



Security First Bank OF NORTH DAKOTA

Experience You Trust. Service You Deserve.
SFB Snapshot **January 2021**

Customer Highlight: River City Sports

Get to Know Your All Seasons Recreational Shop

Gary Van Beek, General Manager of River City Sports in Bismarck has spent his entire career in the recreational boating business. Born and raised in south central North Dakota and with a passion for boating, Gary began his career in sales and eventually partnered with colleagues to start River City Sports in 1981. What began as a business without a facility or a designated line of products, has since grown into a full-service dealership celebrating its 40th season with over 20 seasoned employees, an impressive 8-bay service and warranty shop, an accessory store for everything you need, and a huge indoor show room to showcase their numerous product lines.

Dedication to top notch customer service is the heart of everything River City does. With 7 factory trained technicians and certified techs in every engine brand, River City is the only dealership in North Dakota to receive the prestigious Mercury Service CSI award, for five straight years. River City Sports has a designated technician dedicated to warranty work only, often getting their customer back on the water in less than a week.

Every boat they sell is water tested by the technician that rigged it, plus an on water pre delivery inspection is conducted to assure all systems operate properly. Every customer also receives a personalized on water orientation to fully demonstrate how the boat works and answer every question.

When the summer boating season wraps up, River City continues serving their customers with boat winterizing packages. The winterizing season fires up in October, with the River City crew burning the midnight oil to get hundreds of boats ready for winter weather. Their slip to slip winterizing package at Misty Waters Marina removes your boat from the water to winterize and wrap for the winter and store on site. When the weather gets warm, River City starts the engine and places the boat in the slip.

With winterizing season in the rear-view mirror, River City is focusing on the upcoming Sport Show, taking place on February 12-14th, and ice fishing

season.

River City offers a full line of Ice

Castle Fish Houses and Snow Dog motorized sleds. Swing by their show room and check them out!

No matter the season, Gary believes in always showing gratitude and taking care of his team and customers. That philosophy is apparent at River City Sports, with the abundance of warm greetings and knowledgeable and enthusiastic team members at every turn. Gary and his crew are moving in to 2021 with enthusiasm and excitement to make this 40th season the best yet.



Gary Van Beek, VP and General Manager of River City Sports, standing next to a Vexus fishing boat. A new product line added in 2020.



*National
Random
Acts of
Kindness
Day
February 17*



As the saying goes, in a world where you can be anything, be kind! As a community bank we honor small town values of being kind, supporting your neighbors and giving back in the areas we serve. **National Random Acts of Kindness Day is February 17.** Be on the look out for some extra special giveaways on Facebook, and random acts of kindness in our bank lobbies, drive throughs and communities!

We hope everyone will celebrate Random Acts of Kindness Day, and share it with us on Facebook! We'd love to hear about it. [@Security First Bank of North Dakota](#)

Fraud Awareness

Security First Bank reminds you to be alert for potential scams.

Security Reminder



Scammers are very active during this crisis.

Be cautious of any unsolicited contacts promising you help during this time.

Never share private information with an unsolicited contact. If you believe the communication may be legitimate, engage with the organization through their official channels.



Phone Calls



Texts



Websites



Social Media

Security First Bank Holiday Gift Drives Were a Major Success!

Every holiday the employees of Security First Bank come together to help those in need. This year, a donation site was hosted at our Bismarck and Mandan offices for The Optimist Club of Bismarck's toy drive. Toys received were donated to the United Way to be distributed to families who were unable to afford Christmas gifts for their children. The response from employees and customers was amazing! The Optimist Club toy drive collected 419 toys in

total this Christmas, and the donations from the Security First Bank site accounted for over half. We truly have the best coworkers and customers!



Top: Dennis Kraft with all of the toys! Bottom: Elm Crest Administrator, Janessa Vogel accepting our donations.

Security First Bank also hosted a gift drive to help provide a special gift for every resident during Santa's visit to Elm Crest Manor in New Salem. An abundance of fuzzy socks, puzzles, cross word puzzles, coloring books and colored pencils, warm blankets and sweaters were received. Cash donations of almost \$1000 were also received! The Elm Crest crew used those funds provide a special holiday floral arrangement for each resident's room. Security Bank is thrilled to have helped bring joy to nursing home residents and children in our community after an especially difficult year and felt honored to serve communities with such generous people.



An Elm Crest resident opening up his Christmas gift.



Helpful Hints from Security First Wealth Management

The classic definition of insanity is "doing the same thing over and over again and expecting a different result." I suspect this may prove true again this year when resolutions are made. While I could not produce any proof, I would imagine the failure rate for New Year's resolutions to be in the 90th percentile. Heck, we have made failing at our resolutions such a joke in our culture that it is almost expected that we fail.

I also suspect our failings come from the fact that most resolutions involve willpower to accomplish. Losing weight, quitting a bad habit, starting a good habit, etc. And while many people do actually start the process, most fall back into the same old ruts.

While I am not much help with your willpower, I can help with financial resolutions. Many of these can be set on automatic pilot and only take the one step to get started and then you can forget about them and they still get done the whole year!!!!

Here are some examples:

- Increase your 401k contribution by 1 or 2%.
- Review your withholding elections to see if you are "loaning the government money at 0% interest each year".
- Set up your own "escrow" account to pay your insurance premiums yearly instead of monthly. Many are cheaper that way.

This year just do one or two things that you set up to happen automatically and build in checkpoints and rewards along the way.

I am here to help you with your financial goals. Let's all get better together!!!



Darin Svihovec, SVP Security First Wealth Management

Shop with Style!

Showcase your creativity with a customized debit card from Security First Bank of North Dakota!



Have fun with your finances!

At Security First Bank of North Dakota, we give you the option to add some flair and an added layer of security to your debit card.

Call or stop by your favorite branch to order!

We'd love to hear from you!



Bismarck: 701-222-4444 Center: 701-794-8758

Mandan: 701-667-7000 New Salem: 701-843-7521

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