

Department Of Financial Institutions Releases Crypto ATM FAQs

The North Dakota Department of Financial Institutions has released a new financial literacy resource on crypto ATMs, now available on its website, to help residents understand how these machines work, what protections state law provides, how to avoid scams, and how to verify licensed operators. The resource offers clear and simple answers to common questions about crypto ATMs, also called virtual currency kiosks.

These machines allow users to convert cash into digital currency such as Bitcoin, Ethereum and Tether. They are often located in grocery stores, gas stations and shopping centers, and may appear similar to traditional bank ATMs or may even be a service offered within a traditional ATM.

The department developed the FAQs to address growing public interest in cryptocurrency and rising concerns about fraud. While many crypto ATMs are operated by legitimate, licensed businesses, scammers are increasingly using them as part of fraud schemes. The resource is intended to inform consumers and promote safe use, not discourage lawful activity.

"Crypto ATMs can be a convenient financial tool when used properly," said Commissioner Lise Kruse. "Our goal is to ensure North Dakotans understand how they work, know their rights under state law, and recognize warning signs of scams before they lose money."

State law requires crypto ATM operators in North Dakota to be licensed as money transmitters and to meet specific anti-fraud standards. These include monitoring transactions for suspicious activity and maintaining dedicated compliance and customer protection staff. The FAQs explain these protections and guide consumers on how to confirm whether a company is authorized to operate in the state through the Nationwide Multistate Licensing System Consumer Access.

The department has become

aware of an increasing number of crypto-related fraud cases in recent years, with losses impacting North Dakota residents. Scammers often create a sense of urgency and instruct victims to deposit cash into a crypto ATM or send digital currency to resolve a fraudulent issue.

For example, frauds have involved scammers impersonating law enforcement who then inform victims that they have a warrant for missed jury duty, or scammers posing as friends or relatives in urgent need of money. Once funds are sent, they can be difficult to recover.

Other adults, veterans and young adults appear to be frequent targets of these scams. The department encourages all residents to pause and verify any request involving cryptocurrency, especially when it involves unfamiliar individuals or urgent demands.

The FAQs highlight key warning signs. No legitimate business or government agency will ask someone to deposit cash or purchase cryptocurrency at a crypto ATM to fix a problem or protect funds. Consumers should avoid sending money to people they do not know, scanning unknown QR codes, or sharing personal financial information.

The department also urges residents to verify callers by using official contact information and to contact customer support if they have concerns about a transaction. Licensed crypto ATM operators in North Dakota are required to provide live customer service during extended hours.

Residents who believe they have been targeted or victimized by a scam should contact local law enforcement and may report the incident to the North Dakota Attorney General's Office Consumer Protection Division. Complaints can also be filed online directly with the department.

The Crypto ATM FAQs and additional financial literacy resources are available at <https://www.nd.gov/dfi/crypto-atms>.

IRS And Security Summit Partners Announce New Framework To Better Protect Taxpayers From Fraud

The Internal Revenue Service and Security Summit partners recently announced a restructuring of the public-private partnership designed to strengthen protections and enhance information sharing across the tax system. The change supports ongoing efforts to safeguard taxpayers from identity theft and related fraud.

The Security Summit is a unique public-private partnership comprised of the IRS, state tax administrators, tax software companies, the tax professional community and the larger tax community. The goal of the Security Summit is to combat tax-related identity theft as a united front. Since its inception, the work of the Security Summit has helped protect millions of taxpayers against identity theft and prevented billions of dollars from being wrongly paid out to fraudsters.

As the IRS and Summit partners have strengthened their systems, identity thieves have increasingly shifted to stealing underlying tax and financial information from taxpayers, businesses and tax professionals to file authentic-looking fraudulent returns, hoping to evade traditional safeguards.

"The ongoing collaboration between the IRS and its Security Summit partners demonstrates the value of bringing private sector expertise and awareness to help improve how government works," said IRS Chief Executive Officer Frank J. Bisignano. "For more than ten years, both parties have benefited from this arrangement and will continue to do so into the future."

The new Security Summit structure enhances collaboration with payroll partners, whose wage and withholding data has become an attractive target for cybercriminals. The five new work groups focus on improving early detection of suspicious activity, enhancing data protection practices and reducing the risk of compromised information used to facilitate fraud.

