



STATE BANK

OF BELLE PLAINE

People you know. Bankers you trust.

Big bank products. Small town values.

Greetings! It's time to once again, enjoy a beautiful Minnesota summer. As you create your Summer 'To Do List', please let us know if there is anything WE can do help make your plans a reality.



Paul Gatz
President & CEO

Home improvement projects – Do you have remodeling plans inside or outside your home? Our home improvement loans can help you finance everything on your list.

Vacation plans – Could you use extra cash for a special trip? Our personal lines of credit give you flexibility to use the money for your needs.

Buying a cabin or boat – We have great mortgage options for your cabin or second home, and if you are buying toys like boats or RVs, we can help you finance those, too.

Farm or business needs – It's growing season for farmers and a busy time for businesses. If you need financing for equipment, cash flow, property expansion and more, our Commercial and Ag Lenders are here to help you.

College expenses – It can be tough to get the financial aid you need for your kids. Talk with us about other options to finance your college expenses.

We sincerely appreciate the opportunity to serve your financial needs. Remember, we're here for you no matter where you are. With Online Banking and Mobile Banking, we're always open!

Best wishes for a safe and healthy summer!

New Debit Cards with EMV Chips



- Added security features
- Broader global acceptance
- Debit & ATM use

Use your new card with confidence!



Can't get to the bank to deposit your check?

No Problem!

With Mobile Banking and Mobile Deposit, we're always open.

Personal and business Online Banking customers can download our free Mobile App today!

Johan's Bar & Grill – A Dream Come True for Kristine Koniarski.

Kristine (Krissy) Koniarski had her first checking and savings account at State Bank of Belle Plaine. She never imagined that the same Bank would provide the financial support and guidance she needed to buy Johan's Bar & Grill. Krissy was a waitress at Johan's during college. When the owner decided to retire, she saw the opportunity to own her own business, but there were many unknowns and hurdles to jump. Krissy met Tracy Bergland, Commercial Lender at State Bank of Belle Plaine. "Tracy was a Godsend! She was so knowledgeable and resourceful. She provided creative ways to finance my business purchase, which included buying the building. Tracy introduced me to other professionals that helped me launch my business. I could



never have done it without her!" said Krissy. Today, Krissy is proud to own Johan's - a great neighborhood bar and grill – with both indoor and outdoor seating. Her menu features fresh ingredients, homemade soups, flatbread pizzas and great specials – wing nights, taco nights, live music nights, Bingo, Banko and more! Johan's proudly supports the community – school events, sports, chamber, bike runs and more. We wish you great success, Krissy!

"Working with Tracy was a Godsend! She gave me such great, personal attention. I feel a true partnership with Tracy and the Bank."

– Krissy Koniarski



(L to R) Krissy Koniarski with Tracy Bergland, Commercial Lender.

A Strong and Trusted Relationship Since 1974 – Overline & Sons, Inc.



Brian Overline grew up 2 blocks from the Bank, so it would seem natural that he would choose State Bank of Belle Plaine. But convenience is not the primary reason that Brian banked at State Bank of Belle Plaine for the past 50 years, for his personal and business needs. To hear Brian talk about it, it's all about the relationship. "I love the small town atmosphere at the Bank. I've known Paul Gatz since he started at the Bank, long before he was the Bank President. Bill Gatz is my Consumer Lender and I know I can call Bill anytime with a request, and he'll do his best for me. It's truly a partnership built on trust and solid reputation," said Brian. Brian and Wanda Overline have grown their

"Paul and Bill Gatz may be owners of the Bank, but they are as genuine and real as they were when they were Junior Lenders. I've known Lorraine for so many years, too. I'm not just a number at State Bank of Belle Plaine, I'm somebody that matters."

– Brian Overline

business significantly over the years, and today, they serve clients all across the Twin Cities Metro area and beyond. Cleaning storm sewers and water treatment facilities, hydro-excavation, smoke and dye water testing, tv & video inspections – these are just a few of the extensive services that Overline & Sons, Inc. provide their customers. Their website states: "Overline & Son, Inc. is a family owned business ... that believes in making our clients a top priority and still doing things the old fashion way by providing quality customer service!" We share your commitment, Brian and appreciate your loyalty to our Bank!



(L to R) Brian and Wanda Overline with Bill Gatz, Consumer Lender.

Proudly serving the community since 1882.

Welcome Home – The Wards Are Ready for Moving Day.



Emilie and Ryan Ward were ready to put down new roots in a home of their own. Without hesitation, they knew who to call for their mortgage needs – Mike Ludvik, Senior Lender at State Bank of Belle Plaine. Emilie had worked with Mike in the past and knew he would be a trusted resource to help them find the right mortgage for their needs. “Mike and his assistant, Anne Rothstein, were so great to work with. They communicated with us every step of the way. There were no surprises and everything went so smoothly. We were able to close exactly when we wanted without any glitches or delays,” said Emilie. Mike’s extensive knowledge of mortgages gave the Wards peace-of-mind. Emilie added, “When I think of our recent experience with State Bank of Belle Plaine, these words come to mind – Responsive. Knowledgeable. Friendly. Good Communicators. We would definitely recommend Mike and Anne to everyone looking for a mortgage.” Congratulations on your new home and we hope you have many years of happiness there!



(L to R) Mike Ludvik, Senior Lender with Emilie and Ryan Ward.

“We always felt like we were Mike and Anne’s priority. They really know what they are doing and made the process so easy for us.”

– Emilie Ward

Is a Move in Your Future?

We’re your local mortgage experts.

Thinking of buying a house, building your dream home or refinancing your existing mortgage? Visit with one of our experienced Mortgage Lenders. We will listen to your needs and help you find the right mortgage for you.

Do we offer Mortgage Pre-Qualifications? Absolutely! As a pre-qualified buyer, you’ll know exactly how much home you can afford. Shop with confidence! Offers from pre-qualified buyers have an advantage over those from non-qualified buyers.

We’ll uncomplicate the mortgage process. Our mortgage application checklist helps you gather all the documents we’ll need. When you work with us, you can be confident that we’re doing our best for you.

See us FIRST for your mortgage needs. We’re here for you!



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Please Plan Ahead

Why should I consider a “Payable On Death” designation for my accounts?

We may not like to think about it, but life is unpredictable. Do you have beneficiaries listed on your accounts at the Bank? A Payable on Death (POD) designation is a great option to consider. Why?

- POD accounts avoid probate. Accounts are not frozen at the time of death.
- The beneficiary has no ownership or access during the lifetime of the account owner.
- The beneficiary has access to the funds only with a death certificate and proper ID.
- It’s easy to add or change beneficiaries. We simply need name, birthdate, social security number and contact info for your beneficiary.

Want more information? Stop in and visit with a Personal Banker. We’ll be glad to assist you!

People you know. Bankers you trust.

Should you BUY or LEASE?



SBA Loans? Yes, we do!

- Purchase with only 10% down.
- Include closing costs in your loan.
- Many financing options are available.

We can guide you through the loan process and help you secure financing that works for your business.



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Lobby hours

Mon-Thurs 9 a.m. – 4 p.m.
Friday 9 a.m. – 5 p.m.
Saturday 9 a.m. – Noon

Drive up hours

Mon-Fri 8 a.m. – 6 p.m.
Saturday 8 a.m. – Noon

24 Hour Access

- Online Banking
- Mobile Banking
- Mobile Deposit
- ATM in 4th Drive-up Lane
- Night Depository

Saturday
Lobby Hours
9 am to Noon

