MAKING A POSITIVE IMPACT
President, Josh Hogue

Community banking became a part of my life in the first grade. That's when my father took a job with a small family owned bank in south central South Dakota. He still works for them today and over the years has instilled in me the importance of volunteerism, making a spent dollar count, and providing service to your community. These three ideals not only make a great member of the community, but are also what sets Reliabank apart from the competition. Our staff devote numerous hours annually to support local organizations that strive to make our communities better places to live, work, and play. Our bank is not only a community bank but is also family owned. Profits do not get disbursed to shareholders in faraway lands, but profits get reinvested into the communities by way of additional capital and donations, all of which make your dollars count. A fundamental service that Reliabank provides is a safe place for customers to accumulate savings. When a deposit is made, customers should know that their money will be handled with care and reinvested into loans that support local businesses and area farmers. This local redistribution of savings serves as an economic catalyst that all of our customers and community members benefit from. Thank you for entrusting Reliabank with your business. Together we are all making a positive impact on our communities.

SCHOLARSHIPS

This year Reliabank awarded over $19,000 in scholarship to local High School Seniors

Dakota

1.	Kylie Beare	Estelline
2.	Derrick Eich	West Central
3.	Garret Kerkvliet	Castlewood
4.	Taylor Koisti	Hamlin
5.	Kennedy Konrad	Tea
6.	Kaia Olson	Watertown
7.	Ada Smith	Home School, Bruce SD

Legacy

1.	Ashtyn Abraham	Hamlin
2.	Claire Cozad	Watertown
3.	Allie Fischer	Watertown
4.	Hannah Hank	Tea
5.	Ryan Healy	West Central
6.	Sadie Moran	Watertown
7.	McKenna Prouty	Hamlin
8.	Jordan Saathoff	Estelline
9.	Beau Schooley	Castlewood

Family

1.	Riley Benning	Estelline
2.	Sierra Brown	Sioux Falls Lincoln
3.	Emma Grocott	West Central
4.	Gavin Gulbranson	Harrisburg
5.	Tyler Johnson	Tri-Valley
6.	Brooke Oberbroekling	Sioux Falls O'Gorman

Lake Area Tech College

1.	Madison Schoenefeld	Watertown
2.	Lance Kangas	Hamlin
3.	Chayla Vig	Willow Lake

Commercial and Ag Lending Team

Let our knowledgeable, experienced staff provide you with the service you deserve. Whether you are in retail, real estate, farming or manufacturing, they're here to help you succeed.

WE ARE PROUD TO BE A COMMUNITY BANK

Unlike larger banks that may take deposits in one state and lend in others, community banks channel their loans to the neighborhoods where their depositors live and work, which helps local businesses and communities thrive.

As high tech, high touch local financial institutions, community banks work with their customers to ensure they have access to innovative products and services.

Community banks offer nimble decision-making on business loans because decisions are made locally.

Community banks are deeply involved in their local communities, while large- bank officers are likely to be detached physically and emotionally from the communities where their branches are located.

As locally owned small businesses themselves, community banks only thrive when their customers and communities flourish.

Reliabank Summer Events

May 4	Watertown Community Shred Event
June 11-12	Harrisburg Days
June 12	Watertown Zoo Day
	Sioux Falls Levitt Concert
June 18	Estelline Rodeo Days
	Hartford Jamboree Days
	Teapot Days
June 24	Watertown Chamber After 4
July 8	Watertown Johnny Holm Thurs. Night Live Concert
July 9	Canaries Baseball Game
July 11	Watertown Reliabank night at Casino Speedway
July 16-17	Watertown Kampeska Days
August 10	Tea Back to School Bash
August	Watertown Teacher Lunch
	Tea Area Teacher Breakfast
	West Central Teacher Lunch
August 20	Sioux Falls Make-A-Wish Bank Golf Tournament
August 21	Sioux Falls Riverfest

*All dates are subject to change

CARDVALET PUTS YOU IN CONTROL OF YOUR DEBIT CARD!

This handy app puts you in control of where, when, and how your debit card is used right from your smartphone. You will be able to better manage and help protect your accounts from fraud by setting customizable real-time interactive alerts and controls that allow you to identify unauthorized or suspected fraudulent activity as it occurs.

- • With CardValet, you can easily turn your debit card 'On' or 'Off' within the app.
- • When a card is set to 'Off,' no purchases or withdrawals can be made.
- • Set location controls to restrict your transactions to merchants within a range of your location using your phone's GPS.
- • Take control of spending on your card and establish spending limits on all categories of transactions, such as gas, groceries, restaurants, travel, and more.
- • Receive alerts anytime your debit card is used.

New Service Added to Card Valet®

You can now file a travel plan for your Reliabank debit card in CardValet! Avoid potential debit card disruptions when traveling outside your normal area – domestically or internationally -- without the need to call or visit the bank. Reduce the potential for debit card transaction delays.

In CardValet you simply click on Travel Plan > Add Travel Plan >. A security token will then be sent to the phone number on file. Click ok. Enter the code in the App. Select dates of travel and click destination. Click save again.