

National Director's Report



Hopefully, by the time you are reading this article, this will be old news, but with the hard work of ICBA and the many bankers who have lobbied their congressional delegation, the ILC loophole is finally on its way to being closed. Even though Home Depot withdrew its application, the moratorium to consider ILC applications expired January 31, 2008. Senator Chris Dodd finally took the ILC bill to mark-up, in the in the Senate Banking Committee, on Wednesday, February 13th. As late as the

Monday night before, we believed this bill would have very broad bi-partisan support, in the Senate Banking Committee, with only one or two Senators, both with ILC's based in their states, opposing it. Unfortunately, party politics became involved, at the last minute, and the bill passed out of committee on an 11-10 party line vote. All ten Republicans voted against it, led by Senator Shelby, Alabama, saying the bill was not strong enough, and all Democrats voted for it. The Dodd bill is even more restrictive than the House version of the bill, which passed with only 16 members opposed.

Most of you are probably not aware, but one Senator can hold up legislation, when it makes it out of the Senate Banking Committee, so bills generally need broad bi-partisan support to be considered. There are ways to maneuver a bill around the one Senator, but it is a tactic that is not used very often. This one Senator is Senator Bennett, of Utah. Utah is, for all intensive purposes, the home of the ILC industry and I can understand his trying to protect his 'home turf', even if it is bad public policy. All of this may take some time, but since we made it out of committee, we feel we have a very good chance of getting this legislation passed. However, due to the last minute changes by Senator Shelby, of Alabama, this is going to be much more difficult. I am hopeful that some compromise can be worked out between Senators Shelby and Dodd. Just because Home Depot withdrew its application does not mean this issue is going to go away. In fact, if Congress does not act, we will be faced with more of these types of applications and I'm not sure how the FDIC will respond.

On a personal note, I want to thank David Johnson, of Reliabank Dakota, for traveling with Ginger, and myself, to Washington, D.C. two weeks ago to lobby Senator Johnson on this. We also visited Senator Thune. Both of our Senators are on this bill, with Senator Johnson being one of the original co-sponsors and Senator Thune, being a supporter from early on, as well. It is because of this type of support, grassroots movement, and continued lobbying, that we are having some success.

As we continue to watch the political primaries unfold, we always have to keep in mind how these elections will affect the banking industry. Will our policies be set by 'Wall Street Bankers' or 'Community Bankers'? Unfortunately, over the last few years, I believe they have been set by the 'Wall Street Bankers' and we are now suffering the economic consequences of this. Our current

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President's Message



2008 is off and running! We recently held our first ICBSD Board meeting of the year and we are nearing the end of another legislative session.

As I mentioned in the previous newsletter, nearly all legislative sessions in recent years have considered bills that may affect banks and banking. Most of the time, these bills are "housekeeping" in nature and have a small significance to the majority of banks.

This year is an exception as we have Senate Bill 17. It is the proposed act introduced on behalf of the South Dakota Banking Commission, to revise the state banking code. It is a bill of interest to many community bankers. At the time I write this, the bill has passed through the Senate and is awaiting consideration in the House Commerce Committee. By the time you read this, it most likely will have been acted upon in the House. Our lobbyist, Dean Krogman is keeping a watchful eye out for us, in Pierre, in regard to this legislation, as well as any other, that may impact community banks.

On the national level, we continue to patiently wait for a new farm bill to work its way through Congress. Hopefully, we may no longer need to worry about harmful provisions of Farm Credit System's HORIZON's project being added to the bill. However, FCS is continuing to maneuver to increase the size, and scope, of its activities. The latest ploy occurred here in South Dakota. It was recently revealed that Farm Credit Services of America has purchased a privately held crop insurance agency that operated in this state. A federal government sponsored tax-favored entity has purchased a private enterprise. What will they do next? Is there anything to stop them from purchasing state, or national, chartered banks?

The ICBA Convention will soon be held in Orlando, FL. As I write this, the registration list shows nearly 30 bankers, and bank directors, from 15 South Dakota banks planning to attend. This is good representation from our state.

Your Board of Directors will be holding a Strategic Planning Session on May 6 - 7, 2008. As a member of this association, your input regarding its future is greatly appreciated. Please share with a Board member your ideas, concerns, or suggestions as to what we can do to better serve your bank.