"Identity thieves continue to evolve, and so must we," said IRS Return Integrity & Compliance Services Director Jim Clifford, who oversees the program. "By aligning our work across every stage of the tax lifecycle and strengthening collaboration with partners, including

the payroll industry, we are better positioned to stop fraud earlier and protect taxpayers and the nation's revenue."

The new work groups include:

1. Pre-Filing: Early identification of potentially fraudulent information returns and suspicious behavior within payroll and tax administration processes that could enable identity theft or fraud, including closer coordination with payroll providers.
2. Forecasting: Identification of emerging schemes and proactive anticipation of threats before they are widely exploited.
3. Preventing: Implementation of proactive measures and tools designed to reduce opportunities for fraud, including strengthening safeguards across payroll systems and data exchanges.
4. Detecting and Reporting: Real-time identification of fraud indicators and enhanced intelligence-sharing among partners, including payroll industry stakeholders.
5. Responding: Deployment of technical controls and coordinated operational responses to security incidents.

In addition to the work groups, the Security Summit also utilizes the Coalition Against Scam and Scheme Threats, whose members focus on rapid assessment and response to time-sensitive threats.

Free Teen Driving Safety Events Planned In Bismarck And Minot

Registration is now open for Vision Zero Driving Skills for Success (DSFS), a free, hands-on driving program designed to help teens build safer driving habits and gain real-world driving experience.

Teens ages 14 to 18 with a valid permit or license are invited to attend one of the following events:

- Tuesday, July 28 at the VFW Sports Center in Bismarck
- Wednesday, August 5 at the North Dakota State Fairgrounds in Minot

Two DSFS sessions are available at each location: 9 a.m. to noon or 1 to 4 p.m.

DSFS participants can also register for Alive at 25, a defensive driving course designed to help young drivers recognize and reduce risky driving behaviors. Class size is limited to fifteen participants per session and runs from 8 a.m. to noon or 1 to 5 p.m.

Parents are encouraged to attend DSFS with their teen. However, Alive at 25 is designed as a teen-only classroom experience.

Emma Mills, a teen participant planning to attend this year's DSFS program, said she is looking forward to learning from experienced drivers and safety professionals.

"I'm excited to learn new driving skills and hear from people who know a lot more than me when it comes to driving," Mills said. "Pro-

grams like this give teens the chance to learn how to drive more safely and confidently."

DSFS gives teens the opportunity to:

- Practice real-world driving skills on a controlled course
- Experience simulators that demonstrate the dangers of impaired and distracted driving
- Learn the importance of seat belt use and other safe driving behaviors
- Participate in hands-on traffic safety activities and demonstrations

While teen drivers represented only six percent of licensed drivers in 2024, they were involved in nearly twenty percent of all crashes and six percent of fatal crashes. Vision Zero DSFS is designed to help teens become safer, more responsible drivers while supporting the goal of zero fatalities and serious injuries on North Dakota roads.

"The goal for Driving Skills for Success is to help young drivers better understand the risks they may face behind the wheel," said Karin Mongeon, NDDOT Highway Safety Division director. "We want them to leave the event feeling more confident and prepared to make responsible and life-saving decisions."

Register and learn more at [VisionZero.nd.gov](https://www.visionzero.nd.gov). A confirmation email will be sent by NDDOT prior to the event.

Hoeven Presses Forest Service To Better Manage Prairie Dogs

During a hearing of the Senate Agriculture Committee last week, Senator John Hoeven pressed for the U.S. Forest Service (USFS) to more proactively manage prairie dog populations on USFS lands, which are impacting ranching operations and adjacent private lands. Hoeven outlined to USFS Chief Tom Schultz language he included in the Fiscal Year (FY) 2026 Interior Appropriations bill that calls on the agency to:

- Limit prairie dog habitat to no more than 1.5 percent of federal land in any single grazing allotment.
- Establish a one-mile buffer between federal lands and state and private lands.

The senator stressed that current USFS policy has not created a sufficient buffer, resulting in prairie dog encroachment upon adjacent, non-federal acres, damaging the landscape and creating a real hazard for livestock.

Schultz responded that USFS expects to release a plan in the next month, and Hoeven secured a commitment from Schultz to visit North Dakota and discuss the plan in detail with local grazing groups.

"Prairie dogs are a big problem in the Dakota Prairie Grasslands," said Hoeven. "Our grazers are losing ground, not just on federal lands where they are permitted, but on their adjacent private lands. The existing buffer isn't getting the job done. I appreciate that Chief Schultz is working to comply with the legis-

lation we passed, and I look forward to reviewing the plan the Forest Service is developing, which should be released in the next month. At that time, we will arrange a meeting with the Chief to get input from our local grazers and make sure this new plan works for them."

