



# Notes of Interest

## Winter 2019

### Reliabank CEO Feature

The growth of Reliabank has been my lifetime career. In 2018 we built our ninth location on the south side of Sioux Falls. The grand opening activities this past September were the culmination of strategic plans made eleven years earlier (2007) when Hartford investors invited our bank to open a branch in a new strip mall. The decision to accept that invitation led us down the road to purchase branches in Tea and Humboldt in 2011 and to start a residential real estate loan production office in Sioux Falls in 2015.



David W. Johnson, CEO

Since those decisions were made, we have been blessed with excellent crops, a robust real estate market, and ultra-low interest rates. We have been able to grow not only in our new markets but in our established markets of Estelline, Watertown, Hayti, and Hazel as well.

It is not too difficult to “dream up” strategic plans that project deposit and loan growth on an Excel spreadsheet. The challenging part is hiring and training loyal employees who buy in to the CEO’s dreams. Those loyal employees seek out customers who will partner with the bank as they pursue their own personal dreams. As I complete my 44th year of leading our organization, I simply want to say “thank you” to bank employees and customers who have partnered with us.

Having the trust of employees and customers has filled my life with joy and gratification. I probably would not have had that thought back in the early 1980’s when we were in the middle of the farm income crisis. But in the end, those early lessons helped me to visualize what was possible and to pursue a path that brought us to our ninth location in 2018. Best wishes for you in 2019.

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### LIKE US?

Join us on Facebook!  
Keep up to date with all our bank happenings, financial information and even have the chance to win prizes!

[www.reliabank.com](http://www.reliabank.com)

### Locations

<b>Sioux Falls</b> 608 W 86 <sup>th</sup> St (605) 306-2000	<b>Humboldt</b> 1003 W 2 <sup>nd</sup> Ave (605) 363-3808
<b>Estelline</b> 211 N Main St (605) 873-2261	<b>Tea</b> 720 Kevin Dr (605) 498-3683
<b>Hartford</b> 304 W Hwy 38, Suite 142 (605) 528-4000	<b>Watertown</b> 1401 4 <sup>th</sup> St NE (605) 886-6000
<b>Hayti</b> 117 Main Ave (605) 783-3616	<b>Watertown SW</b> 830 10 <sup>th</sup> St SW (605) 886-7700
<b>Hazel</b> 11 W William (605) 628-2961	



## Congratulations on Swiping and Winning!

Reliabank's annual Holiday Swipe and Win promo had some customers seeing green this Christmas!

### \$100 Weekly Winners:

Shawn V. – Watertown  
Sara W. – Tea  
Rocky W. – Watertown  
Kent N. – Hazel  
Adam S. – Harrisburg

### \$500 Grand Prize Winner:

John M. – Watertown



## Reliabank Mortgage Voted Local Best Winner

Congratulations to Reliabank Mortgage for being voted the 2018-2019 Sioux Falls Local Best winner for mortgages and real estate loans! Online voting for next year is open and we would appreciate your support again.

If you are within 20 miles of Sioux Falls, simply go to [www.thelocalbest.com/sioux-falls](http://www.thelocalbest.com/sioux-falls) and search for **Reliabank**. Click on our logo and you will see the **Vote For Us** button.



Reliabank Sioux Falls location at 608 W. 86th Street



## We're Making Banking Easier Mobile Products To Fit Your Needs 24/7

### Mobile Banking App

Easy access to mobile banking is available when you download the Reliabank app for your iPhone® or Android® device. Available in your app store.

### Bill Pay

Online bill pay is the fast, easy, guaranteed way to schedule single, recurring or future-dated payments without paper checks or stamps.

### Instant Balance

Access your account balances quickly with Mobile Banking Instant Balance feature. Access up to 6 of your eligible account balances from the login screen, no password necessary.

### Mobile Deposit

Our Mobile deposit feature lets you deposit a check directly into your Reliabank account with your mobile app. Save time by eliminating trips to the bank. Available through the Reliabank online app for your mobile device.

### Samsung®, Google® and Apply Pay®

Use your mobile device or laptop to pay securely with your Reliabank debit or credit card. Digital payments are a fast and simple way to pay in-app, in-store and online. No need to dig for your wallet!