Additionally, we will soon be working to seek nominees to serve as directors, for the upcoming year. The election will take place during our July Annual Meeting. Please consider getting involved, in your association, as it is a very rewarding endeavor.

Michael B. Owens,
President



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congressional delegation has been supportive of community bankers, but nationally, many in Congress have not been our friends. I ask that you be supportive of our best supporters and support the ICBPAC so that nationally, they can help get our friends elected and get good candidates to run against those who have not been so friendly.

The ICBA National Convention is coming up the first week in March. I hope to see many of you there. As always, I do value your calls, e-mails and letters, as I represent you on the ICBA Board of Directors. Feel free to contact me, at any time.

Jack H. Hopkins,
ICBA Director for South Dakota



Ginger Snaps

- #1. **April** will again be celebrated as '**Community Banking Month**', throughout our country, and has been proclaimed as such, in *South Dakota*, by Governor *M. Michael Rounds*. As always, our member banks will receive a promotional/marketing kit.
- #2. You will find a **2008 Annual Retreat** preliminary review, in this newsletter. Registration material will be sent out in May. As always, you can *reserve your lodging* with me (605-996-9329) and it is not too early to start thinking about doing so.
- #3. Our association members should have recently received their **2008 Membership Directory**. There is no charge, to ICBSD members, for this valuable reference and resource. ***It features all of our associate members, to whom we extend a sincere Thank You, for their continued support, cooperation and involvement.***
- #4. ICBSD will be hosting a **Reception**, at the upcoming **ICBA National Convention**, with Minnesota, North Dakota, and United Bankers' Bank. All ICBSD registrants have been invited, and if attending, have been sent their tickets.
- #5. **Congratulations to Jack Hopkins**, on his election to the **2008 - 2009 ICBA Executive Committee**. He has represented ICBSD well as a board member, state president for 2 years, and as our ICBA National Director. We know that he will give the same quality of leadership to ICBA.

DIRECTOR'S COLUMN - Lance Koth



We have marked the sixth anniversary of 9/11, which seemed in many ways to start an era of uncertainty. However, John Kenneth Galbraith coined the term "Age of Uncertainty" some 25 years ago.

Uncertainty or The Age of Turbulence, the title of Alan Greenspan's new book, are just a couple of ways we could describe the volatility of the markets, in recent times. Many believe, as I do, that these events are being fueled by much more complexity,

greater speed and greater interconnectedness among markets and economies, information systems and sources, nations and geopolitical interests. As community bankers, we can all relate to this, I'm sure.

It is ICBSD's belief that community banks are central to the ongoing success of all South Dakota communities and because of that belief, your organization will continue to lobby, and work, on your behalf. The banking industry is changing and the dilemma often becomes how much and how quickly should we accept change. We have been presented with a need to decide whether now is a good time to streamline the bank application process to open, close, change location, merge, change ownership or control along with the community need requirement and population restriction. Understandably, our membership was split, as each bank and its community, have specific needs and goals. One size doesn't fit all.

The uncertainty that surrounds us will require many changes. Schools are being asked to train our young people for jobs that don't yet exist, jobs that rely on technologies that have not yet been invented, and use their education to solve problems that have not yet been recognized. Banks are being asked to rely on systems, that have not yet been invented and on our experience, to solve problems, not yet recognized. ICBSD is committed to help all community banks work through these issues.

I would encourage each of you to continue supporting your association, by sharing with Board members the concerns and issues which you and your bank are dealing with, along with questions that you have regarding ICBSD's role, in representing community banks in South Dakota. It doesn't fall on deaf ears.

Lance Koth is Branch President of First Dakota National Bank, in Mitchell, and is currently a 3-Yr Director for ICBSD.

FIRST STATE BANK MILLER ANNOUNCES EXPANSION AND NAME CHANGE TO QUOIN FINANCIAL BANK

Howard J. Peterka, along with directors and employees, purchased First Bank Miller, and First Bank Highmore, from First Bank System on May 15, 1987. Concurrent with the purchase, the bank was named First State Bank of Miller, and the Highmore location became a branch. Howard J. Peterka has served as President and CEO, of the bank, since that time.

In July, 2007, approval was given to establish a branch in Sioux Falls. Due to this expansion, the bank's name was changed to Quoin Financial Bank, "The Cornerstone of Quality Banking."

