

Liberty Customer



NEWS



NMLS ID #411232



Open the door to the *best in personal banking* from **Liberty Savings Bank**

Liberty Receives Outstanding Community Reinvestment Rating From Federal Regulators

Liberty Savings Bank recently received an "Outstanding" Community Reinvestment rating from the Office of the Comptroller of the Currency. This rating recognizes Liberty's record of providing credit to the entire community we serve across the income spectrum. It also recognizes our leadership in providing innovative products and services for customers.

An outstanding rating is rare. According to the Federal Reserve website very few Minnesota

banks have received this designation. We are proud of our record of reaching out to the community in so many ways and offering our services across income and geographic lines. We will continue to strive to be the leader in providing products and services that truly help the communities we serve.



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GET YOUR TICKETS TO THIS LIBERTY CUSTOMER ONLY EVENT!
Register today!

See page 8 for more information on this upcoming musical event.

October 5th, 2012

Liberty's DOG DAYS

FREE HOTDOGS & FIXINS'
On Fridays at a Liberty Branch near you!

Check to see when we'll be in YOUR neighborhood!

- Friday, July 13th • Downtown Branch
- Friday, July 20th • Southside Branch
- Friday, July 27th • Westwood Branch
- Friday, August 3rd • Waite Park Branch
- Friday, August 10th • Monticello Branch

Catered by *Henry's Catering* Foley, MN



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Kevin Dunlap presented with Associate of the Year Award

by the Builders Association of Minnesota (BAM)

St. Cloud native Keven Dunlap of Liberty Savings Bank was presented with the prestigious Associate of the Year Award given to an associate member based on their service to the local, state and national associations and their involvement demonstrated to BAM and the community. Dunlap has been a member of the Builders Association for 24 years.



Dunlap is very involved in his community serving on several local organization boards including the Salvation Army. He's served on committees at both the state and local levels including the board of directors of this local Central Minnesota Builders Association (CMBA). Nick Preusser, president of CMBA, says, "Keven has proven to be an invaluable board member through his experience and leadership skills."

"He is a shining star for giving generously of his time and talents to make [the association] stronger. He is willing to step up and take charge. He is everything you could ask for in an association leader and committee member," says CMBA Executive Officer Bonnie Moeller.

The annual BAM awards are presented to recognize the outstanding accomplishments and citizenship of companies and individuals within the industry, association and community. BAM's mission is to help members excel in the residential construction industry and these awards recognize and uplift members of excellence and provide a model for the Minnesota residential construction industry. The winners will be published online at www.bamn.org.

HOME OWNER CHECKING



From the desk of...
Robin Gohman

Liberty has many totally free checking account products left including our Home Owner Checking Account product. If you have chosen Liberty for your home loan, you will also qualify for this great checking product. While many banks are charging for their checking accounts, this account does not have a monthly service fee or a minimum balance requirement. There are many other great benefits including free check printing, free cashier's check, free bank checks, free online banking, free bill pay services and much more. Did we mention that we pay you interest on this account? With your home loan and checking account with Liberty you will also want to look at having your house payment made every other week. This is a great budgeting tool and will save you interest and time on your mortgage loan. If you have not moved your checking account to Liberty, take a few minutes to review your current bank account.

Liberty Live At Walk N' Roll

On Saturday, June 16th Liberty was live at the Monticello Walk N' Roll with the music of the Rockin' Hollywoods. This annual event organized by the Monticello Chamber of Commerce started at the New River Medical Center and ended at West Bridge Park. Walk N' Roll is a chance to see the beautiful Monticello parks and trails systems and stroll by many Monticello businesses. Hundreds of walkers, bikers, strollers and rollerbladers stopped by the Liberty booth listened to live music, picked out a Hawaiian lei, and snacked on a palm tree cookie.





The always popular kids activities!

WELCOME Liberty savings bank

What a beautiful setting for a great event!



America draws largest crowd ever to Liberty's Block Party!

The largest crowd ever attended the 24th annual Liberty Block Party on June 22nd at Whitney Park. Attendees were able to sample a huge variety of food, activities for kids and listen to the amazing music of America.

