

SFB SNAPSHOT

RENNER'S LAWN SPRINKLING
Celebrating 40 years in the Bismarck-Mandan Community.



What does an antique diesel engine Model A hot rod, a neon lit pink flamingo, and a flying saucer swing have in common? For this edition's customer highlight, we spent time with the Renner's Lawn Sprinkling crew at 1607 Highway 1806 in Mandan.

AJ Renner is second generation owner of Renner's Lawn Sprinkling in Mandan, purchasing the business from his father, Val Renner, in the spring of 2022. Val started Renner's Lawn Sprinkling in 1983 and the primary goal stays the same to this day; install high quality underground water sprinkler systems and service. Although Val stepped back as owner after almost 40 years of running the show, he quips he swapped writing the pay checks to receiving one. Val



maintains a proud presence as he watches his son transition the business to a new generation. As we gather in the office area of their shop condo home base, excitement and optimism are in the air. The only thing missing is King, AJ's King Charles Spaniel who unfortunately had taken the day off from his usual office hours.

With the last of our near record-breaking snow fall almost in the rear-view mirror, AJ and his experienced team are eager to get started. The



AJ Renner—Owner, Renner's Lawn Sprinkling

semi load of poly tubing will arrive next week, along with a pallet of sprinkler heads. In the average season, AJ and his crew will use 1.5 semi loads of poly tubing - that's around 120,000 feet. At least four pallets of sprinkler heads will also end up in yards near you over the course of the season. This fall when the temperatures dip and the days get shorter, Renner's Lawn Sprinkling works sunrise to sunset to winterize over 1000 systems before temperatures freeze. With a crew of five trucks, they have around 30 days to get every job done. With dependable and experienced people hard to find in our current labor market, AJ is proud to have several long tenured employees returning this season. Renner's Lawn has five full time employees this season with an average tenure of 8 years; the longest is 15 years. Laser focused on new residential installs and service, AJ offers his customers efficiency and top-notch quality. Although their new install projects are mostly residen-

tial properties, their service business includes several commercial properties, like Walmart and Sam's Club, city park boards, and many others. Earning business through referrals from happy customers, AJ is already booked to start the season and his list keeps growing.

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Aubrey (AJ's daughter) and Renner's Lawn Sprinkling mascot, King

HAPPENINGS

CEO GETZLAFF RE-ELECTED TO ICBA BOARD



SFBND CEO, Sarah Getzlaff, has been re-elected as Treasurer of the Independent Community Banks of America. Her one year term began on March 16th. "I'm proud to serve as ICBA treasurer and to advocate on behalf of our

nation's community banks," Getzlaff said. "I grew up in community banking, so furthering ICBA's education, innovation and advocacy initiatives feels like second nature. We're relationship bankers and our success is tied to the success of our communities. In order to continue to serve our customers and communities in the best way possible way, we need to right-size regulatory burdens on community banks." We're proud to be on your team, Sarah!

PIGGY BANK PAGEANT



Our New Salem office sponsored a piggy bank pageant this month, led by the NDSU Extension Service - Morton County. Folks can swing by and deposit coins into their favorite piggy bank design. Piggy banks are on display until Monday, May 1st and are filling up! We couldn't pick a favorite so we deposited two \$1 coins in to each piggy bank.

A note from **DALLON BITZ** ICBND BOARD LIAISON*

I really enjoyed the experience of joining the ICBND (Independent Community Banks of North Dakota) Board for a year. Community banks play a large role in the support and success of every 'Main Street' in North Dakota. Being able to meet and learn from the individuals that own and lead these organizations was a great opportunity to grow as a banker and understand further the challenges that face our industry.

Participating in the 2023 North Dakota legislative session was also quite eye-opening. There's a reason that ICBND has the influence it does in North Dakota, and it starts at the teller line of each community bank. I'm proud of what I do for work, as well as the people I do it for. Knowing that an organization like ICBND is there to support us is empowering. The future of community banking is in great hands.



*The ICBND Board Liaison is nominated and elected annually from the current Emerging Leaders class. Emerging Leaders is an ICBND development program designed for future community bank leaders.

Three Reasons Why Your Money is Safe with Community Banks

icba.org

Community banks have consistently served their communities.



Community banks have been a reliable banking option for Americans for more than a century. In fact, in one in three U.S. counties, community banks make up the only physical banking presence.

As small businesses themselves, community banks have a personal understanding of the unique issues facing the community they serve and provide personalized care and attention. Community banks have demonstrated time and time again that they're here for you through it all.

Your community banker is accessible and ready to help.

Having access to your banker is imperative through the unknowns. When you bank locally, the CEO of your community bank can be the first line of defense. Instead of picking up the phone and talking to an automated voice messaging service or chatting with an online bot, you can directly find your banker's number and call when you need help or have a question. Community bankers pick up because you're more than just an account number to them—you're a member of their banking family.