In addition, Hoeven thanked Schultz for USFS' continued efforts, including those of USFS Deputy Chief Chris French, to control noxious weeds on federal lands. Hoeven continues to work to advance the \$4.5 million grant to local grazing groups for weed spraying.

The senator also stressed the importance of ensuring multiple use on USFS lands, including for grazing, energy development and recreation, and highlighted that Schultz's visit to North Dakota will be an opportunity to review and strengthen access for these important priorities.

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G. APPOINTMENT
Moved by Comm. Hollekim, seconded by Comm. Rice, to approve the appointment of Wayne Olson to the Mountrail County Housing Authority Board for an unexpired term ending December 31, 2027. Upon roll call, all present voted yes. Motion carried.

H. BILLS
Moved by Comm. Olson, seconded by Comm. Rice, to approve the bills totaling \$1,965,673.81 & April 26 through May 9 payroll, checks #20230-20233 and direct deposits #1-178 totaling \$621,434.91. Upon roll call, Olson, DeGroot, Hollekim, Rice and Ruland voted yes. Motion carried. (A complete list of bills is posted on a regular basis on the Mountrail County website @ www.co.mountrail.nd.us under the County Commissioner heading and/or are available for review in the Auditor's Office during normal business hours.)

I. BOARD CONCERNS
Comm. Rice discussed if Job Development Authority (JDA) should be spending funds with New Town City Police Department for fingerprinting machine.

Comm. Ruland gave an update on the Western Dakota Energy Roundtable discussion.

3. APPOINTMENTS SCHEDULED
9:15 A.M.
Randi Schumaier, Human Resource Generalist provided the Human Resource Advisory Committee (HRAC) recommendations.

Moved by Comm. Hollekim, seconded by Comm. DeGroot, to approve the banding of Dispatcher II in the Sheriff's Office to a B23 as per the recommendation of the Human Resource Advisory Committee (HRAC). Upon roll call, Ruland, Hollekim, Olson and DeGroot voted yes. Motion carried.

Moved by Comm. Olson, seconded by Comm. Rice, to approve the banding of Maintenance/Weed Sprayer Foreman in the Weed Control to a B21 as per the recommendation of the Human Resource Advisory Committee (HRAC). Upon roll call, Ruland, Hollekim, Olson, DeGroot and Rice voted yes. Motion carried.

Moved by Comm. Hollekim, seconded by Comm. DeGroot, to approve the amended Mountrail County Employee Handbook as recommended by the Human Resource Advisory Committee with the employees still signing and acknowledging the handbook. Upon roll call, all present voted yes. Motion carried.

Human Resource Generalist Schumaier discussed the 2027 salaries briefly stating the HRAC recommendation was to put \$1,600 on the lowest banding within the salary chart which is equivalent to a 3% COLA.

Moved by Comm. DeGroot, seconded by Comm. Olson, to approve allowing the \$1,600 on the lowest banding/grading which is equivalent to a 3% COLA for the 2027 salaries in the proposed Preliminary Budget. Upon roll call, DeGroot, Ruland, Rice, Hollekim and Olson voted yes. Motion carried.

9:30 A.M.
Malinda Gunderson, P&Z Assistant recommended sending the Land Development Code back to the Planning and Zoning Board. P&Z Assistant Gunderson also handed out an email conversation between Scott Harmstead, SRF Consulting Group and the Alex Vourmas with Mountrail Williams Electric Cooperative (MWEC) concerning the large load program. Also present were Charlie Sorenson, P&Z Chairman, Bob Grant, Alex Vourmas & Scott Iverson with Mountrail Williams Electric Cooperative. P&Z Chairman Sorenson discussed the process of the Land Development meetings. P&Z Chairman Sorenson stated that he thinks that the best option is to send it back to the P&Z board to give more community/constituents involvement. Comm. Ruland stated this would be the best process to send it back to the P&Z Board. Hunter Andes thanked the P&Z board and the Commission on how well the process has been established thus far.

Moved by Comm. Hollekim, seconded by Comm. Rice, to approve moving the Land Development Code back to the Planning & Zoning board for further discussions. Upon roll call, Rice, DeGroot, Ruland, Hollekim and Olson voted yes. Motion carried.

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Jana Hennessy, Road & Bridge (R&B) Engineer met to discuss Road & Bridge. Also present were Craig Mizera & Joe Callaway with HDR Engineering.

