

NATHAN E. (NATE) FRANZÉN

nfranzen@firstdakota.com

174 Oak Hills Drive
Yankton, SD 57078
605-661-7061

www.BankerNate.com

FINANCE EXECUTIVE OFFICER

Energetic, highly motivated self-starter with strong executive leadership experience and demonstrated team-leading skills. Strong record of improving profits, building brands, and creating shareholder and stakeholder value.

AREAS OF EXPERTISE

- | | |
|-------------------------------|--|
| >Strategic Planning | >Tactical Execution |
| >Team Building & Performance | >Company Culture Enhancement |
| >High Growth Phase Management | >Client Relationship Management |
| >Brand & Portfolio Building | >Staff Training, Development & Enhancement |
| >P & L Management | >Cost Control & Profit Enhancement |
| >Mergers & Acquisitions | >Multi-Site Operations Management |
| >Value Creation | >New Venture Start-Ups |
| >Ag Credit Risk Management | >Asset Liability Management |

CAREER EXPERIENCE

FIRST DAKOTA NATIONAL BANK PRESIDENT, AG BANKING DIVISION

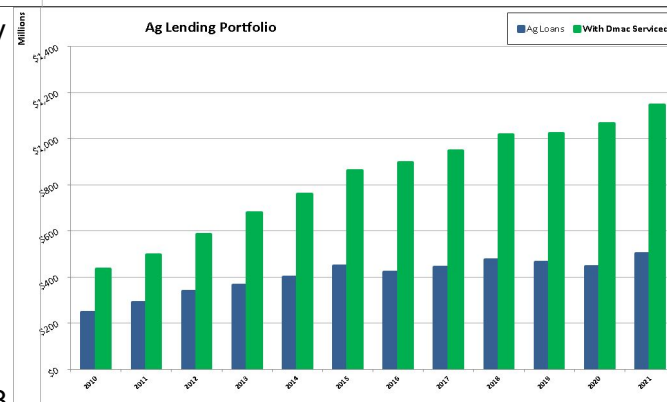
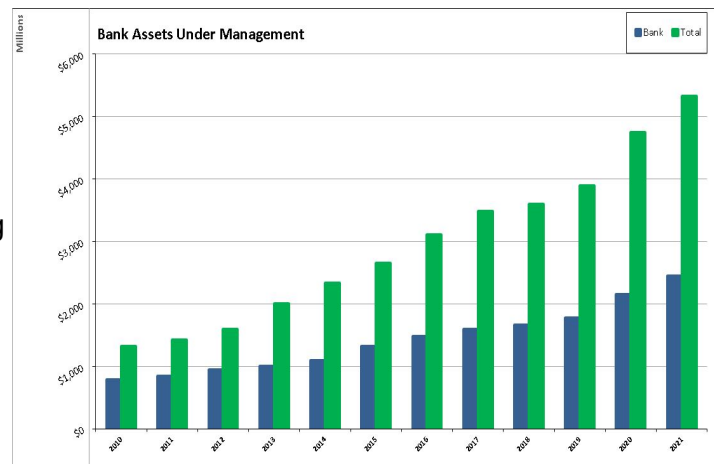
OCTOBER 1998 - PRESENT

Executive Management Experience:

- >Member of company Compensation Committee
 - Human resource oversight (375-plus employees)
 - Review & approve all compensation
 - Review & approve all promotions
 - Approval of all hiring requests
- >Led implementation of Integrity & Franklin Covey Training
- >Led centralization of Loan Operations function
- >Member of Credit Risk Committee
 - Company-wide credit risk oversight
 - Supervise \$2.8 billion loan portfolio
- >Member of ALCO (Company asset liability management)
- >Member of Trust & Investments Oversight Committee
- >Member of leadership team on Mergers & Acquisitions
- >Helped achieve strong, steady company growth & profitability

Ag Banking Team Leadership:

- >Leader of Annual Strategic Planning & Execution
- >Leader of Ag Banking Division leadership team
 - Ag lender team (35-plus Lenders)
 - Ag credit analysis & underwriting team (7 members)
 - Ag loan operations team (10-plus members)
 - Dakota Mac off-balance sheet lending program
- >Established an Ag Advisory Board - 2011
- >Established Beginning Farmer & Rancher program - 2012
- >Established consulting group (Keep Farmers Farming) - 2013
- >Helped achieve strong, steady growth in loan volumes & profitability



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Promotions Earned at the Company:

- >Started as VP, Ag Loan Officer
- >Promoted to VP, Yankton Ag Finance Manager - 2001
- >Promoted to SVP, Market Manager - 2003
- >Promoted to President, Ag Banking Division - 2010

EXPERIENCE PRIOR TO OCTOBER 1998

- >Dacotah Bank - January 1994 to September 1998
 - Positions Held: Loan Officer Trainee, Ag Loan Officer, Branch Manager

REGIONAL, NATIONAL & INTERNATIONAL PUBLIC SPEAKING

- >Top Producer Seminar - Chicago, Illinois - 2018
- >Farm Futures Conference - St. Louis, Missouri in 2016 & Coralville, Iowa in 2018
- >Testified before Congress - House Agriculture Committee - 2017
- >American Bankers Association's (ABA) National Ag Bankers Conference - 2005, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2020, 2021
- >National Collaborative Farming Conference - Nashville, Tennessee - 2016
- >National Ag Bankers School Faculty - Spearfish, South Dakota - Since 2016
- >Montana Ag Bankers Conference - Bozeman, Montana - 2015
- >World Bank - Financing Agriculture Forum - Colombo, Sri Lanka - 2013
- >Host of weekly Ag news program on WNAX radio (4 state listening area)
- >Frequently quoted in regional and national news publications

LEADERSHIP & AWARDS

- >Past Chairman of the ABA's Ag & Rural Bankers Committee
- >Past Chairman of the Board for the South Dakota Ag & Rural Leadership Foundation
- >Current Chairman of the Board & founding member of the South Dakota Agriculture Foundation
- >Current member of the Board of Directors for the South Dakota Bankers Association
- >Past Chairman of the South Dakota Bankers Association's Ag Bankers Committee
- >Voted by peers to the Midwest Banking Institute Board of Directors
- >South Dakota's Rising Star in Banking - June 19, 1999 issue of the Northwestern Financial Review
- >Team Captain - Northern State University (NSU) Varsity Football
- >Markley Spirit Award for outstanding leadership during freshman year NSU Varsity Football

EDUCATION

MASTER OF BUSINESS ADMINISTRATION - University of South Dakota, Vermillion, SD - 2001

BACHELOR OF SCIENCE - Management, Marketing - Northern State University, Aberdeen, SD - 1993

STONIER GRADUATE SCHOOL OF BANKING - Georgetown University, Washington, DC - 2005

MILITARY EXPERIENCE

SD Army National Guard - 1988 to 1998 - Final Rank of Staff Sergeant (E-6)

- >BNCOC Phase I, II, & III NCO Academy - 1996
- >PLDC NCO Academy - 1994
- >CW4 Jean A. Bronstad Outstanding Artillery man of the Year - 1991

REFERENCES AVAILABLE UPON REQUEST