Quoin Financial Bank is committed to serving the banking needs of the Miller, Highmore, and Sioux Falls communities. The bank has a reputation of conservative soundness, in its communities, and is a responsible member of the business community. The bank currently has seven members on its Board of Directors, along with 42 experienced and qualified employees, throughout its three locations. They are in the financial services business and no line of financial services is beyond their charter, as long as they are serving the needs of businesses, and families, in their market areas.

The bank's most important asset is its customers and all products are designed to meet the needs of every customer. The true mission of Quoin Financial Bank is to strive to achieve the highest quality customer service possible.

****Every issue of the 'Independent Community Banker' will continue to feature one of our member banks.**



Sioux Falls



Miller

STEVE FORD TO HEADLINE 2008 ANNUAL RETREAT

Steve's unique perspective on life, as the President's son, encompasses a broad range of fascinating subjects: Being 18 years old and having 10 Secret Service agents as constant companions; His father's pardon of President Nixon to help put an end to the infamous Watergate affair; Two assassination attempts on his father's life; His mother's bout with alcoholism and breast cancer.

During Steve's non-political presentation, you will learn the tools of his success in, and outside, Washington, D.C. With a focus on such issues as the value of a strong family unit, living life with values and character, setting and juggling priorities and making the right choices in life, Steve's presentation will be entertaining, enlightening, insightful and inspirational.

Steve is also an accomplished actor and has appeared in more than 30 feature films including the hit movie, *Black Hawk Down* and *When Harry Met Sally*, as Meg Ryan's boyfriend. Before becoming an actor in 1979, Steve worked on the



professional rodeo circuit as a team roper and still ropes today, in his spare time, on his California ranch. Some of you may also know him as Detective Andy Richards on the Emmy Award-Winning, *The Young and The Restless*.

Complete Retreat information will be available this spring! As always, this 'popular' banker event will feature, among other things: Quality Speaker Presentations, Peer Networking, Annual Business Meeting, ICBSD PAC Auction and Family Entertainment.

****The *Thursday 18-Hole Golf Scramble* will be back at *The Golf Club at Red Rock*.**

*****Quality entertainment and activities*, currently being planned,**

will be announced in the April newsletter.

****Major Sylvan Auditorium renovations are taking place this winter.**

****Please start planning now for your *ICBSD PAC Auction* contribution.**

*****Lodging can be reserved*, at any time, by calling Ginger.**

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Ag Aide: Cynthia Bartel

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Ag Aides: Brendon Plack & Lynn Tjeerdsma



COMMUNITY BANKING MONTH COMING IN APRIL!

In April, independent community banks across South Dakota and the nation, will be celebrating the unique position that their banking philosophy brings to their communities, both large and small. Governor M. Michael Rounds has already declared April as Independent Community Banking Month, in our state, for the fourteenth year.

Many banks use this opportunity to show the gratitude they have for the ongoing support of their customers and communities. In return, our South Dakota community banks are respected as leaders, not only in their specific community, but within their geographical area. ***Community Banking Month*** is the perfect time for you to ***emphasize what it means to make local decisions, which improve local lives!*** Whether you celebrate all month long, or for a specific day, or week, it is the perfect time to celebrate what community banking really means.

As always, ICBSD members will receive a marketing/media kit from your association, which will include a copy of Governor Round's proclamation. ICBA has also created a brand new set of materials for your bank to use, while reinforcing your community bank message. These materials can be found at www.icba.org/communitybanking/index.cfm?itemnumber=1206.

2008-2009 ICBA EXECUTIVE COMMITTEE

Cynthia L. Blankenship, current ICBA Chairman-Elect and Vice Chairman of the Bank of the West, Irving, TX, will become Chairman, at the upcoming 2008 ICBA National Convention and Techworld, in Orlando, FL, on March 2 - 6. Current ICBA Chairman, James P. Ghiglieri Jr., President of Alpha Financial Group Inc, Toluca, IL, will become Immediate Past Chairman.