1. UND
Sherif Gaweesh, Assistant Professor with UND presented Safe Streets and Roads for All (SS4A). The program focuses on ND Oil & Gas counties, supplemental safety actions, rural roadway safety improvements and a 3-year plan. The specific

Proceedings Of The Board Of County Commissioners

PROCEEDINGS OF THE MOUNTRAIL COUNTY COMMISSIONERS

1. OPENING & ROLL CALL
The Board met in regular session on Tuesday, May 19, 2026 at 9:00 A.M. in the Emergency/Community Room, Mountrail County Courthouse, Stanley ND with Commissioners Trudy Ruland, Wayne Olson, John DeGroot, Joan Hollekim and Jason Rice present. State's Attorney, Wade Enget was present.

Chairman Ruland called the meeting to order. The Pledge of Allegiance was recited.

2. BUSINESS
A. AGENDA
Moved by Comm. Olson, seconded by Comm. DeGroot, to review and approve the agenda as corrected. Upon roll call, all present voted yes. Motion carried.

B. MINUTES
Moved by Comm. DeGroot, seconded by Comm. Rice, to approve the minutes of the May 5, 2026 meeting as corrected. Upon roll call, all present voted yes. Motion carried.

C. FEES
Moved by Comm. Hollekim, seconded by Comm. Olson, to approve the April fees for Corrections, Clerk of Court & Sheriff. Upon roll call, Ruland, Hollekim, Olson, DeGroot and Rice voted yes. Motion carried.

D. PAYROLL
Moved by Comm. Hollekim, seconded by Comm. DeGroot, to approve the time off request for the month of April for Appointed Officials. Upon roll call, DeGroot, Hollekim, Ruland, Olson and Rice voted yes. Motion carried.

Moved by Comm. DeGroot, seconded by Comm. Hollekim, to approve the Regular Part Time Employee Classification for Thomas Gross as a Maintenance/Weed Control Foreman with the Weed Control in the amount of \$29.66 per hour not to exceed 32 hours per week/1664 hours per year with the understanding a budget amendment may be needed. Upon roll call, Ruland, Rice, Olson, Hollekim and DeGroot voted yes. Motion carried.

Moved by Comm. Olson, seconded by Comm. Rice, to approve the Temporary Employee Classification for Clancy Hornberger as a Sprayer with the Weed Control in the amount of \$25.47 per hour not to exceed 50 hours per week/720 hours per year. Upon roll call, Rice, Olson, DeGroot, Hollekim and Ruland voted yes. Motion carried.

Moved by Comm. DeGroot, seconded by Comm. Hollekim, to approve the Temporary Employee Classification for McKenna Braafla as a Seasonal Roadworker with the R&B in the amount of \$25.35 per hour not to exceed 50 hours per week/720 hours per year. Upon roll call, Hollekim, DeGroot, Ruland, Rice and Olson voted yes. Motion carried.

Moved by Comm. Hollekim, seconded by Comm. Olson, to approve the salary increase for a promotion for Kris Bingen as a Senior Correctional Officer with Corrections from a banding/grading of B23/Step 8 to a B31/Step 8 to the amount of \$36.19 per hour/\$75,276.70 per year. Upon roll call, Olson, DeGroot, Ruland, Rice and Hollekim voted yes. Motion carried.

E. OIL & GAS FLARING
Discussion was held on sending a letter concerning the flaring with the Oil & Gas industry when dry and windy conditions exist. Bob Grant, NW Landowners Association stated they have sent letters regarding the flares. Corey Bristol, Sheriff also stated he thought it would be beneficial to send a letter to the ND Industrial Commission. State's Attorney Enget will establish a letter to send to the ND Industrial Commission and will be presented at the next commissioner meeting.

F. MEMORANDUMS
Moved by Comm. Olson, seconded by Comm. Hollekim, to approve the signing of the Memorandum of Understanding between the 91st Missile Wing and the Sheriff's Office. Upon roll call, Hollekim, Rice, Olson, DeGroot and Ruland voted yes. Motion carried.

Moved by Comm. DeGroot, seconded by Comm. Olson, to approve the signing of the Memorandum of Understanding between the Three Affiliated Tribes and the Sheriff's Office. Upon roll call, Ruland, Olson, Rice, DeGroot and Hollekim voted yes. Motion carried.

