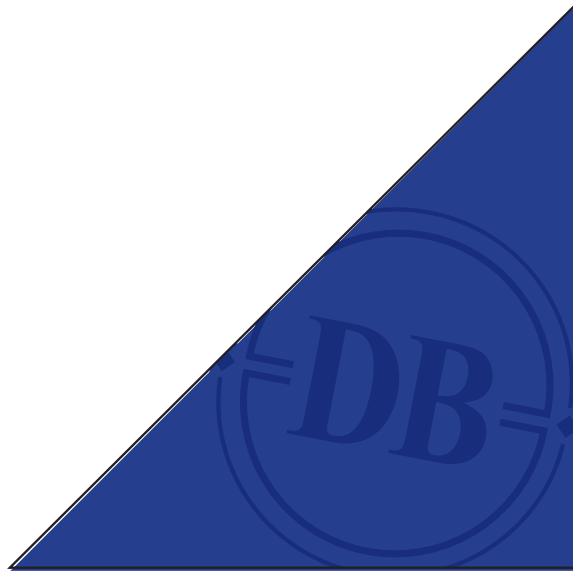


B E T H E D A C O T A H D I F F E R E N C E



BANKING • INSURANCE • MORTGAGE • TRUST



MISSION:

TO **EXCEED**
OUR CUSTOMER'S
EXPECTATIONS

Dacotah Bank is a unique partnership of state-chartered banks, serving local communities in the Dakotas and Minnesota. We are one of the largest independent financial institutions based in the upper Midwest.

Our roots in the Dakotas run deep, dating back to 1888. We are proud of our states and our local communities, and are here to stay. Money entrusted with us is reinvested here. Each of our locations has local control through its officers and employees who live in and fully understand the needs of their community.

Each location can call upon the strength, diversity and expertise of the entire Dacotah Bank system, expanding our ability to meet your complete financial needs.

We combine the financial strength and diversity of a large bank with the friendly, personalized service of a hometown bank.

VISION:

The employees of Dacotah Banks, Inc. and Dacotah Bank, and the Company's Boards of Directors establish this Vision and make the following promises:

We will be a well-capitalized Company and growing profitably at a rate that both ensures the independence and viability of the Company and enhances shareholder value.

We will provide an extraordinary and holistic customer experience and deliver the desired products and services.

We will equip and empower employees to exceed customer expectations and work in a culture that promotes effective communication and encourages teamwork.

We will make positive impacts within the communities in which we live and work.



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 business, we are there with memorable customer service and a commitment to no surprises.

TRUST & WEALTH MANAGEMENT

We help clients plan for the future, build net worth and secure wealth. We manage money, farmland and minerals and energy interests.

A **GUIDE** ON HOW TO **CONDUCT** **BUSINESS**

WITH COWORKERS, CUSTOMERS & COMMUNITIES

Dacotah Bank's *Vision, Mission* and *Team Values* serve as a guide to understand and live the company's culture now and in the future.

Dacotah Bank's *Vision* is a guide of where we want the Company to be in regards to growth and leadership. A strategic plan was developed to assist in reaching the *Vision* and adopted leadership principles assist in fulfilling it.

To help meet our *Mission* of "To Exceed Our Customer's Expectations", *Team Values* were formed. Dacotah Bank's *Team Values* are trustworthiness, respect, fairness, caring, responsibility and citizenship.

AS DACOTAH BANK EMPLOYEES, WE MUST:

Stimulate the generation of new ideas.

Coach and mentor each other for successful development.

Devote appropriate time and attention to ensure genuine engagement in enterprise-wide initiatives.

Invest time and resources to help each colleague move successfully through the talent lifecycle.

Encourage each other to work in teams.

OUR TEAM VALUES:

TRUSTWORTHINESS

Confidentiality. Customer and personal business is shared on a "need to know" basis.

Integrity. Do what you say you will do.

RESPECT

Look for ways to encourage and praise others for their accomplishments.

FAIRNESS

Mistakes happen. Admit to them and work to correct them.

CARING

Smile, greet and use names. Willingness to help customers and others.