The Rockin Hollywoods opened the show with a 50s and 60s set. At 7:30 America took the stage for an extended 1-1/2 hour plus show playing classics like "Horse With No Name," "Ventura Highway," "Sister Golden Hair," "You Can Do Magic," and many others. A neat addition this year was a giant video screen above the stage allowing audience members throughout the park to see up close images.

Food Vendors reported outstanding sales as did a number of non-profit organizations. Every year, the block party helps a number of non-profit organizations through this event. A local Lions Club, the KC's, Apollo Astronettes, and others are given free booth space each year to help with their fundraising efforts. This year a group of high school students who are going to Tanzania next winter to volunteer at an orphanage sold goodies to help pay for their costs to get there.

Liberty also makes a significant contribution each year to the St. Cloud All City Marching Band. In return, parents and students help with garbage pickup and parking. We really enjoy using this event to help so many different organizations in unique ways. Liberty does not charge the local food vendors to participate, unlike most similar events in the area.

Thanks to everyone who attended. We hope you had a wonderful time and we look forward to our "Silver Anniversary Block Party" in 2013.

The Tanzania Orphanage Volunteers from Cathedral High School



Singers Dewey Bunell & Gerry Beckley of America performing for the huge crowd!

Kids and adults alike could hardly contain themselves as the fun began!

Just part of the massive crowd that saw Block Party 24





At Liberty Savings Bank our Customers are number one!

Mark Bragelman,
President, CEO
Liberty Savings Bank fsb

It amazes me how time accelerates as you get older. Every once in a while a milestone comes along that makes me aware of that. In April I started my 38th year with Liberty. I don't feel like that's possible until I look in a mirror! As we were planning for our 2012 Block Party, we realized we've been doing this for 24 years. How is that possible?

The nice thing about this realization is that you become reflective. When you do that you start counting your blessings. For me it has been an honor to serve you for 37+ years. I am grateful for all of the long term employees we have and their dedication to our mission. Mostly I'm grateful for our customer base. Our customers are a group that demand a better banking experience and rewards good service with loyalty. Seeing those same customers for decades is the most gratifying experience you can have in this business.

I'm also reminded that our business is personal banking. Unlike commercial focused banks we don't spend our time catering to the interests of a few large commercial clients. For us every client is equally important. And we have customers from every walk of life. Sometimes I think we do live in Bedford Falls and it is a "Wonderful Life!"

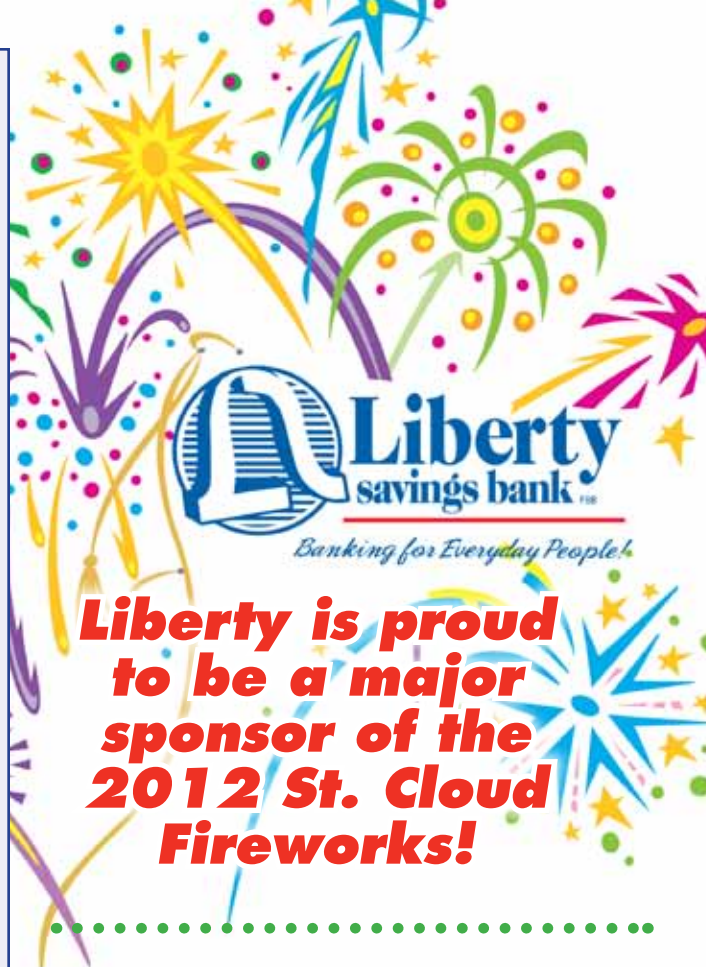
In this newsletter you will read about our "Outstanding" Community Reinvestment rating. It is reflective of the fact that we think all customers deserve a high level of service and their dignity. Lately we have heard a lot of stories from folks who are frustrated with other banks and their fees, aggressive cross selling or less than adequate service. Our new customer activity has never been busier as a result. It is tougher to be a banker these days. The bad behavior of big banks has resulted in countless new regulations and reduced income. Despite this we still find that this is a service based business and if you work hard enough you can have happy customers and still give the owners of the bank a decent return on their investment.

