

Greetings from the land of Liberty!

These are exciting times for everyone at Liberty, especially our Customers.

We have added many new technologies to serve you even better. We have continued to support the communities we serve in meaningful ways. We continue to grow as a bank and remain one of the strongest banks anywhere.

Obviously one of the most exciting things that has ever happened at Liberty is the construction of our new headquarters. The new facility will accommodate future growth needs. But most importantly it will be more convenient for our Customers.

The new location on 2nd St. S. and 29th Ave. S. in St. Cloud (across from Tenvoorde Ford) will make us more centrally located for the majority of our customers. The easy access to I-94, Highway 15, Division Street and other corridors will make us easier to find.

The bank will be located on its own stoplight intersection eliminating lots of driving challenges when visiting us. Also, we have 50+ parking spots—we currently have 7!

This could not have happened were it not for our loyal Customers. You have allowed us to grow and prosper and make it possible to improve our service. We are grateful.

We have had a fun year in 2017: lots of new customers, hundreds of home loans and lots of activities. This past year we hosted long standing events like the 29th Annual Block Party and newer events like the 5th Annual Libertyville. Where does the time go? In the future look for us to create Customer experiences as our way of saying thanks for being part of the Liberty nation.

Thanks for being such a good friend to our bank. All of us truly enjoy serving you. Every day we look for ways to improve service. But one thing we will never lose sight of is no matter how sophisticated our technology becomes you can still count on a familiar face at the other end of a transaction. That is what has made Liberty stand out from our competition whether that competitor is a bank, credit union, or some faceless online company.



We look forward to serving you in the land of Liberty!

Sincerely,
Mark Bragelman
President/CEO



Liberty Bank

Minnesota

NMLS ID #411232

Customer CONNECTION  November 2017



LIBERTY BANK MINNESOTA ANNOUNCES NEW HEADQUARTERS!



Liberty Bank is announcing the construction of a new headquarters building on 2nd St. S. in St. Cloud. The structure will be a total of 12,000 sq. ft. It will provide space for retail banking, mortgage lending and corporate functions. The bank is also purchasing an adjacent strip mall for servicing, production and other functions.

The new facility will provide significant parking and is located on a lighted intersection at the corner of 2nd St. S. and 29th Ave. S. (across from Tenvoorde Ford). It is much more centralized than our current facility and has easy access from I-94, Hwy. 15 and Division St.



Construction is expected to be complete by Labor Day 2018. We are excited to provide a better experience for our customers. This facility will allow us to enhance our service capabilities and the new location offers significant room for any needed expansion in the future.

We look forward to greeting all of our Customers at our new headquarters next fall!

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GREAT BENEFITS *under one roof—yours!*

Is it time to update your kitchen, add a room, or build a shed? At Liberty Bank, you can take advantage of one of the smartest ways to finance those improvements...home equity.

With a Home Equity Line or Loan, you can tap into the equity in your home to borrow and take advantage of unique benefits not typically available with other loans, including:

- Fixed and variable rates
- Low rates
- Quick and easy access to your funds

Plus there's FLEXIBILITY too.

One of the greatest benefits of having a home equity line or loan is that you can use it at any time for any borrowing purpose. So if you want to borrow to purchase a new car, pay college tuition, finance wedding costs, or even consolidate credit card and other debt, you can. How you do it is up to you!

Apply today by calling or stopping by any of our branch locations.

HOME EQUITY LOANS AND LINES OF CREDIT

"SCARY DONATION" TO THE SAINT CLOUD PARK DEPARTMENT

Liberty Bank recently made an unusual contribution to the St. Cloud Park Department. For many years Liberty has held all kinds of events: Block Party, Winter Holidays, Public Celebrations and more. One of our more frequent activities were Halloween Celebrations.

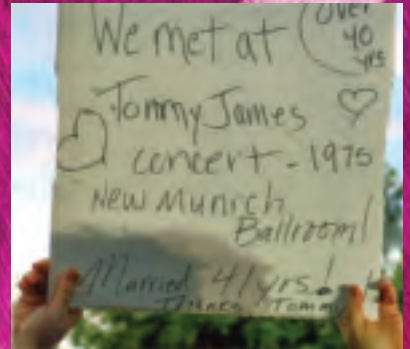
In the process of supporting or hosting these events we accumulated a great deal of "stuff". We've collected a variety of lighting equipment, decorations and props (including skeletons, scary creatures, etc.). Much of this material is professional quality. We have donated all of it to the St. Cloud Park and Rec Department.