The following six community bankers have been nominated to serve as executive committee members:

- **Chairman-Elect: R. Michael Menzies, President/CEO, Easton Bank and Trust Company, Easton, MD
- **Vice Chairman: James D. MacPhee, CEO, Kalamazoo County State Bank, Schoolcraft, MI
- **Secretary: William C. Rosacker, President, United Bankers' Bank, Bloomington, MN
- **Treasurer: Larry W. Winum, President, Glenwood State Bank, Glenwood, IA
- **Director-At-Large: William T. Bain, President, Medina Valley State Bank, Devine, TX
- ***Director-At-Large: Jack E. Hopkins, President/CEO, CorTrust Bank, N.A., Sioux Falls, SD*

Remaining on the Executive Committee are: Terry J. Jorde, ICBA Past Chairman and President/CEO of CountryBank USA, Cando, ND; David E. Hayes, ICBA Past Chairman and President/CEO of Security Bank, Dyersburg, TN and Camden R. Fine, ICBA President/CEO.



The Independent Community Bankers of South Dakota congratulates Jack Hopkins, on his election to the 2008 - 2009 ICBA Executive Committee.



ICBA's 73rd National Convention and Techworld will feature remarks from these industry notables: Ben Bernanke, Federal Reserve Board Chairman, John Dugan, Comptroller of the Currency, Sheila Bair, Federal Deposit Insurance Corporation Chairman, and John Reich, Office of Thrift Supervision Director, in addition to Bill O'Reilly, of The O'Reilly Factor and Lou Holtz, ESPN College Football Studio Analyst.

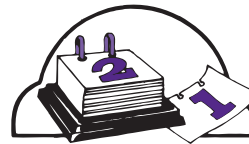
ICBSD WELCOMES NEW ASSOCIATE MEMBER

Capstone Technologies provides business interruption plans (BIP) for financial institutions that secure, and maintain, continuity of critical banking operations, in the face of emergencies and disasters. Their plans comply with all current regulations, including OCC, FDIC/FFIEC and OTS. Kyle Lennard can be reached at 402-578-8093 or klenard@captechno.com. You can also visit them at www.captechno.com.

Independent Community Bankers of South Dakota

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An ICBSD Board of Directors listing, can be found, by visiting us at www.icbsd.com.



2008 CALENDAR OF EVENTS

ICBA NATIONAL CONVENTION
March 02 - 06

Marriott World Center, Orlando, FL

ANNUAL RETREAT
July 24 - 26

Sylvan Lake Lodge, Custer State Park

CAREER DAY
September 30

Dakota State University, Madison

TRADE SHOW & CEO/DIRECTORS' CONFERENCE
October 29 - 30

Best Western Ramkota, Sioux Falls

RED FLAG RULES . . . SECTION 114 OF FACTA



On October 31, 2007, the joint task force, consisting of the OCC, FDIC, OTS, NCUA, along with the Federal Reserve Board, and the Federal Trade Commission, put the Red Flag requirements on the fast track, when it passed the final rules for Section 114 of the Fair and Accurate Transactions Act (FACTA). Those rules went into effect on January 1, 2008, with a mandatory compliance deadline of November 1st. Its purpose is to create a national standard for institutions, which manage certain accounts, requiring them to proactively look for evidence of identity theft and to act quickly to prevent or lessen the damage to consumers who may be victimized. The regulators provided a sample list of Red Flags to begin the process, but the financial institutions, and creditors, subject to the Rules must go beyond this list to create Red Flags, of their own. They must also have a written plan for how they will detect each Red Flag, and when detected, how they will respond. This includes notifying the customer if any risk of identity theft is present. The written plan must be adopted by the Board of Directors and a report of effectiveness must be provided to the Board annually.

Just weeks after the final regulations were announced, **Spectrum Financial Services, Inc.**, along with identity theft industry experts, **NXG Strategies**, began preparing a comprehensive Red Flag initiative to provide financial institutions with assistance in complying with the new regulation. In addition to being an agent for communicating the requirements of Red Flag, Spectrum will be offering real solutions that go beyond just technology for address validation and customer identification programs. They will offer professional services to handle the customer issues that are raised when a Red Flag is found. The regulation requires that if a Red Flag is discovered, unless it can be determined that there is no 'reasonable risk' of identity theft, the consumer must be notified. Many banks will not have the resources to handle these customer issues, and will need a way to help the customer manage the problem. Spectrum is providing professional identity theft remediation for persons, whose identity has been compromised, regardless of whether or not fraud is present. This includes fraud alerts and credit freezes when applicable, but goes much farther than that. An FCRA-certified professional will work for the individual by virtue of a limited power of attorney authorization to research the full extent of the problem, and will address any incident of fraud that is found. This includes true name identity theft and non-financial fraud. There is no more comprehensive service available anywhere.

