

Reliabank Notes of Interest Newsletter

Winter 2018

New Year. New Website.

Our website is under construction, and we are almost ready to go live. It will have all of the same great products and information you are used to but will have a cleaner look and easier navigation.

Rewarding yourself has never been this easy!

We are excited to announce the addition of uChoose Rewards to our platform of debit card services.

SPECIAL PROMO! Earn extra points*

Sign up January 15 - April 15, 2018

Earn 2 points for every \$2 you spend when you select credit and sign for your purchases.

Earn 2 points for every \$4 when you use your PIN or shop online.

Don't miss out on your rewards! Visit www.uChooserewards.com today and register your Reliabank debit card to start earning points.

Pay bills

Set up your Reliabank debit card to make automatic bill payments or to make payments to your billers. Earn the most points by paying frequent bills like utilities, cable, cell phone and insurance.

Pay for high cost items

Use your Reliabank debit card on higher cost items that you are going to buy anyway. This includes things like electronics, TVs, appliances, computers and other items like these.

Use uChoose merchant rewards

Some of your favorite merchants offer point matches throughout the year for shopping through the uChoose site. They'll offer deals like 20 points per \$1 spent and even more.

Redeem points online or in-store

You can redeem your points online through the uChoose site.

**Bonus points available up to 2,500 points. After that regular point value of 1 point for every \$2 spent when you select credit and sign for your purchases, or 1 point for every \$4 spent when you use your PIN or online.*

The uChoose Rewards program is available to open and active accounts designated by Reliabank. For more information, click the "terms and conditions" link at www.uChooserewards.com

uChoose is not an affiliate of Reliabank.

Holiday Swipe & Win Winners

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

\$50 Weekly Winners:

- Week 1 - Kristi F – Tea
- Week 2 - Dean S – Watertown
- Week 3 - Alan B – Watertown
- Week 4 - Tyler W – Tea
- Week 5 - Calley L– Vienna

Amazon Echo Plus Grand Prize Winner:

- Sherri F – Watertown

It's Here: CardValet

Use CardValet to safeguard your cards from fraud with customized alerts and the ability to set limits on cards.

- Turn your debit and credit cards on or off from your smartphones
- Sign up for alerts based on transaction amount, location, merchant type, etc.
- Set limits for spending - great for parents or employers

TRANSFER THE CENTS helps you effortlessly save!

With every purchase you make with your Reliabank debit card, you can now easily help build your savings account!

With Reliabank's Transfer the Cents, items you purchase with your Reliabank Debit Card may automatically add up to more savings for you.

Enrolling in Transfer the Cents will:

1. Round your balance or purchase to the nearest dollar

2. Transfer the difference from your checking to your savings
3. Track your savings in Online Banking

How it works:

Choose which option you would prefer

Option 1: Round up after each purchase

Transfer your cents after every purchase by rounding up to the nearest dollar

<u>Item:</u>	<u>Price:</u>	<u>Rounded up:</u>	<u>Transferred to Savings</u>
Coffee	\$3.50	\$4.00	\$0.50
Gas	\$45.02	\$46.00	\$0.98
Movie	\$7.50	\$8.00	\$0.50
Total transferred to savings:			\$1.98

Option 2: Round Down at the end-of-day balance

Transfer your cents at the end of the day, rounding the remaining change down to the nearest dollar

<u>Day</u>	<u>Ending Balance</u>	<u>Rounded down to</u>	<u>Transferred to Savings</u>
Day 1	\$950.75	\$950.00	\$0.75
Day 2	\$892.23	\$892.00	\$0.23
Day 3	\$888.41	\$888.00	\$0.41
Total transferred to savings:			\$1.39

How to Enroll:

Simply follow these steps to start growing your savings

1. You will need both a Reliabank checking account and savings account.
2. Review and sign the Transfer the Cents enrollment form online at reliabank.com
3. Print out and drop off the enrollment form at any Reliabank location.

Statement of Condition - December 31, 2017

Assets

Cash	\$11,017,018
Federal Reserve Balances	\$5,600,000
US Agency Bonds	\$12,215,143
Mtg Backed Bonds	\$16,938,692
Municipal Bonds	\$29,404,180
Other Bonds/CDs	5,370,220
Loans	\$264,742,187
Less Loan Loss Res.	(\$2,204,533)
Net Loans	\$262,537,654
Bank Bldg/Fixtures	\$7,254,486
Interest Receivable	\$3,806,794
Other Assets	<u>\$1,221,834</u>
Total Assets	\$355,366,021

Liabilities

Demand Deposits	\$179,225,262
Time Deposits	\$127,006,780
Total Deposits	\$306,232,042
Fed Home Loan Borrowing	\$10,819,883
Other Liabilities	\$4,232,194
Interest Payable	\$296,559
Unrealized Gain (\$Loss) on Bonds	(\$100,716)
Total Liabilities	\$321,480,002
Capital Stock	\$203,500
Surplus	\$25,246,500
Undivided Profits	\$8,436,019
Total Capital Accounts	<u>\$33,886,019</u>
Total Liabilities and Capital	\$355,366,021

Sioux Falls Branch Progress

The branch at 85th & Minnesota has been recently enclosed. We are anticipating a late summer/early fall grand opening.

Now is the time to start saving for next Christmas!

A Reliabank Christmas Club Account is a great way to save for those special gifts or travel plans during the holidays. Deposit funds into the account at your own pace, and when the time comes — you can shop worry-free.

Create your own method of contributing to your Christmas Club account.

- Set up weekly or monthly automatic Christmas Club deposits from your checking account.
- Direct your contributions through your internet banking transfer system (both accounts must be held at Reliabank).
- Take advantage of our Transfer the Cents feature, contributing every time you make a debit card purchase from your Reliabank checking account, where the “change” will be deposited into your Christmas Club account.

\$50 minimum deposit to open the account. No monthly service fee. No deadline to open the Christmas Club account. Interest earned on average balance and paid quarterly.