



# STATE BANK

OF BELLE PLAINE

*People you know. Bankers you trust.*

## Abundant Gratitude



**Paul Gatz**  
President & CEO

It's easy to get caught up in the busy pace of life, but I wanted to pause for a moment and reflect on our good fortune. Our surrounding communities continue to grow with new housing, and new and expanding businesses. Our Bank remains strong and continues to grow – providing mortgages to families who are buying or building new homes, lending money to expanding businesses, serving the financial needs of our aging customers, families and younger customers. I am

humbled to follow in the footsteps of my Grandfather, who was President of our Bank. As the 3rd generation President, I am the steward of our values that have guided us since 1882 - Integrity, Expertise, Stability, Community Commitment and Customer Focus. We firmly believe in the importance of having a strong community Bank to serve the needs of area residents and businesses. I'm grateful to our talented and dedicated staff who work hard to serve our customers, and I greatly appreciate our customers who are the reason we are here. For all these reasons and more, I am filled with Abundant Gratitude. Best wishes to you and your families for good health and happiness in the coming year!

## Cyber Security – Protect Yourself

The Internet has changed our lives. Our communication, shopping, research, banking and more – we have the world at our fingertips! Though the Internet has so many wonderful advantages, it can also make users vulnerable to fraud, identity theft and other scams. At State Bank of Belle Plaine, your security is important to us. We recommend the following 3 Cyber Security Tips to keep your information safe:



**Wendy Koepp**  
Vice President – Chief  
Information Officer

**Keep your computers and mobile devices up to date.** Having the latest security software, web browser, and operating system are the best defense against viruses, malware, and other online threats. Turn on automatic updates so you receive the newest fixes as they become available.

**Set strong passwords.** A strong password is at least eight characters in length and includes a mix of upper and lower case letters, numbers, and special characters. Do not use the same password for more than one site.

**Watch out for phishing scams.** Phishing scams use fraudulent emails and websites to trick users into disclosing private account or login information. Do not click on links or open any attachments or pop-up screens from sources you are not familiar with.

The State Bank of Belle Plaine will never request your personal information (account numbers, passwords, birthdate, social security number) through email, phone or text. If you receive any suspicious contact, do not respond and please notify us right away.



**Integrity. Expertise.  
Personalized Service.**

**See inside for stories from  
three valued customers.**

**People you know.  
Bankers you trust.**



## Building Dreams – Providing Construction Financing for the Stevens' New Home



(L to R) Mike Ludvik, Sr. Lender at State Bank of Belle Plaine with the Stevens family.

The Stevens household is a busy one! With two children and working parents, there's never a dull moment. When they decided to build their dream home, there was a lot to learn about the construction process and many decisions to make – finding the right lot, selecting the best builder, choosing the right construction loan, and more. Before they started the process, they met with Mike Ludvik, Senior Lender at State Bank of Belle Plaine, to discuss their goals. "We had worked with big banks in the past, but we wanted to work with someone in the community that we knew and trusted," said Ryan Stevens. "Mike answered all of our questions and gave us sound advice. He makes himself available for anything we need." After meeting with several builders, the Stevens chose Matt Kes, a local contractor, to build their new home in Belle Plaine. "We are very impressed with the quality craftsmanship, hard work and honesty that Matt provides. His dedication and work ethic are impeccable," commented the Stevens. (Matt Kes also banks with

**Mike Ludvik has gone above and beyond in meeting our needs. We would encourage anyone to contact Mike for their construction loan or any type of mortgage."**

*– Ryan & Melissa Stevens*

State Bank of Belle Plaine. See Matt's story below.) We are pleased to serve the mortgage needs of great customers like Ryan and Melissa, and we know this will be a great home for their family for many years to come.



## Matt Kes Builds Quality Homes and a Solid Reputation



(L to R) Lori Thiemert, Vice President, and Matt Kes, Builder.

It's easy to understand why Matt Kes's customers rave about his work. Start with a strong work ethic, add a high dose of creativity, a total commitment to quality craftsmanship and an unwavering dedication to his customers...and you're beginning to understand what makes Matt Kes's construction business unique. Matt has been in the construction trades for 20 years. Over the years, Matt's business has



expanded from smaller projects to larger renovations and new construction. "I love creating things; from a load of lumber to a finished home, no challenge is too great," commented Matt. His customers agree. Kes is building a new home in Belle Plaine for Ryan and Melissa Stevens (see article above). The Stevens shared a story of Matt's beyond-the-call-of-duty race to put the roof on their home before a heavy rainfall. The shingles weren't delivered on time, so Matt drove to the supplier and picked them up. His team worked around the clock to finish the roof. "I don't think you'd get that level of service from other contractors," commented Ryan Stevens. "We

couldn't be more pleased with our decision to work with Matt Kes." Some of Matt's completed projects include a patio home and twin homes in Belle Plaine. "State Bank of Belle Plaine is proud to be Matt's Bank. In fact, he has banked with us his entire life," commented Lori Thiemert, Vice President. "For both my personal needs and my business needs, I have a strong relationship with the Bank. They give me great advice," commented Kes. "I love what I do and I go to work every day with a smile on my face," said Matt. It's easy to see why Matt's reputation is growing strong in our community.