NXG Strategies is a pioneer, in the identity theft remediation, working with major corporations and financial institutions across the country to design identity fraud solutions, for customer acquisition/retention, risk mitigation and compliance. Along with **Spectrum Financial Services**, they have a full complement of solutions:

- *Red Flag Readiness Assessment
- *Red Flag Employee Training
- *Red Flag Written Policies and Procedures Customizable Template and Guide
- *Identity Theft Prevention Programs
- *Identity Theft Detection Programs
- *Identity Theft Remediation and Risk Mitigation Programs.

You are encouraged to contact **Spectrum**, about your plans for addressing Red Flag, and learn how they can be of help to your bank.

Tom McAndrews, President
Cell: 712-370-0414 or mcandrewst@hotmail.com

Scott Votava, Executive Vice President/Sales
Cell: 402-450-1746 or votavas@neb.rr.com

FCSA PURCHASE OF CROP INSURANCE AGENCY

As everyone now knows, the Farm Credit Services of America has purchased a privately-held crop insurance agency, in Mitchell. ICBSD members recently received a suggested letter, to use in contacting our Congressional delegation, which was written by Erik Koenigs, and Lynn Peterson, of CorTrust Bank, in Yankton. The letter outlines some of the major tax consequences of a Government Sponsored Entity being allowed to purchase a private business. It is hoped that all ICBSD members will forward the letter, or use it as a guide to draft their own.

Erik Koenigs can be reached at 605-665-6423 and Lynn Peterson can be reached at 605-668-0800. All contact information, for our Congressional delegation, can be found on page 3, of this newsletter.

LOBBYIST REPORT

The 2008 Legislative Session is not unlike sessions of the past. Themes, dominating the Session, are the same: K-12 education; technical school funding; higher education funding; state employee salaries; and the perennial real property tax discussion. There have been 33 property tax bills in this Session. The one bill that seems to have wings is HB 1005. This would eliminate the 150% rule and place ag assessment on a production basis (in name only). This will cause a cost shift to residential, and commercial, but nobody is willing to say how much of a shift will occur not only next year, but in years to come. There is a one year delay in implementation.

SB 17 is the revision of the state banking code. The bill has gone, through the Senate, with no opposition.

SB 102 would have increased exemptions in bankruptcy by allowing \$6,000 for an auto, a \$2,500 annuity and a \$500,000 personal injury claim. The bill was defeated after several committee hearings.

SB 105 would have taken away agreements between tribal courts, and state law, that made it possible to invest on the reservation. This died in committee.

SB 186, 189 and **HB 1280** would attempt to clarify open access to court records. We have asked for amendments on all these bills to allow for exceptions, on the sale of court house records, that place an added value to the infrastructure. The issue is best described by looking at the information purchased, through bank fees, from credit bureaus.

HB 1009 revises provisions relating to money transmission. An amendment was added to the bill to allow third parties to be contracted, to provide banking services. This bill has been sent to the Governor, for his signature.

HB 1297 would have capped interest rates at 36%. The bill was defeated 10-2.

I appreciate the opportunity to represent your interests, in issues affecting the banking industry, as well as your personal involvement, in our legislative process.

Dean Krogman

FINE POINTS - by Camden R. Fine



Keeping Our Grassroots Strong

ICBA was created as a grassroots association, in Minnesota, in 1930. The association was first organized to fight the over-concentration of financial and economic resources at the state level. It was a grassroots effort that succeeded because community bankers banded together to fight the mega financial interests, at that time. By the late 1930s, ICBA became a multi-state association and began to focus

on national financial policies.

Having an engaged grassroots constituency is vital to any effective political advocacy effort. Look at what ICBA, and our members, have achieved by mobilizing to maintain the separation of banking and commerce. To promote a healthy and effective federal deposit insurance system. To preserve the dual banking system. To achieve appropriately tiered regulations.

An integral part of sustaining our industry's effectiveness involves the cooperation and support that takes place daily between ICBA and our affiliated state associations. This happens on many levels.

ICBA, and our state banking association allies, have worked together to promote the Communities First Act, the first regulatory and tax relief legislation targeted to benefit community banks and their customers. Several state associations, including the Independent Bankers Association of Texas, were instrumental in helping to craft the legislation from the beginning. Every ICBA affiliated state association has endorsed the CFA legislation, six provisions of which have been enacted.

