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606 Series
Electric Water Heaters The 606 Series is the most comprehensive family in the Reliance line, with configurations that include tall, medium, low-boy, and table top. Series 606 electrics provide up to 4,500 watts/hr. input — plenty for all your hot water needs.

606 Series
Gas Water Heaters Reliance 606 Series gas water heaters deliver 32,000 – 40,000 Btu/hr. input, plus several High Input/Output models that provide more than 75,000 Btu/hr.

These dependable water heaters are all backed by a strong six-year tank and parts warranty.

Sidewall-Vent
Gas Water Heaters Reliance sidewall-vent models let you choose the venting option that's right for your home: direct-vent, power-vent and power direct-vent. The power options use a blower motor so that air can be vented longer distances than the standard 4-ft. piping.

All Reliance sidewall-vent models are backed by a 6-year warranty on the tank and a 2-year parts warranty.

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Your Financial Life

4 Reasons to Consider Banking Local

It is hard not to notice the changing landscape of banks in southeastern Indiana. New signs are being swapped out with new bank names and logos following mergers with larger financial institutions. Regional banks, national banks, and community banks all have pros and cons.

Community banks are locally owned and operated. They are generally smaller in total asset size, and reflect the loan demand in their communities. Most are small by choice, focusing on the communities that matter the most to them and their customers. Community bank deposits are obtained locally, and the majority of their loans are made to local individuals and small businesses.

Community banks fund 60 percent of small business and more than 80 percent of agriculture loans—and contribute tax dollars that help maintain local municipalities and keep local neighborhoods viable and vibrant.

When choosing who to trust with your financial life, community banks offer the following.

- *Community banks respect and honor their community ties.* Community banks and local communities have symbiotic relationships—one cannot thrive without the other.
- *Community banks are relationship bankers.* They know their customers and understand their financial needs. Front-line staffers often have greater authority to serve customers than their counterparts at larger banks. Lenders consider more than just credit scores during the loan approval process. Additionally, they are great sources for advice and information as they consider individuals' overall financial well-being.
- *Community banks understand and embrace local businesses.* A study from the 12 Federal Reserve

banks found that small businesses that apply for loans with community banks are the most successful and most satisfied. Community banks are local businesses themselves, offering jobs to local residents and funneling money back into the local economy.

- *Community banks offer convenient and modern services.* Many community banks now have access to the same tech services of larger banks including mobile apps, mobile check deposit, BillPay, online mortgage applications, online account opening, and more.


Regional and national banks offer more convenience when it comes to locations in multiple cities and states. This can be handy for those who travel frequently or have businesses with multiple locations over a large geographical area. Non-traditional banking hours and online chat options are more common at larger financial institutions.

Larger banks may also be able to assist a large business who needs a significantly more sizable loan that a community bank can't risk due to their by-laws.


Your financial life and money matters are serious business. Determining what bank can best serve your current needs is worth considering. Get to know all your options. Visit bank websites, like friendshipstatebank.com, to learn about their history, values, and services. Stop by the banks in your area and ask questions. Seek a bank that best aligns with your values and needs. Switching banks may seem a dreaded task, but most banks will offer tools to make the transition easier. The time and effort now will limit long-term frustration and reap life-long benefits.

ICBA

COMMUNITY BANKING
DO YOU KNOW THE DIFFERENCE?



COMMUNITY BANKS VS MEGABANKS



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