RESPONSIBILITY

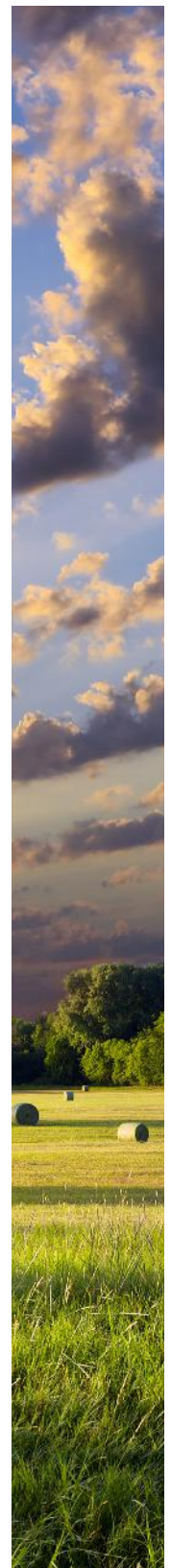
Performance. Give our best possible effort each day. Become the very best at what we do and help others become their very best.

Enjoy. Enjoy the journey. It is not just a job, but an opportunity to grow personally and professionally.

Rights. Determine customer needs. Be proactive in recommending the Right Person at the Right Time.

CITIZENSHIP

Teamwork. Our success depends on contributions and involvement by everyone.





MEETING OUR CUSTOMERS' NEEDS FOR FINANCIAL PRODUCTS & SERVICES THROUGH A WORLD CLASS CUSTOMER EXPERIENCE

At Dacotah Bank, we value customer experience – internal and external. It starts with our World Class Customer Experience and making a great first and professional impression.

Meeting our customers' needs for financial products and services must be our goal. When we listen intently to customers and confidently recommend the right products and services to meet their needs, customers will experience the Dacotah Bank difference. Each of us must understand the many financial solutions Dacotah Bank offers and who to refer customers to for all Dacotah Bank services.

As you have likely noticed, the common thread is the best interests of our customers. In today's financial industry, quality service is no longer enough. We must differentiate ourselves the Dacotah Bank way and elevate great customer service into a World Class Customer Experience. Dacotah Bank is proud to provide this experience through the Right Product, Right Person, Right Time philosophy in offering the best solutions for each of our customers. As you continue your journey with Dacotah Bank, it is essential to keep the customer's experience central to all you do. By leveraging the many resources available, you will be set to successfully provide a World Class Customer Experience.

RIGHT PRODUCT. RIGHT PERSON. RIGHT TIME.



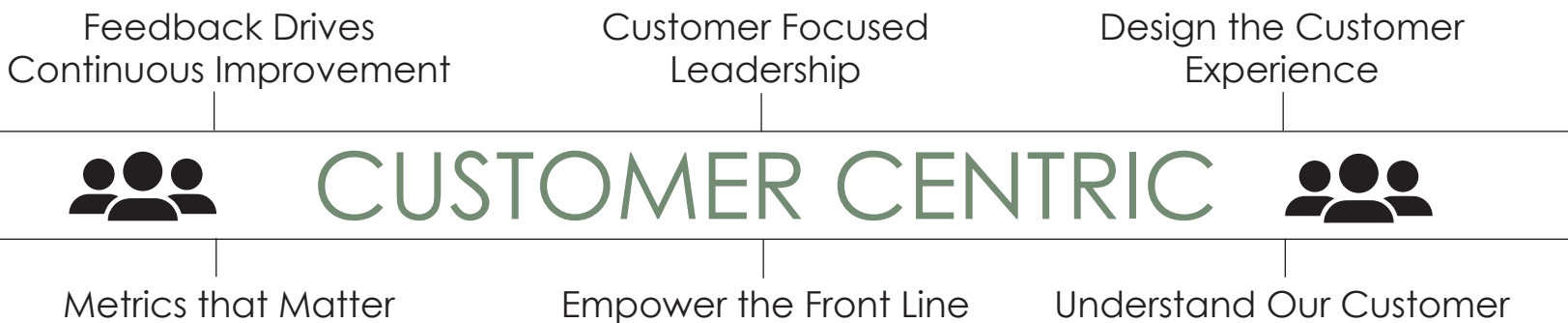
B.E.S.T. CUSTOMER SERVICE

- b** Be Respectful.
- e** Exceed Customer Expectations.
- S** Smile. Greet every customer and use their name whenever possible.
- †** Thank you. Let others know they are appreciated.

WORLD CLASS CUSTOMER EXPERIENCE BEHAVIORS

1. Begin Service Promptly: Set aside current work and wait on the customer or potential customer – on the phone or in person!
2. Make Eye Contact – if you are on the phone, FOCUS.
3. Smile! Even on the phone, a smile can be heard.
4. Greet the customer and use their name.
5. Use a “Request to Serve” phrase with an “open-ended” question. What may I do for you today? How may I help you?
6. Confirm the request. It eliminates mistakes and shows you are engaged and listening.
7. Continue to use the customer’s name. If you couldn’t use the customer’s name during your greeting, you should be able now.
8. Thank the customer and thank them often!
9. Offer additional assistance. Is there anything else we can do for you today?
10. End your interaction on a positive note. Add any personal comments to end the interaction.
At the very least, be sure to state, “Have a great day.”

