



“QUOTE OF THE WEEK”

"You make the economy go."

U.S. Rep. Tom Emmer speaking to community bankers at ICBM's Day at the Capitol on Feb. 21.

**Emmer impresses at Day at the Capitol, agreement on ICBM legislative priorities**

Minnesota community bankers gathered in St. Paul for ICBM's Day at the Capitol conducted on Feb. 21. The event featured speakers like U.S. Congressman Tom Emmer, State Senate Majority Leader Paul Gazelka; Minnesota Department of Commerce Commissioner Steve Kelley; Senate Commerce Chair Gary Dahms, and House Commerce Chair Laurie Halverson.

Community bankers heard many of these lawmakers agree, in general terms, with ICBM's three legislative priorities for the 2019 session.

[Read our coverage of Emmer's and other's comments.](#)

**Changing interest rates can create volatile cash flow**  
(Sponsored content from ICBA Securities)

The popular notion among community bankers is that, for all the positives that the industry enjoyed last year (record earnings, continued loan growth, and solid credit metrics), the bond portfolio was a lagging performer. I believe most of that impression was the result of fixed-income investments being, for the most part, underwater.

It may surprise you to learn some facts about fixed-income assets in 2018.

[Read on at icbm.org.](#)

**UBB's Rosacker sets retirement date**

Minnesota is bidding farewell to an industry giant. Bill Rosacker, longtime president and CEO of United Bankers' Bank in Bloomington, [announced he will retire at the end of April](#)

Grab attention with a headline that offers useful information.



Direct readers to icbm.org, to your website, or to a landing page.



Influence readers to complete your CTA by providing a preview of what they'll get if they do.