On another note, Liberty has always been known for our community involvement. Our annual Block Party and other activities have been well noted. While we enjoy providing these things to the community as a whole, we also recognize that our own customers are a special group. That's why more of our future activities will be focused on our customers and be exclusive to them. It could include day trips to somewhere, theatre events, our infamous "Food Events" at our branches or specialized information like our "55 Alive" insurance classes. Keep an eye out for these changes. We haven't forgotten who makes our success possible.

Our business has always been built on referrals from other customers. If you know someone who would like a better banking experience, please let us know. We appreciate your confidence.

Thank you for being a Customer of Liberty Savings Bank.

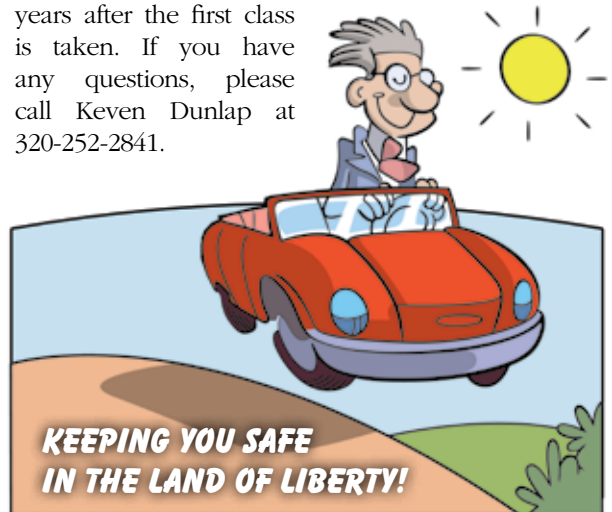
— Mark Bragelman



Liberty is proud to be a major sponsor of the 2012 St. Cloud Fireworks!

Driver Safety Program FOR DRIVERS 55+

Liberty Savings Bank is a proud provider of the Driver Safety Program for drivers 55+. Upon completion of the program, drivers can receive a 10% discount on their auto insurance. Liberty runs this program approximately every quarter at no cost to our customers. Please call our Southside location at 320-258-5444 and have your name added to the class list and we will call you when they have been scheduled. We offer both the 8 hour first time class and 4 hour refresher which is required every three years after the first class is taken. If you have any questions, please call Keven Dunlap at 320-252-2841.



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Liberty Customer SPOTLIGHT



Liberty has the most amazing customers!

Their dedication to family and community is phenomenal and the groups and organizations that benefit are widespread. The St. Cloud All City Marching Band (SCACMB) is one of these organizations and Liberty customers, Dick Tembruell (Dickie T) and Tim and Bernie Elhard are a hard to act to follow when it comes to putting in time for this group. We were able to catch up to them one afternoon to get their take on why they dedicate so much time to this group.

Tembruell is now retired from Xcel Energy and no longer has children in the SCACMB, but he still clocks over 40 hours a week as president of this club. His two daughters were members 14 years ago and he started volunteering because he had fun watching them and saw the need. He started by re-vamping the trailer and organizing materials and supplies. He ran for Vice-President and then later became President and has been President off and on for a total of 17 years. He puts in time sorting and repairing uniforms, helping the director and is instrumental in procuring donations, fundraising and P.R. When asked why he continued to volunteer for the SCACMB, he said, "I really love the camaraderie between the kids and parents. We really are one big family and look out for each other. My favorite part each year is the first time

they go down the street at the end of Spat Camp, the excitement they have for their accomplishment is catching."