*Personal mobile deposit: Subject to approval, \$1,500 check limit per deposit. Maximum of \$2,000 in total deposits a day.*

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## Mobile Check Deposit Update

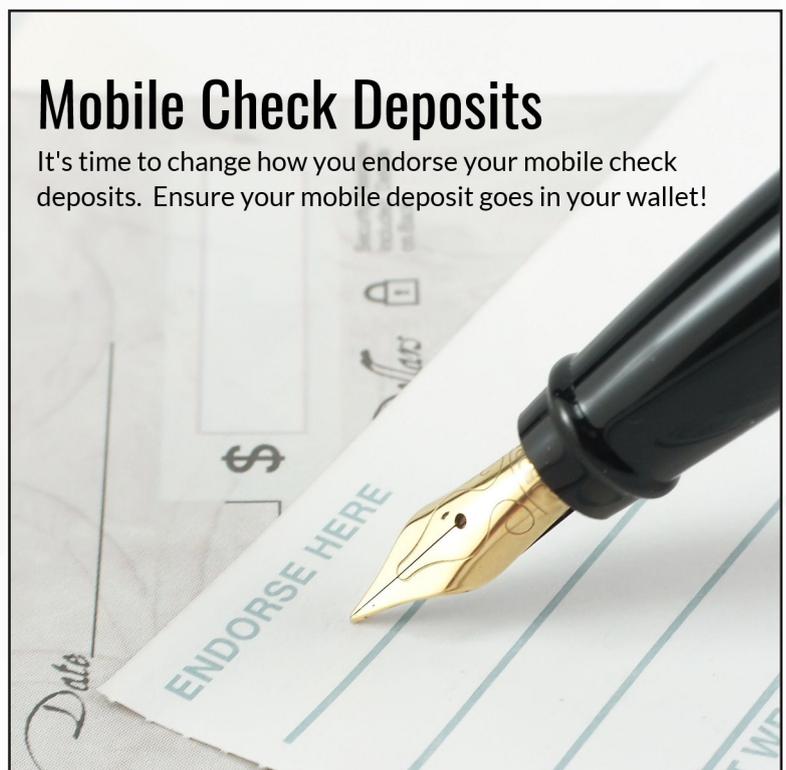
Are you endorsing mobile deposits the right way?

Your signature and "For Mobile Deposit Reliabank" is required for all checks deposited with our mobile app.

Due to changes in Federal banking regulations, checks deposited without the proper endorsement may be returned for non-deposit.

Simply checking the box on the back of the check stating "mobile deposit" *does not* cover the proper endorsement.

If you have any questions, contact a Reliabank representative at any of our locations.



# Statement of Condition - December 31, 2018

## Assets

Cash & Due From Banks	\$7,154,794
Federal Reserve Balances	\$6,000,000
US Agency Bonds	\$19,924,579
Mortgage Backed Bonds	\$16,767,700
Municipal Bonds	\$23,137,727
Other Bonds/CDs	\$4,301,934
Loans	\$300,141,918
Less Loan Loss Res.	(\$2,636,561)
Net Loans	\$297,505,357
Bank Building & Fixtures	\$10,856,849
Interest Receivable	\$4,768,509
Other Assets	\$1,081,434
<b>Total Assets</b>	<b>\$391,498,883</b>

## Liabilities

DDA Deposits	\$182,492,067
Time Deposits	\$151,248,571
<b>Total Deposits</b>	<b>\$333,740,638</b>
Fed Home Loan Bank Borrowings	\$14,948,571
Other Liabilities	\$4,671,002
Interest & Taxes Payable	\$576,939
Unrealized Loss on ASF Bonds	(\$1,117,991)
<b>Total Liabilities</b>	<b>\$352,819,159</b>
Capital Stock	\$203,500
Surplus	\$26,246,500
Undivided Profits	\$12,229,724
<b>Total Capital and Liabilities</b>	<b>\$391,498,883</b>

**Excellent Rate**

**No Minimum Balance**

# ULTIMATE checking

EARN UP TO:

**3.01%** APY\*

on balances up to \$25,000

Watertown | Estelline | Hartford | Hayti  
Hazel | Humboldt | Tea | Sioux Falls  
[www.reliabank.com](http://www.reliabank.com)

### Rate Qualifications Per Cycle:

- 15 debit card purchases
- Set up one direct deposit, or one ACH auto debit from account, or one bill pay
- Enroll and receive electronic statements

Ultimate rate 3.01% Annual Percentage Yield (APY) paid on balances between one penny and \$25,000.00. APY of 0.25% paid on all amounts above \$25,000.00 each statement cycle the minimum qualifications are met. If you do not meet the qualifications per cycle, your account will still function as a free checking account earning Base Rate 0.05% APY. Rates effective as of 10/12/18. We may change the APY at any time after the account is opened. No minimum balance required, however, you must deposit \$50 to open this account. Available to personal accounts only. No monthly service charge. Subject to approval. A penalty will be imposed for closing account within the first six months.