch	Matthew C. Hofman	Rosa A. Aldama	Tyler J. Cunningham
Gregory A. Crady	Katie J. Sackmann	Matthew G. Nieland	Rosemarie D. Demint	Tyler J. Ulmer
Haley B. Herr	Katie L. LaRocque	Matthew J. Trevor	Roxanne R. Hills	Tyler M. Tupa
Haley L. Turner	Katie N. Beauchman	Matthew T. Murray	Ryan A. Olson	Tyson A. Meyer
Haley M. Grandpre	Kayla D. Aden	McKenzi J. Peterson	Ryan L. Buntrock	Valeria D. Alcantar Jauregui
Haley R. Wenger	Kayla D. Milo	MeChelle L. Lang	Ryan T. Burger	Vicky J. Nierenhausen
Haley S. Jungers	Kayla L. Cordell	Megan H. VanMaanen	Ryan T. Harty	Victoria L. Veasley
Harmonie L. Matott	Keegan C. Brown	Megan L. McNeil	Ryder E. Mortenson	Victoria L. Voller
Heather F. Koons	Kelby R. Tracy	Megan M. Lero	Samantha A. Carlson	Victoria M. Roettele
Heidi K. Fisher	Kelley E. McNabb	Megan T. Gailfus	Samantha J. Wollman	Wendy J. Nehlich
Jacey D. Richardson	Kelli L. Van Steenwyk	Melidalia Pineda Ganuza	Samantha M. Cooper	William D. Waldner
Jackson T. Eyton	Kelli M. Bretsch	Melissa A. Reede	Samuel J. Kreins	Yvette M. Campbell
Jacob K. Nesvig	Kellie A. Braun	Merleen M. Frank	Sara J. Wilkins	Zachariah B. Routt
Jaden R. Shockley	Kellyn K. Fluke	Mia N. Zeigler	Sara L. Scepaniak	Zachariah J. Fries
James C. Kuch	Kendra A. Schwan	Michael J. Mahoney	Sarah E. Cook	Zachary R. Anderson
Jamie L. Beckius	Kent I. Kolb	Michael R. Pierce	Sarah J. Bobzien	
Jamon L. Lonnberg		Michael W. Richardson	Sarah M. Nyberg	

BANKING

Dacotah Bank offers something for every person and business. We work to find the precise features and benefits that fit each client's unique financial needs.



INSURANCE

Protecting families, businesses, and farms and ranches from loss requires experience. Dacotah Insurance has served over three generations of local customers for over 50 years – a Trusted Choice independent agency.



MORTGAGE

When our clients make their biggest investment for their family or their business, we are there with memorable customer service and a commitment to no surprises.



TRUST & WEALTH

We help clients plan for the future, build net worth, and secure wealth. We manage money, farmland, and minerals and energy interests. We offer estate and conservatorship services. We serve as a full-fiduciary corporate trustee or administrative trustee for South Dakota directed trusts.



