

Reliabank Notes of Interest Newsletter

Fall 2018

Open for Business!

The dust was swept away, Reliabankers moved into offices, and contractors and staffers put the finishing touches on the new branch bank in Sioux Falls. "We are proud to say, as of September 12, our 85th and Minnesota location is now open for business," states Mark Lee, Market President of Reliabank. David W Johnson, CEO, is happy that the bank has expanded into the Sioux Falls market. "Reliabank is fortunate to have purchased a location that is so strategically located. In a few years a new beltway (SD Hwy #100) will parallel I-229 and run just south of Wal-Mart. There remains a possibility of an I-29 interchange at 85th Street so as Sioux Falls expands to the south, there will be faster alternatives to Minnesota Avenue to get to our bank."

The new branch marks Reliabank's ninth location in eastern South Dakota. The bank will offer a full suite of financial products and services, as well as personalized customer service that Reliabank is known for. The new branch also houses Reliabank Mortgage and Reliabank Insurance Agency on the second floor.

"It was my idea to construct a building very similar to our Watertown North building with historic timber frame rafters and tumbled brick to establish the Reliabank "look." My sons would not hear of it. They wanted a bank design that embraces the future with all the technology our bank has offered for years. I think our non-traditional design hits its mark and will be a symbol of our bright future in Eastern South Dakota."

Johnson says that a non-traditional bank design is paired with Reliabank's traditional service. "It will be our pleasure to serve you at our newest location with the same quality and service you have come to expect of us."

Sioux Falls | 608 W 86th St | 605-306-2000

Committed to our Communities

Reliabank concluded its summer events with serving breakfast or grilling lunch at teacher in-services in Watertown, Hartford, and Tea. We provided the \$5,000 cash prize in KXLG's 99 Days of Summer giveaway and served at the Banquet in Watertown. We hosted our second annual kids back to school bash in Tea and our second annual golf tournament benefiting Make-A-Wish SD. Various communities saw us in parades, and we enjoyed grilling meals for fans before high school football games. During Tea Area and Estelline's Homecoming games, we decorated their football fields with patriotic flags. Our CEO, David W. Johnson, sang the National Anthem at the Minnesota Twins game on June, 13. Reliabankers proudly attended the meet and greet party in Lake Norden that Ella Koistinen and her family had after they returned from their Make-A-Wish vacation to Florida.

Ultimate Checking Rate

Earn up to 3.01%apy on balances up to \$25,000

Rate Qualifications Per Cycle:

15 check card purchases

Set up 1 direct deposit, or 1 ACH auto debit from account,
or 1 bill pay

Enroll and receive electronic statements

APY*

Ultimate rate 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 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 credit approval. A penalty will be imposed for closing account within the first six months.

Shop Your Local Neighborhood Stores

Small Business Saturday, November 24, encourages holiday shoppers to patronize brick and mortar businesses that are small and locally owned. When you support a small business you are essentially giving money back to your community. A thriving local business will generate high levels of revenue, which means that the business will pay higher taxes, including local taxes. This money is then used for local police and fire departments as well as schools. Join us not just on Small Business Saturday, but every day to help support our locally owned businesses.

uChoose Rewards

You Shop. You Earn. You Choose

Register your personal Reliabank debit card at uchooserewards.com and start earning points on all your purchases. The more you use your debit card the more points you earn. Then, redeem your points for items, or gift cards, all of which are available from an extensive online rewards catalog.

It's just another way for us to say "Thank you" for being a valued customer.

Tis the Season to Swipe and Win

Use your Reliabank debit card for purchases this holiday season and you could win!

\$100 weekly cash prizes

\$500 grand prize winner

Promotion runs November 23 – December 31, 2018. \$5 minimum purchase to qualify. Winners will randomly be selected. All winners will receive a 1099INT. Official rules on reliabank.com starting November 23.