

# Liberty Customer NEWS

2013



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

## Liberty's New Sartell Branch Open!



The new Sartell branch of Liberty Savings Bank is located at 198 Pine Cone Road, Sartell, MN 56377

On December 3rd, 2012 Liberty opened its newest branch in Sartell. Liberty purchased this site and many of the assets from Integrity Bank Plus. This is a prime location in the community with great convenience for many people who already have a relationship with Liberty.

We also look forward to serving the former customers of Integrity Bank Plus. With this acquisition those customers will experience longer, more convenient hours and additional services.

According to Liberty President Mark Bragelman, "We already service thousands of home loans in Sartell and have a lot of deposit Customers. The acquisition of this branch will allow more convenience for

our existing Sartell customers as well as give the rest of the community access to our service".

Several of the new staff members at the Sartell location have deep roots in the community and are really excited to be back home. Liberty is well known for its community involvement and passion for service and customers can expect more of the same at this new location.



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# Liberty's Great Pumpkin Give-Away!

Liberty's Westwood Branch hosted a fun event on October 18th and 19th. Customers got cookies and hot apple cider while kids got to pick out their own pumpkins to take home. Hundreds of pumpkins changed hands and everyone left with the holiday spirit!



*Can you recognize the Liberty employees? We can't either! They really got into the Halloween spirit this year.*

## Southwood Heights

# Round Up!



The third annual Liberty Southwood Heights Neighborhood Association summer picnic was held in late August. Southwood Heights is in South Saint Cloud across from our South Branch on 33rd street south. Over 250 neighbors were treated to music, Games for kids and excellent grill food catered by Von Hansen's Meats. This event grows every year and we look forward each summer to a wonderful "backyard barbecue". Thanks to everyone who attended.





## **DOG DAYS OF SUMMER ARE A REAL TREAT!**

Free Hot Dogs and fixins were given out at each of our branches during August. Every Friday one of the Liberty branches provided hot dogs served by Henry's Catering and beverages to go with it. Judging by the comments and catsup stains Customers enjoy these kinds of "end of week" treats and we enjoy serving them up!



*There were plenty of Liberty customers ready to eat!*



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*Mark Bragelman,  
President, CEO  
Liberty Savings Bank fsb*



*Happy New Year!*

The past year has been an exciting time for all of the employees of Liberty Savings Bank:

- An unprecedented number of customers, both old and new have taken advantage of low interest rates to refinance a home loan or other obligation.
- Home purchases have increased in 2012 and that is good news for everyone.
- New home construction rebounded in 2012 and we have been very busy funding and inspecting these projects.
- Large numbers of new customers have moved away from "big banks" and brought their business to Liberty Savings Bank.
- We have enjoyed the best year of customer events yet: the Block Party, State Fair Trip, Paramount Theatre Show, Dog Days and other branch events.
- Liberty will open its 6th branch in Sartell around December 1, 2012.
- We have also managed to implement a mountain of new government regulations while continuing to serve you!

When I look back it is hard to believe how we have grown. I started with Liberty in 1975. We had one location downtown, much smaller than the downtown location today. Liberty financed a lot of vehicles and took deposits. We had no drive thru, no computers, no ATMs. I remember we had two or three blizzard closings every winter. We had about a dozen employees. About ten years later we had our first Block Party. It consisted of the Rockin' Hollywoods in front of the bank after the Wheels, Wings and Water Parade. We served about 300 hot dogs. It was considered a "bold marketing move" by other local banks. Today the Block Party has over 10,000 spectators and we host acts that have sold millions of records and won Grammy awards.

The bank has grown too. Today there are six locations, modern technology such as on line banking, and a number of new services including Liberty Insurance and Residential Title. Our customer base has grown as well. From perhaps a thousand customers when I started to over 30,000 unique customers today. We service three quarter of a billion dollars in home loans in Central Minnesota. And we have managed to remain successful through some very tough times in our industry and the economy.

I've said it before and I'll keep saying it until I retire. The true measure of the value of a bank is the quality of its customers. And that makes Liberty a very valuable financial institution.

Thank you for being a customer. We will continue to work very hard to provide you with the best banking experience possible. Happy New Year and have a great 2013.