Tim and Bernie have one daughter in the SCACMB, but they work as if all the kids are theirs. Both are employed full time, Bernie as a teacher at CSB/SJU and Tim at Primevest, but their love is this



Pictured left to right: Tim & Bernie Elhard, Dick Tembruell

organization. They go to all the practices, help at Spat Camp and even schedule their vacations to follow and help chaperone the kids on the summer trip. Says Tim, "These kids are amazing. They learn responsibility, respect, time management. They learn to work as a team and realize how their actions impact others in the group. I see how these skills are utilized as they become adults in the community." "When you see the transformation of these

kids from the beginning of Spat Camp to their first parade, it's amazing!" Bernie added. "I love to see the excitement from the parents as they watch the kids march for the first time that season." Tim and Bernie's volunteer hours vary throughout the year with spring and summer being the busiest with about 25-30 hours a week. They spend their time putting parade schedules together, and taking care of the uniforms which need to be cleaned, sorted, altered and repaired. They are transportation for their daughter and others and are always on hand to chaperone.

The SCACMB is comprised of about 80 kids from Central Minnesota. Any student belonging to a school that does not have a marching band program is invited to join. There are about 75 parents who volunteer throughout the year to keep this organization moving. The students participate in all types of fundraising throughout the year to raise funds for traveling, uniforms and all expenses. This year they will march in 10 parades including Philadelphia's 4th of July Parade. They will do this on their way to New York City, this year's summer fun trip destination.

For more information about joining, volunteering and donations to the SCACMB and a complete parade schedule, see their website www.stcloudallcity.org.

We Love Parades!



For decades Liberty has participated in local parades. It's impossible to imagine how many pounds of candy or how many thousands of t-shirts and other items we have thrown out, but we have a lot of fun. For 2012 we have participated in the following parades: June 9, Sartell; June 9, Waite Park; June 23, St. Cloud.

We will also be participating in the Monticello Riverfest Parade in July. If you see us, wave and we're sure to throw something your way!



What is it and how can it benefit me?

RENTERS INSURANCE

If you are like most Americans, you do not think about renters insurance until it is too late. According to Insurance Research Council, 57% of tenants do not buy renters insurance.

Renters insurance can provide peace of mind knowing you are protected against loss of personal property, along with liability coverage. While renters insurance is typically not required, cost is reasonable and purchasing a renters policy is a wise choice.

The most common coverages provided by a renters insurance policy include:

1. Personal Property Protection.

Most renters policies will cover your clothing, electronic equipment and other belongings. There is also limited coverage for watercraft, jewelry and guns.

2. Personal Liability Coverage.

Liability coverage is standard on most renters insurance policies. For example, you could be covered in the event of a slip-and-fall accident on your property.

3. Medical Payments to Others.

If a guest sustained injuries while visiting your apartment, you may be liable for paying a portion of his medical expenses. Medical payments to others is included on renters insurance policies.

4. Additional Living Expenses.

If the home or apartment that you are renting is damaged by a fire, your renters policy could provide the money needed to pay for a hotel room or other temporary living quarters.

INLAND MARINE COVERAGE

You planned your dream vacation for months and finally got to go. Memories of your trip are swimming in your head as you return home and pull into your driveway.

You unlock the door and something seems off. You notice multiple drawers are left open and have been rifled through. You run upstairs to your jewelry chest and your grandmother's ring is missing. You think to yourself, "Have I been robbed?"

Words cannot describe the feelings of confusion and violation when you realize someone has been in your house, gone through your things and taken your belongings. Make sure your policy has the coverage that you need in the event of the unthinkable. Homeowners policies have special limits for personal property. This includes, but is not limited to, jewelry, money, silverware, guns and trading cards.

The best protection for you may be an inland marine policy.

With an inland marine policy, you can individually schedule your property to be sure that you have adequate insurance to cover your valuables in the event of a loss.