As a former community banker, who served nearly 20 years as the secretary-treasurer of the Missouri Independent Bankers Association, I know firsthand the importance of "grassroots" lobbying and the crucial "grassroots" role ICBA's 42 state and regional association partners play. In fact, many of ICBA's past, and current, leaders first became industry leaders at their state associations.

Last year ICBA shared well over \$1.3 million in royalty and other payments with those state associations that endorse our ICBA Services Network product and service programs. Since the Services Network formed, ICBA has distributed over \$20 million in royalty payments. Last year

ICBPAC, our federal political action committee, received considerable support from our state association friends, including a \$28,500 contribution from the Louisiana Bankers Association Political Action Committee. The Executive Council of State Community Bankers Associations (CCBA) made a \$10,000 contribution to help underwrite the ICBPAC Silent Auction Fundraiser.

Every year ICBA's volunteer executive leadership attends scores of state banking association conventions nationwide. Last year ICBA officers attended 32 such conventions. State association executives regularly attend the ICBA National Convention and the Washington Policy Summit, and many serve on ICBA's 14 standing committees.

ICBA has a State Relations Office directed by Aaron Stetter, who assists and communicates daily with our state association partners. And in several states, ICBA's calling officers work closely with their state association counterparts.

ICBA's political influence, in Washington, becomes most potent, when its grassroots are the strongest. So every community bank should not only belong to ICBA but its state community banking association, as well. From California to Maine, Wisconsin to Texas, and everywhere in between, let's keep our grassroots strong—at every level.

Camden R. Fine is President/CEO of ICBA. Reach him at cam.fine@icba.org.

FROM THE TOP



Invitation for Activism

by James P. Ghiglieri, Jr., ICBA Chairman

"To sit back hoping that someday, someday, someone will make things right is to go on feeding the crocodile, hoping he will eat you last—but eat you he will."

These words, spoken by the late Ronald Reagan, convey the idea that you have to be engaged in the political process to make the political process work for you. You have to

support those working towards change to ensure your survival. That's why the Independent Community Bankers Political Action Committee (ICBPAC) was founded.

Our competitors are working diligently to build their PAC dollars to fund candidates in line with their policy goals. The credit union lobby is on track to bring in \$4 million this election cycle! Wal-Mart is expected to bring in \$3 million! We should be no less committed to ensure policymakers, who are sympathetic to the community bank cause, have equal time to voice their platform to the American public in the hopes of becoming beacons for change.

Community bankers seem to understand this and as a result, ICBPAC is on track for another record-breaking contribution year, with fundraising efforts in excess of \$1.4 million this election cycle! Those funds help us open doors that might otherwise be closed. But we've got a long way to go, if we want to equal or, better yet, exceed our rival's efforts.

Show Your Support. We owe it to ourselves, and to our communities, to be invested in their long-term survival. Everyone has a role to play, and there are myriad ways ICBA offers its members the opportunity to do so.

Participate in fundraisers. Many community bankers plan to volunteer their time, attend or bid on items featured at ICBA's annual silent auction on March 4th at the ICBA National Convention and Techworld in Orlando. Last year's event, which was attended by 1,200 people, featured 302 items and raised \$369,000! In addition, ICBPAC holds various regional golf tournament fundraisers, throughout the country in which you can participate.

Encourage others to play a role. Alpha Community Bank is a member of ICBA's 100 Club. Joining the club requires at least a \$100 contribution from every member of your board—100 percent participation. Last year more than 2,000 bank directors and 200 banks participated, and in the process reaped a number of benefits, including complimentary enrollment in ICBA's Bank Director Program. We also encourage our employees to participate in the political process by enrolling in ICBA's payroll deduction plan. Even at as little as \$1 per pay period, our employees want to help make a difference.

Support grassroots lobbying. I've been a long-time campaign supporter of my local candidates, and I give annually to my state association's PAC. Many initiatives started at the state level gain national prominence. Supporting local and national political officials gives me an opportunity to talk with an official, on a first-name basis, at every level of government if an issue arises.

I've found the payback well worth the payout. What could be more important than assuring our seat at the table and contributing to secure Main Street's survival, as well as our own?

James P. Ghiglieri Jr. is ICBA's Chairman and the President of Alpha Financial Group Inc. in Toluca, Ill.