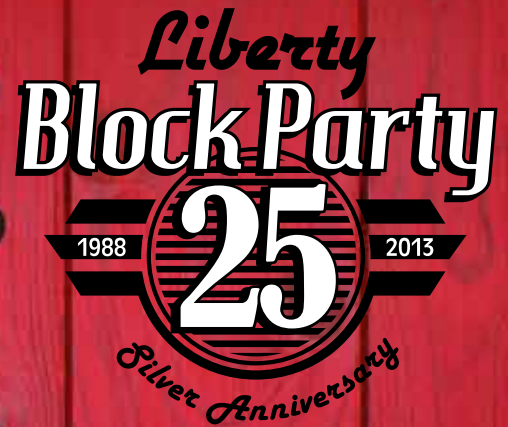
# BLOCK PARTY 25

## Silver Anniversary Edition

The 25th Annual Liberty Block Party will take place (at a place to be determined yet) on June 28, 2013. This Silver Anniversary Edition will feature more music, more food and more activities for kids. Headlining the event will be the extremely popular country music group Sawyer Brown. Opening acts include local favorites Slip Twister as well as our old friends The Rockin' Hollywoods.

Sawyer Brown's career took off in 1983 when they won the popular music competition "Star Search" hosted by Ed McMahon. Beginning in 1984 they launched a career that included 18 top ten hits including three number 1 songs. They are a featured performer at many of the popular country music festivals throughout the country. They are well known for their high energy stage presence.

# SAWYER BROWN



### Sawyer Brown TOP HITS

- Step That Step
- Some Girls Do
- Thank God For You
- The Walk
- This Time
- Used to Blue
- The Dirt Road
- All These Years
- Treat Her Right
- The Boys and Me
- I Don't Believe in Goodbye
- Betty's Being Bad
- The Race is On
- Cafe on the Corner
- Hard to Say
- The Night Won't Last Forever
- Drive me Wild



# LIBERTY INSURANCE AGENCY

## Growing and Serving Liberty Customers.

Liberty Insurance was created to provide excellent service and insurance options for our customers. Over the years Customers have made very positive comments about the convenience and level of service. We thought it was a good time to

reintroduce all of our Liberty Insurance staff spread throughout many Liberty locations. Feel free to call any of these folks for your insurance needs.



Liberty Insurance Group, St. Cloud (L to R): Ron Mumm (Waite Park), Grace Asheim (Waite Park), Larry Jensen (Westwood), Carol Bean (Waite Park), Mark Eichers (Waite Park), Colleen Schulte (Downtown).



Liberty Insurance Group, Monticello (L to R): Abby Manson, Jane Pullis, Lois Derocher, Rose VanBuren, Kim Munse, Colleen Anderson, Kandy Nelles. Not Pictured: Mary Eberley, Randy Hadaway

## Ricky Nelson Remembered



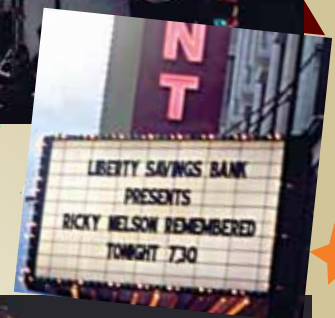
Seven hundred customers got to see a great performance by Mathew and Gunnar Nelson, sons of the legendary Ricky Nelson at the Paramount Theatre on October 5th. Ricky Nelson, who was a 1950s TV star on "The Ozzie and Harriet Show" and a Rock and Roll Hall of Famer, had many wonderful hit records over several decades. His twin

sons Mathew and Gunnar, who had their own million selling success in the 1990s perform all of Ricky's songs as a tribute to their father. The combination of old TV footage, wonderful family stories, and flawlessly performed songs made for a very memorable night. It is really fun to see that many customers all in one location having such a wonderful time. On Saturday night the boys performed a sold out public show at the Paramount which is a tribute to the Ricky Nelson legacy. Thank you for the cards and letters we have received from many of you who attended. We're really glad it was a memorable evening for our valued customers.



*Mathew and Gunnar put on a great performance!*

*It was a memorable night at the Paramount Theater enjoyed by fans of all ages.*



# THE STATE FAIR MAKES A GREAT ROAD TRIP!



In late August, Liberty provided tickets and bus transportation for four busloads of our senior customers. It was a lot of fun to get “chauffeured” to the front door of the fair in an air conditioned bus without the worries of traffic and parking. Our State Fair-bound customers reported that they really enjoyed the trip and the chance to make new friends on the way. We want to thank everyone who participated. We enjoyed being your host for the day. Amazingly, everyone made it back to the bus at the scheduled time. Liberty Savings Bank customers really are the very best!