DACOTAH BANK

Aberdeen Downtown

308 S. Main Street
PO Box 1210
Aberdeen, SD 57402
(605) 225-5611

Aberdeen East

3312 6th Avenue SE
PO Box 1500
Aberdeen, SD 57401
(605) 225-1300

Belcourt

4324 Highway 281
PO Box 840
Belcourt, ND 58316
(701) 477-6143

Bismarck

2112 N. 12th Street
Bismarck, ND 58503
(701) 751-9400

Bison

101 E. Main Street
PO Box 99
Bison, SD 57620
(605) 244-5261

Bowbells

15 Main Street SE
Bowbells, ND 58721
(701) 377-2386

Brookings

1441 6th Street
Brookings, SD 57006
(605) 692-8600

Clark

113 N. Commercial Street
PO Box 298
Clark, SD 57225
(605) 532-3626

Custer

35 S. 6th Street
PO Box 4060
Custer, SD 57730
(605) 673-5800

Dickinson

410 West Villard
Dickinson, ND 58602
(701) 225-1200

Fargo

4302 13th Avenue S
Suite 1
Fargo, ND 58103
(701) 532-5400

Faulkton

105 8th Avenue S
PO Box 248
Faulkton, SD 57438
(605) 598-6211

Groton

7 E. US Hwy 12
Groton, SD 57445
(605) 397-2711

Henry

111 Main Street
PO Box 38
Henry, SD 57243
(605) 532-3672

Hettinger

121 N. Main Street
PO Box 309
Hettinger, ND 58639
(701) 567-4531

Jamestown

2510 8th Avenue SW
PO Box 2175
Jamestown, ND 58401
(701) 952-6600

Langford

402 Main Street
Langford, SD 57454
(605) 493-6474

Lemmon

321 Main Avenue
PO Box 359
Lemmon, SD 57638
(605) 374-3853

Minot

1121 South Broadway
Minot, ND 58702
(701) 852-1200

Mobridge

320 Main Street
Mobridge, SD 57601
(605) 845-3673

Morris

4 Atlantic Avenue
PO Box 380
Morris, MN 56267
(320) 589-3361

Rapid City South

3535 5th Street
PO Box 4508
Rapid City, SD 57709
(605) 342-3100

Rapid City Downtown

125 Main Street
Rapid City, SD 57709
(605) 394-9000

Rolla

15 E. Main
PO Box 789
Rolla, ND 58367
(701) 477-3175

Roslyn

506 Main Street
PO Box 167
Roslyn, SD 57261
(605) 486-4516

Sioux Falls 57th & Cliff

1209 E. 57th Street
Sioux Falls, SD 57108
(605) 334-8500

Sioux Falls

Phillips Centre
300 S. Phillips Avenue
Suite #100
Sioux Falls, SD 57104
(605) 331-4000

Sioux Falls

Silver Valley
1707 S. Marion Road
Sioux Falls, SD 57106
(605) 361-5636

Sioux Falls

Town Centre
3302 E. 10th Street
Sioux Falls, SD 57103
(605) 336-7700

Sisseton

321 Veterans Avenue
Sisseton, SD 57262
(605) 698-3978

Valley City

240 3rd Street NW
Valley City, ND 58072
(701) 845-2712

Watertown

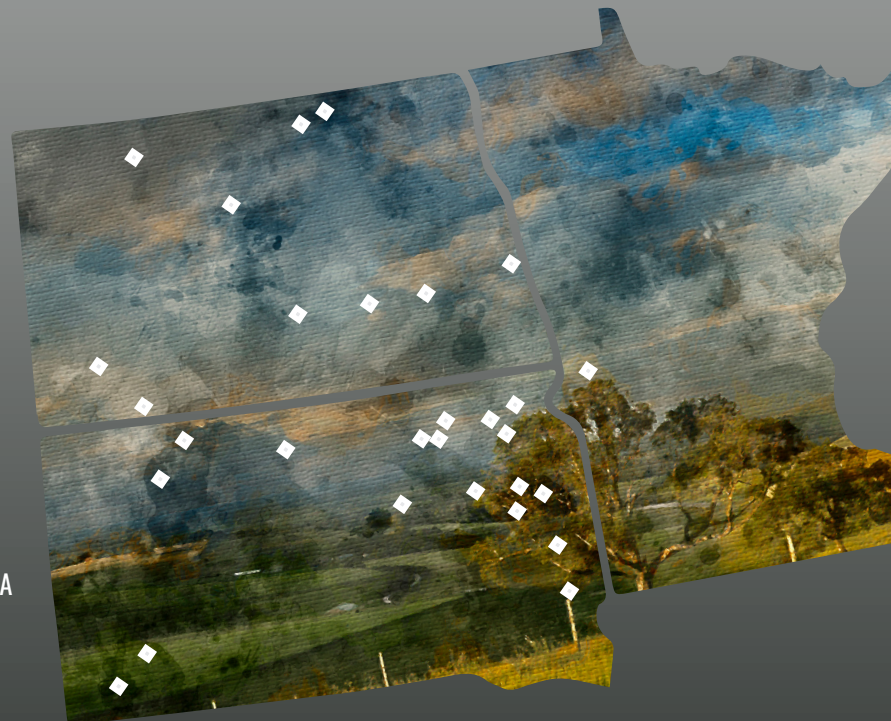
1310 9th Avenue SE
PO Box 207
Watertown, SD 57201
(605) 886-0645

Webster

600 Main Street
Webster, SD 57274
P - (605) 345-3306

Willow Lake

111 Garfield Street
Willow Lake, SD 57278
(605) 625-3316



SOUTH DAKOTA NORTH DAKOTA MINNESOTA



Insurance and Trust
not FDIC insured.

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