

What Our Clients Are Saying

Client: River Valley State Bank
Client Since: 2002

Sarah Napgezek

River Valley State Bank is a family-owned community bank with 18 locations in northern and central Wisconsin and Michigan's Upper Peninsula. The bank is owned by brothers Todd and Greg Nicklaus who are active with the bank and work on a daily basis with customers.

River Valley State Bank is a full service bank providing personal and business banking, a mortgage division, and wealth management. The bank started in Rothschild, Wisconsin 40 years ago and enjoys a strong reputation in each of its markets because of its customer service. In particular, Sarah Napgezek, business banker at River Valley State Bank, takes personal pride in her ability to answer customer questions thoroughly and promptly.

Ms. Napgezek has approximately 80 business customers from Mosinee to Colby and Minocqua, with the majority of her customers in the Wausau area. During her five years with River Valley State Bank, "Runkel has played an integral role in helping me learn the ins and outs of title insurance and construction draws as they pertain to lending," states Napgezek.

One instance early in her career stands out. Napgezek was working on her first construction project and Marvin Pilgrim, President Runkel Abstract & Title Co.,



"worked with me on this huge, complicated project. I was quite green, but Marv was kind, patient and held my hand through the process. I learned so much from him and realized how important my service role was for my customer – and thus how important Marv's role was."

According to Ms. Napgezek, Runkel's fundamental role in the service she provides for customers has not changed after all these years. "Runkel does a great job of answering any and all questions. They tailor each situation according to the customer so that I can offer the customized client service River Valley is known for. Not only is Runkel accurate and prompt, I never have any doubt about the final product I receive from them."

Continues Napgezek, "No closing is ever cookie cutter and a customer's experience with real estate transactions varies. Runkel fields a wide variety of requests from my customers with competence and patience." But what Napgezek finds of particular value is Runkel's ability to problem-solve. "Runkel never has a problem they can't solve. In fact, they even seem to enjoy figuring out tough deals and meeting challenging deadlines – and they do it all with a smile."