*All these behaviors should take place in-person or on the phone with both internal and external customers.
Every customer should end their interaction with you thinking it has been a friendly, personal and World Class Experience!*





THE MANY BENEFITS & PERKS OFFERED BY DACOTAH BANK

At Decotah Bank, we recognize our ultimate success depends on our talented and dedicated workforce. We understand the contribution each and every employee makes to our accomplishments and our goal is to provide a comprehensive program of competitive benefits and perks to attract and retain employees. We offer a variety of benefits and perks to enrich your professional career and create a package of total rewards. We take pride in the products and services we offer to our customers. As an employee, you will have direct access to experts in financial services for your own personal benefit. Our benefits and perks support you and your family in attaining and maintaining good health, preparing for your financial future and safeguarding your wealth and security.

Decotah Bank encourages employees to live a healthy lifestyle by investing in employee wellness programs. Participating in wellness programs can:

- Provide a higher level of health awareness
- Help meet your health and wellness goals
- Increase motivation and engagement while decreasing stress
- Decrease risks for chronic disease

OFFERING TWO COMPREHENSIVE, HOLISTIC WELLNESS PROGRAMS:

WELLNESS REIMBURSEMENT PROGRAM:

Decotah Bank will reimburse for wellness expenses incurred by employees and/or spouses up to \$300 annually. All full- and part-time employees qualify for this program as of their hire date.

HEALTH INSURANCE INCENTIVE PROGRAM:

Full-time employees covered on our health insurance are eligible to receive \$600 off their health insurance premium if they complete a specified number of wellness related activities.

TIME OFF TO RECHARGE. VACATION

Decotah Bank recognizes the importance of time off work to relax, spend time with family, and enjoy leisure activities. The Company provides paid vacation time to full-time employees for this purpose and employees are encouraged to take vacation during the year.

About 20% of Decotah Bank's workforce has been with the company for 20 or more years. To show our appreciation for the loyalty and commitment of our employees, they also receive additional personal loyalty days as a reward for their loyalty and commitment to the company.

BIRTHDAY DAY OFF

Decotah Bank also shows appreciation for their employees by giving the employees an extra day off the month of their birthday.

CUDOHS TO YOU

Communicating authentic appreciation (as opposed to “going through the motions” employee recognition methods) leads to a great sense of emotional wellbeing for individual team members and relational health for workplace relationships. CUDOHS is a recognition program allowing employees across Dacotah Territory to encourage excellence and praise others for their accomplishments via physical CUDOHS cups or online.

- C** - **C**hampion culture.
- U** - be **u**niquely nimble.
- D** - **D**evelop each other.
- O** - be **o**pen-minded.
- H** - **H**onor others.
- S** - **S**how courage.

Dacotah Bank recognition and appreciation is rooted in our Team Values, specifically “Respect” as we look for ways to encourage excellence and praise others for their accomplishments.

HAVE AN **IDEA**?

As a *Best Bank to Work For*, we are continually looking for ways in which to improve. We have found our employees are the greatest resource to better serve our customers, communities or improve the employee experience.

The *I Have an Idea Program* was established to capture such ideas. Once the idea is submitted, it is reviewed by the Culture Committee. The employee is involved in the process as their Idea moves through the different channels.

- 157 total ideas submitted since 2019
- 49 Ideas were Implemented
- 77 Ideas are under consideration

COMMUNITY INVOLVEMENT



Dacotah Bank Cares is the all-inclusive effort of Dacotah Bank and its employees to directly support causes in Dacotah Bank Territory. By combining their time, talents and treasure, Dacotah Bank employees raise funds and awareness while strengthening their communities.

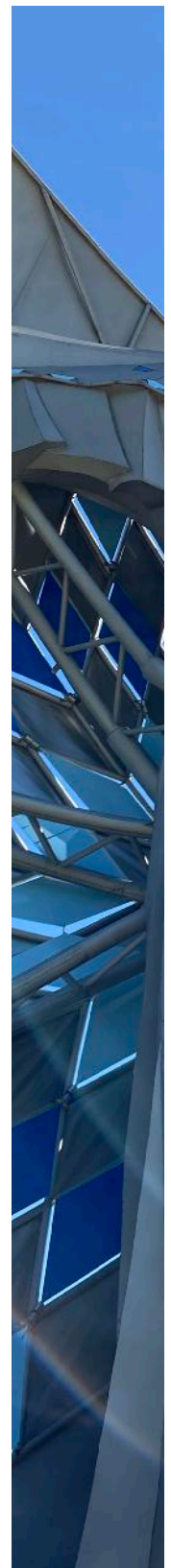
Give Where We Live is an employee-directed giving program where Dacotah Bank contributes up to \$200 towards a recipient or organization in need of the employee’s choice. An additional \$300 can be donated by the Company to organizations in which the employee is an active board member.