Safety and soundness are the bread and butter of community banks.



You can bank with confidence at your local community bank because no one has ever lost a dime of FDIC-insured funds. With a time-tested business model, community banks maintain diversified portfolios rooted in building relationships and earning long-term trust with the customers and community they serve. It's simple and straightforward: Community banks invest in the community and in you, and that's something you can feel safe, sound and secure about for the long haul.

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In the colder months, AJ and his dad, Val, choose to work on more projects together outside the sprinkler business. As licensed master plumbers, both stay busy providing plumbing services. The shop condo property their office is located in was built by AJ and Val as an off-season project. Com-



Welcoming from the first handshake to the last farewell, you must meet AJ's mom, Kim (aforementioned Grandma), and her neon lit pink flamingo. You'll come for lawn sprinkling services, but you'll want to hang around awhile for the good company. Kim is head bookkeeper and shenanigans coordinator. She knows her stuff, and also has an eye-catching neon lit pink flamingo next to her grandkid's favorite candy at her desk.

Past the flamingo and into the shop area, bolted sturdily to the ceiling, is a green flying saucer swing. One of King's dog toys still in it from the day before, the swing takes center stage in the shop area of Renner's Lawn. AJ and his wife Brittany's two children, Liam and Aubrey, go on many wild rides while hanging at the office with dad. Dedicated hockey parents and lake cabin-

pleting all inside finishing work themselves, aside from the sheetrock, taping and flooring installation, the shop condo units are a great addition to the area. Located on South Highway 1806, AJ's sister, Breanne Kincaid, owns Salon 1806, anchoring the south end of the building. Breanne and her little girl pop in for a quick visit as they go about their day, sharing laughs and a hug with Grandma. Renner's Lawn Sprinkling is full of good vibes.

That brings us back to the antique diesel engine Model A hot rod, a neon lit pink flamingo, and a flying saucer swing. In addition to his lawn sprinkler skills, AJ has a passion for refurbishing old cars and trucks. Earning a degree in autobody technology from Bismarck State after high school, AJ is a trained autobody mechanic. Like the 1929 Model A up on blocks in his shop, AJ respects and honors the tradition of the business his dad started, while adding his own ideas and vision for the future.



dwellers – enjoying time together as a family is a priority. Skating and cheering at the hockey rink or time at the shop during busy season, the Renners stay focused on what's most important – family. Tradition, passion, and family-focused. The Renners are kind, hard



working folks. A fixture in the day-to-day operations of the family business since he was 13 years old, AJ is proud to carry on the work and service that Renner's Lawn Sprinkling has been known for in the Bismarck-Mandan area for forty years and counting.



Have you tried MOBILE DEPOSIT?

- ① **Login to the SFB app with your mobile device.**
To enroll in mobile deposit, click on the "Services" tab and select mobile deposit enrollment. Once enrollment is complete, an email will be sent with notification that checks can now be deposited remotely with your mobile device.
- ② **Click on the "Deposit a Check" Icon.**
Sign the back of the check and write **"For SFB Mobile Deposit Only"** below your signature.
If the check needs an additional signature (aka endorsement), such as the bank or an insurance company, this check can't be deposited remotely.
- ③ **Select the account for deposit.**
- ④ **Enter the dollar amount of the check.**
- ⑤ **Place the check on a flat surface and take a picture of the front.**
- ⑥ **Flip the check over and take a picture of the back.**
- ⑦ **Click SUBMIT.**

Success! An email will be sent confirming the deposit has been submitted successfully.

The screenshot shows the Security First Bank mobile app interface. At the top is the bank's logo. Below it are fields for 'Login ID' and 'Password' with a toggle for 'Remember me' and links for 'Forgot your password?' and 'I am a new user.'. A 'Menu' button is on the left and a 'More' button is on the right. The main menu includes 'TRANSFER FUNDS', 'PAY A BILL', 'DEPOSIT A CHECK' (highlighted with a red circle), and 'CARD MANAGEMENT'. Below this is a 'Deposit Check' section with a 'Deposit Check History' link. It includes a warning: 'Make sure the check is properly endorsed before you deposit.' followed by a 'Deposit Account' dropdown, an 'Amount' field showing '\$0.00', and a daily deposit limit of '\$2,500.00'. At the bottom are two camera icons for 'Front of check' and 'Back of check', and a 'Submit Deposit' button.

Traveling soon?

Debit card alerts and travel notifications can be easily set through our online or mobile banking.
Check it out!

Download our mobile app for Apple, Samsung and Android devices.
Or, enroll online at www.securityfirstbank.bank