Consider an inland marine policy, so if you find yourself in this situation, you know you are protected. Great coverage equals great peace of mind.

Minnesota Housing Offers Great First Time Home Buyers Loan

Minnesota Housing has been helping home buyers finance their first homes for more than 40 years. Liberty Savings Bank is an approved lender and can help you with this great product. This product offers affordable interest rates, low closing costs, downpayment and closing cost assistance to qualified borrowers and a simple application process. To use this product you must be a first-time homebuyer (or have not owned a home the past three years), meet income limits of the program, and meet the home purchase price requirements.





Open and Ready to Serve You !



RESIDENTIAL **TITLE**

Residential Title is a subsidiary of Liberty Savings Bank. It was created in late summer 2010 as a means to provide our valued customers with enhanced service.

- At Residential Title we will schedule closing times for real estate loans and purchases that are convenient to YOUR schedule. This includes evenings and Saturdays.
- Residential Title is conveniently located at the Downtown Liberty building. Customers appreciate closing loans at a familiar location.
- Closing services are also offered at our Monticello office and we can also close at a remote location if necessary
- Much like your experience with Liberty Savings Bank, Residential Title was created to provide needed services to Liberty customers that are Faster, Cheaper and Local. Residential Title offers much lower costs than most Title service providers and all decisions are made locally making turnaround time quick.
- If you're buying real estate for cash, getting a home loan for a purchase, or refinancing a home loan you already have, insist on using Residential Title for your closings!

Liberty Savings Bank was presented a **Partners in Education Award** in recognition of their significant contributions to public education and student success in the community.



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REFINANCE YOUR LOAN

You've probably refinanced your mortgage and taken advantage of great low rates, but have you looked at refinancing your car, boat, or motorhome. You may be able to lower your rate, lower your payment, or consolidate loans. Annual percentage rates between 3% and 4-1/2% based on the term of the loan and the age of the vehicle. Maximum term of 5 years. You can prepay this loan at any time without a penalty, you can even set up automatic withdrawals out of your account with Liberty. Refinance decisions are typically made within 24 hours and completing the paperwork is fast and easy.



Liberty Savings Bank was a Platinum Sponsor for the Stearns County fundraiser "The Heart of Minnesota Nice". The event was presented by the Stearns County History Museum and Research Center.



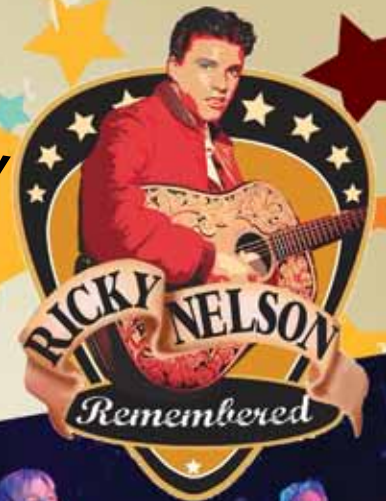
Liberty Savings Bank Presents
“Ricky Nelson Remembered”
Starring Matthew and Gunnar Nelson
October 5th, 2012
7:30 p.m. at the Paramount Theatre

Ricky Nelson Remembered is a unique multi media entertainment event featuring the live music of Ricky Nelson’s hit songs (including “Hello Mary Lou”, “Travelin’ Man”, “Garden Party”) performed by Ricky’s own twin sons, Matthew and Gunnar, and includes never before seen video footage.

Ricky Nelson is a Rock n’ Roll Hall of Famer who began his career on his parents TV Show “The Adventures of Ozzie and Harriet.” His twin sons Matthew and Gunnar hit #1 on the music charts with their rock band NELSON with their self penned #1 mega hit “Can’t Live Without Your Love.” They have sold over 6.5 million records themselves.

This promises to be a special night with a lot of memories. It’s one more way we get to say “Thanks for being a Liberty Customer”.

Register for your
**COMPLIMENTARY
TICKETS
TO THIS LIBERTY
CUSTOMER ONLY
EVENT!**



Just fill out the registration form below and bring it in or mail it to any Liberty Savings Bank location. Names will be drawn in mid August.

Name _____
Address _____
Phone _____

Deadline for registration form is August 15th, hurry tickets are limited!