Moved by Comm. Hollekim, seconded by Comm. DeGroot, to approve the signing of the Memorandum of Understanding between the Bureau of Land Management North Dakota Field Office and the County. Upon roll call, DeGroot, Rice, Olson, Hollekim and Ruland voted yes. Motion carried.

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benefits for Mountrail County would be: Data driven transportation safety assessments; identification of high-risk roadway locations; development of strategies to reduce fatal and severe injury crashes; support proactive and evidence-based safety improvements; potential future collaboration on corridor-specific implementation plans and opportunities to update existing infrastructure to enhance transportation safety. The UND request: Participation as regional/local stakeholders; coordination during project meetings and outreach activities; access to available local transportation or roadway-related data (if available); support with stakeholder engagement and community outreach; support in facilitating communication with local agencies, emergency responders, schools, and community groups; participation in reviewing project finding and recommendations; potential collaboration during future implementation phases & letter of support.

Moved by Comm. DeGroot, seconded by Comm. Rice, to approve the UND request for the SS4A with the participation as regional/local stakeholders; coordination during project meetings and outreach activities; access to available local transportation or roadway-related data (if available); support with stakeholder engagement and community outreach; support in facilitating communication with local agencies, emergency responders, schools, and community groups; participation in reviewing project finding and recommendations; potential collaboration during future implementation phases & letter of support. Upon roll call, Ruland, Rice, DeGroot, Hollekim and Olson voted yes. Motion carried.

2. CR10 & CR11
Moved by Comm. DeGroot, seconded by Comm. Hollekim, to approve change order #1 for CR10 & CR11 for Martin Construction Inc. with a decrease of \$3,536.82 for Project CR10 & CR11. Upon roll call, Olson, DeGroot, Rice, Hollekim and Ruland voted yes. Motion carried.

3. PM2026
Moved by Comm. Hollekim, seconded by Comm. Olson, to approve the Chip Seal Agreement with Morris Sealcoat & Trucking, Inc. for Project PM2026 totaling \$739,486.27. Upon roll call, Olson, DeGroot, Ruland, Rice and Hollekim voted yes. Motion carried.

Moved by Comm. DeGroot, seconded by Comm. Olson, to approve the signing of the Notice to Proceed with Morris Sealcoat & Trucking, Inc. for Project PM2026. Upon roll call, DeGroot, Ruland, Rice, Hollekim and Olson voted yes. Motion carried.

4. SPECIAL ROAD FUNDS/40TH
Moved by Comm. DeGroot, seconded by Comm. Rice, to approve the signing of the NDDOT Construction and Maintenance Agreement for LPA State Aid reimbursement for Project 40th St NW Sanish Bay. Upon roll call, Rice, Olson, DeGroot, Ruland and Hollekim voted yes. Motion carried.

5. CROSSING PERMIT
Engineer Hennessy discussed the email from Petro Hunt on the pipeline crossing permit for produced water. The normal crossing permit process doesn't specify production water.

Moved by Comm. DeGroot, seconded by Comm. Olson, to approve allowing Comm. Jason Rice as part of the discussion due to the property on his father and brothers land. Upon roll call, all present voted yes. Motion carried.

The board agreed to allow Petro Hunt on utilizing the pipeline crossing permits for the produced water.

6. UO(40)25-40TH ST IMPROVEMENTS/MARKET STUDY & VALUATION
Craig Mizera, HDR Engineering discussed the CBRE data book study on 40th St Improvement. The board would prefer the land broke out as commercial, residential, non-cropland, and agriculture not by the size of the acreage. More discussion will be held at the next Commissioner meeting.

7. MOUNTRAIL COUNTY ROUTE 10 & 11 UO(51)23 & 11(67)23-GRAVEL
Engineer Hennessy discussed the gravel on CR 10 on whether to utilize it on the road if it meets the qualifications or if it should be stockpiled. Joe Callaway, HDR Engineering stated that the gravel meets the correct class so if agreeable it would be used on the roadway. The consensus was to use the gravel on the roadway with a change order coming in the next Commissioner meeting.

8. ROAD CONSTRUCTION UPDATE
Engineer Hennessy gave an update on the Road Construction.

4. PUBLIC COMMENT
No one had any comments.

5. ADJOURN
The Board adjourned at 11:32 A.M. to meet in regular session on Tuesday, June 2, 2026 at 9:00 A.M. Accepted and approved this 2nd day of June, 2026.
Trudy Ruland, Chairman
Mountrail County Commissioner
Stephanie A. Pappa
Mountrail County Auditor