TOP CAUSES

-  Animal Humane Societies and Shelters
-  Customer / Team Member Benefits
-  Extra-Life: Children’s Miracle Network
-  Education Organizations
-  Boys & Girls Clubs and United Way
-  Family Crisis Shelters

414 Board Members Donations





OUR SUCCESS IS GROUNDED IN OUR PEOPLE

CAREER DEVELOPMENT:

At Dacotah Bank, we believe success is grounded in our people. Therefore, we are focused on meeting and exceeding the development needs of our employees, regardless of their current stage.

Whether through our DacotahGrown internship program for college students, an employee development program designed to accelerate recent graduates and aspiring employees into roles with greater responsibility; or our Academy program focused on developing the next set of leaders, Dacotah Bank aims to provide the tools and resources needed to be at your best.

The Talent Management Department strives to provide development opportunities through the following channels:

- ◆ Dacotah Style Leadership (DSL)
- ◆ The Academy
- ◆ DacotahGrown Internship Program
- ◆ Employee Development Program
- ◆ Regulatory and Industry-Specific Training
- ◆ Executive/Leadership Coaching
- ◆ Role-specific internal and external training opportunities



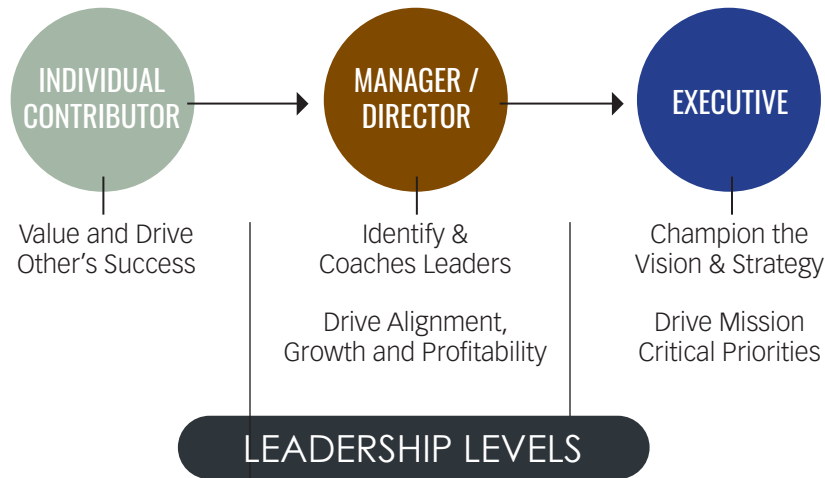
CRITICAL TRANSITIONS: *Moving from one leadership level to the next.*

As you chart your career at Dacotah Bank, it is important to understand the transitions required to move from one leadership level to the next level. Each transition requires new skills, a shift in work priorities and how you spend your time. If you take on larger leadership responsibilities, it is important to navigate the transitions successfully by letting go of tasks in your past role to focus on new leadership responsibilities in your new role. For example, in moving from individual contributor to manager/director, the critical transition is learning to obtain results through others and investing time in coaching and developing your direct reports.

As you move along the pipeline, your ability to lead becomes increasingly important and requires more time invested in leadership-related activities and less time in technical or lower-level activities.



DEFINITION OF LEADERSHIP FRAMEWORK



INDIVIDUAL CONTRIBUTOR
includes employees who are individual contributors with technical expertise in a particular area of business.

These leaders do not have supervisory responsibility.

They must take initiative, work effectively on a team, and consistently meet customer needs to achieve their goals.

They lead with self.

MANAGER / DIRECTOR
includes leaders who achieve results through others – their direct reports or other leaders across Decotah Bank.

They provide direction and set goals with, and for, their teams to ensure alignment with Decotah Bank's Vision and key priorities.

They provide feedback, coaching and other support to build leadership talent within their teams.

They are leading others.

EXECUTIVE
includes executive leaders who are ultimately accountable for the overall success of Decotah Bank.

They create company Vision and strategy and are responsible for strategic talent management across the organization.

They set direction for how Decotah Bank will compete in the market.