## The News From Monticello



We continue to grow at our Monticello branch and we appreciate the ongoing customer support. You may have noticed the parking lot and drive thru are just a little “higher” than they used to be. We just completed a major renovation of the parking lot by removing the entire surface and replacing it. Hopefully we won't see any more “potholes for a while.

Thank you to everyone who visited during Dog Days. It was nice to see so many of you there!



# MONTICELLO news

# COUNTING THE CASH!

*Liberty again volunteers to count the cash for the Salvation Army Kettle Campaign*



For many years Liberty has sorted and counted all of the cash that is collected by the Salvation Army Kettle

Campaign during the Holiday season. It takes a lot of hours and patience to provide this service each year but our employees take a lot of pride in helping. By relieving the Salvation Army staff of some of this burden it frees up their time to do what they do best-serve others! When you see one of those bell ringers we promise you this: You throw in your dimes, quarters and dollars and we will cheerfully count and sort it!



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## ATM and Debit Card Safety



ATM and debit cards provide a fast and easy way to get cash, make purchases and conduct a variety of account transactions. Protecting your card should become a priority. There are several ways you can protect your card.

### **Watch for skimming devices:**

Skimming devices are devices added to a terminal to capture your card and PIN data. Skimming devices can be placed on card readers, ATM's, point-of-sale terminals such as gas pumps. If you suspect that a terminal has been tampered with or has been altered, do not complete your transaction.

**Keep your PIN to yourself:** No one ever needs to know your PIN number, not even your bank. Memorize your PIN and never write it on your card, or store it with your card. Never let someone else enter your PIN number for you.

**Shop carefully online:** When you initiate an online transaction, look for indicators that the site is secure, such as "https" in the web address or the closed padlock icon. Also do not conduct online financial transactions using public wireless internet, they can be more vulnerable to attack.

**Report a lost or stolen card immediately:** If your card is lost or stolen card your bank immediately. This will help reduce the chance that the card will be used improperly. This step will also limit your potential liability for unauthorized transactions.

**Review your account statement regularly:** Verify your transactions by matching your receipts to your account statements. Also, check your account using online banking on a regular basis to verify that all transactions have been authorized by you.

**Never respond to an unsolicited request:** Never provide your debit card number or PIN number or any other private information to anyone in response to an unsolicited email, pop-up message, or phone request. Your bank will never ask for your PIN number.

**Be Safe At the ATM:** Beware of phony ATM machines, try to always use an ATM you are familiar with. Observe your surroundings before you use an ATM. Be sure the ATM is in a well-lit area, and minimize the time you spend at the ATM by completing your transaction quickly. It is also good practice to block the view of the keypad to prevent "shoulder surfing" from patrons waiting in line to use the ATM. Also, remember that you will only be asked once to enter your PIN number, if you are asked more than one time, cancel the transaction and use another ATM.

Using these simple precautionary tips will help protect your card. Please contact any of our Customer Service Representatives with questions.

- *Check your bank statement often*
- *Don't give your PIN number to anyone, don't write it down,*
- *Consider using a credit card for online purchase*
- *Don't use public wireless internet for financial transactions*
- *Report your lost or stolen debit card immediately*
- *Report problems immediately*



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## Should you refinance your CAR LOAN?



You may have recently refinanced your home loan and taken advantage of low interest rates. But did you know that, similarly, you may be able to lower your car payments by refinancing your auto loan?

A common misconception about auto refinancing is that it is similar to home refinancing. The process is actually much simpler.

Here's what you need to know about auto refinancing and how to determine whether it could help you save.

### *Should you consider refinancing your car?*

Thanks to today's low interest rates, anyone who purchased and financed a car a few years ago could potentially find an auto loan with a lower rate. Here is what you should be looking at:

- Is your current interest rate significantly higher than what you could get today?
- Are you in a lengthy loan that could be reduced to save you money?

Interest rates are low, don't miss this opportunity to save interest on your car, boat, snowmobile or motorcycle.