**"I've worked with Lori Thiemert to finance my construction projects. It's a partnership and I know the Bank cares about my success."**

*– Matt Kes*

# Tim Stier – A Successful Farmer and Agri-Business Owner



(L to R) Dick Coleman, Vice President with Tim Stier.

Spend a few minutes with Tim Stier and you know that he is a savvy, successful entrepreneur with a passion for farming. Tim has been farming his whole life, growing up on a dairy farm and working with his Dad and his Uncle. He's been on his own for many years and has built a very successful, diversified business. Tim has a cash crop farm in Belle Plaine, and for the past 18 years, he has also been a Pioneer Sales Professional, selling corn and soybean products to his customers. "Working together with farmers to help them plant the right crops for their acreage, providing treatments to help crops grow better and testing products to benefit my farm and other farms – those are some of the best rewards of my business," said Tim. Additionally, Tim provides crop insurance to help farmers protect themselves in today's tight economic environment. He's always banked at State Bank of Belle Plaine, starting as a kid with

**"Dick Coleman understands my business as a farmer and a sales rep. He puts in a lot of hours and goes to bat for me. Our relationship is a true partnership."**

– Tim Stier



savings and checking accounts and a car loan. Today, Tim works with Dick Coleman, Vice President, for his financial needs including operating lines, equipment loans and real estate loans for land purchase. "Tim knows he can count on us to do our best for him. He's a hard-working, dedicated farmer who really cares about the community," said Dick Coleman. Stier concluded, "I like the small town values, comfortable atmosphere and the sense of community at the Bank. They provide a very personal touch and we have a great relationship."

## Take Control of your Credit Card Debt

By Tracy Bergland

**How do I get my credit card debt under control?** It's a concern that we hear often, so you are not alone if you are feeling the burden of your credit card debt. A recent report indicated that American consumers owe over \$880 billion in credit card debt, with the average U.S household owing \$15,611. We have compiled an easy-to-follow list of suggestions to help you reduce or eliminate your credit card debt:



Tracy Bergland  
Commercial Lender

❶ Write down all of your credit cards, their current balance, and the interest rate. It's easier to gain control when you put it in writing.

❷ Arrange them from the highest interest rate to the lowest. If they have the same interest rate, arrange from the highest balance owing to the lowest balance.

❸ The next step is one of the hardest steps...CUT THEM UP! Most people will try to get their credit card debt under control, only to fall back into their

spending habits again. Keep one card for emergency purposes.

❹ If you are a homeowner, evaluate the possibility of an equity loan to pay off your credit card debt. You may be able to lower your interest rate while gaining a tax advantage.

❺ If you can't do Step 4, another strategy is "snowballing" your debt. Refer to your list from Step 1. Start with the first credit card on your list and determine the biggest monthly payment you can make on that card while making the minimum payments on your other cards. Make payments until the 1st card is paid off. Then, move to the 2nd card and add the payment you were making on the 1st card to the second card's payment. Continue down the list until all of your cards are paid in full.



As you begin to pay down the balances, you will see your credit score gradually increase. When your credit card debt is paid in full, continue making 'payments' into your savings or retirement accounts. If we can assist you with your financial needs, please contact us. I can be reached at [tbergland@statebankbp.com](mailto:tbergland@statebankbp.com).

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# Living Our Values - Community Commitment

**"Community Commitment" is one of our core values. We truly care about our community and we demonstrate it with our actions.**



Our 'Jeans for Charity' staff donation to Southern Valley Alliance for Battered Women.



Proud to support Belle Plaine BBQ Days!



Supporting education with our School Supply Drive.

## We have money to lend. Call us today!

**Buying equipment for your business, expanding your facility or purchasing property? We can help.**



Tracy Bergland  
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NMLS ID# 453743

- ✓ Decades of experience
- ✓ Commitment to personal service
- ✓ Creative lending solutions



Dick Coleman  
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**Buying? Building? Refinancing? We're your local mortgage experts.**



Mike Ludvik  
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- ✓ Rural Development Loans
- ✓ New Construction
- ✓ FHA, VA, fixed, adjustable & more



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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**