They are leading the organization.

Decotah Bank's Leadership Framework identifies leadership expectations and behaviors required for success at each level in our Company. It helps answer the question, "What does it take to be an outstanding leader at Decotah Bank?"

Whether leading yourself, a department, a function, or a market, the framework will help understand where you are in your leadership journey, leadership expectations for your level and expectations for levels to which you may aspire. You and your manager can use the framework to identify development opportunities in your current role and ways in which you can prepare yourself for larger or more complex leadership roles in the future.

LEADERSHIP AREAS

Leadership expectations are organized into four areas, for leaders at all levels.



LEADERSHIP COMPETENCIES

THOUGHT, RESULT, PEOPLE & SELF

Detailed Representation of Expectation at All Levels

THOUGHT Leadership

Strategic Thinking:

Broad perspective; considers short-and long-term consequences; finds ROOT causes of problems.

Think broadly, think critically.

Derailer: Takes a narrow view/ makes snap decisions without thinking them through.

Business Acumen:

Holistic approach to growing the business; uses data to fully analyze and solve problems.

Be growth-oriented, make data-based decisions.

Derailer: Slow to recognize or pursue growth opportunities; show poor judgement.

RESULTS Leadership

Focus on Results: High goals/ strives to achieve them. Always improving the business.

Drive for excellence, improve continuously.

Derailer: Remains complacent; doesn't strive to be better or do more.

Manage Execution:

Establishes clear roles and responsibilities/ensures accountability for self and others.

Get things done through others, promote accountability.

Derailer: Does not effectively leverage others or make accountabilities clear.

PEOPLE Leadership

Build Collaboration: Works across teams to achieve success. Actively seeks to be inclusive and manage conflict.

Foster teamwork and trust, manage conflict.

Derailer: Does not work well across functions, departments or other teams; avoids or ignores conflict.

Inspire and Lead: Promotes Dacotah Bank's culture and values. Sustains alignment across the business during change initiatives.

Champion culture, sustain alignment.

Derailer: Tolerates misalignment with Dacotah Bank values or priorities.

Develop Talent: Makes attracting and developing talent a priority and actively seeks opportunities to promote talent.

Leverage talent, foster leader development.

Derailer: Does not dedicate time to attracting and developing talent.

SELF Leadership

Show Courage: Is willing to take a stand, question processes and tackle difficult issues.

Challenge the status quo, make the tough calls.

Derailer: Prefers the status quo; will not "rock the boat" or deal with tough issues.

Model Integrity: Demonstrates and models ethical behavior, inclusion, self-awareness and humility.

Act ethically, demonstrate humility.

Derailer: Shows lapses in integrity or professionalism; conveys arrogance.

Demonstrate Agility: Models a flexible approach to changing circumstances and handles stress effectively.

Be adaptable, stay calm under pressure.

Derailer: Resists change and/ or is unable to handle stress effectively.

While each of these areas are important for leadership success at Dacotah Bank, different behaviors are required for success at different leadership levels.

CARING. COMMITTED. COMMUNITY FOCUSED.

The *Vision, Mission and Team Values* serve as a guide to understand and live the Company's culture now and in the future.

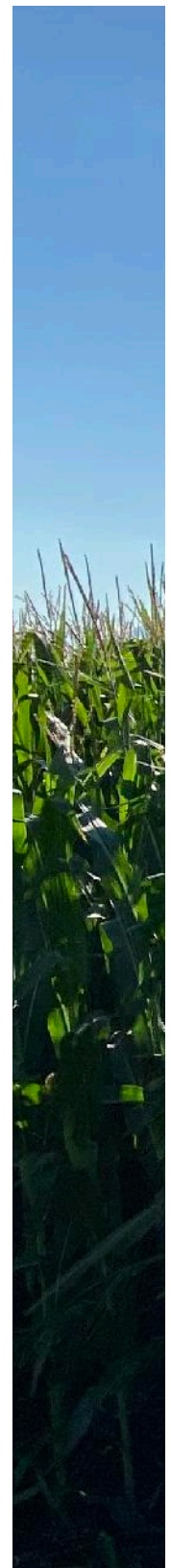
Dacotah Bank's *Vision* is a guide of where we want the Company to be in regard to growth and leadership.

CULTURE

At Dacotah Bank, we believe our success is grounded in our people. Therefore, we are focused on meeting and exceeding the development needs of employees, regardless of what stage in their career they might be.

Our Leadership Principles serve as a guide for growth and leadership within Dacotah Bank. We are also

Here for you.





D A C O T A H C U L T U R E B O O K



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