The folks at the St. Cloud Park Department hold a large annual event called "Pumpkinfest" at Lake George that attracts thousands of people. Liberty has supported this event since it's inception so it logically made sense to donate these items where we know they would be put to good use. Have fun!



Pictured: Scott Zlotnik and Marci Sussenguth from the St. Cloud Park & Rec and Megan Vadnais, Liberty Retail Banker

TOMMY JAMES ROCKS THE PARK



➔ Not this Couple! LOL!



29TH ANNUAL LIBERTY BLOCK PARTY HOSTS

TOMMY JAMES AND THE SHONDELLS

The 60's were alive and well at the 29th annual Liberty Block Party. The event featured 60's and 70's music icon Tommy James who had monster hits like: "Hanky Panky", "I think We're Alone Now", "Mony-Mony", "Crystal Blue Persuasions" and many more.

Judging by the size of the crowd, a large portion of area residents really enjoy this genre of music. It was a very cool night, especially for the end of June, but that didn't stop folks from enjoying the lively music and great food.

Tommy James has sold over 100 million records worldwide and the songs are very familiar. They sounded great and

food vendors reported the only problem was running out of food! We're glad so many of you were able to join us. We look forward to planning the 30th Anniversary Event.

Each year Liberty plans and executes the Block Party and fully funds the event. There is no other group or organization involved. We book bands, get the stage and equipment needed, provide electricians, arrange transportation from MSP airport and find hotel rooms. It makes it all worthwhile when one of our Customers stops by to say they had a great time!

Liberty Block Party Supports LEAF District 742

One benefit of our annual Block Party was the opportunity to raise some money for a very worthwhile cause: our local children. The 2017 version of the Block Party included a food stand staffed by the LeSauk Lions Club. A separate booth sold special Block Party T-shirts.

The proceeds of both these activities allowed us to donate \$15,000 to LEAF, the Local Education & Activities Foundation. This money will be used in District 742 schools to support a variety of opportunities for kids' involvement. Thanks LEAF for letting us get involved and special thanks to the LeSauk Lions for their volunteer efforts!



Supporting Academics, Activities, Arts & Athletics



Robin Gohman and Brad Becker, Liberty Bank; Bruce Hentges, LEAF Director

AUTO LOANS: It May Be Time to Shop Around

You can make a big difference in your monthly budget with a little legwork. One of the bills you can change is your car payment. Refinancing your vehicle loan can lead to a lower monthly payment, a shorter term, or both! It depends on a wide range of factors, including the value of your vehicle, how much you owe on your current loan, and your credit rating. If any of these factors have changed since you bought your car, you owe it to yourself to check out your refinancing options.

YOUR CREDIT IMPROVES

One of the biggest factors in determining your auto loan status is your credit score. When you apply for an auto loan a credit report is pulled as part of that process. That number may help define your interest rate, along with other factors that vary by institution.

It can take as little as nine months of steady repayment to boost your credit score, and that could result in a cheaper loan if you refinance. If you didn't have much experience with credit when you purchased your vehicle, refinancing can do you a world of good. Having even a few months of solid payments on your side can make you eligible for a lower rate.



YOU NEED TO CHANGE YOUR MONTHLY PAYMENT

You may be in a much better financial situation now than when you bought your car. You may have a better job or more security. You may have paid off credit card or other debt. All of these things free up how much you can pay per month. Most people don't go into the refinancing process looking to increase their monthly payment, but you can save yourself money in the long term by committing to a faster repayment plan. If you can afford to pay more per month now, you can pay off the balance on your car faster. Shorter term loans can also mean lower interest rates. Once the car is paid off, you'll have all that money to devote to other saving or spending priorities.

YOU'RE NOT SURE YOU GOT THE BEST DEAL

In some cases, borrowers may be quick to make a decision about a car purchase and in the midst of it all, the financing took a back seat. Sometimes that doesn't result in the best deal for you. You may love your car, but not your loan. If any of these factors apply to you, let us know! We have loan options to fit a variety of needs, whether you're looking to refinance or purchase.

YOU WANT ALL OF YOUR BANKING IN ONE PLACE

It may be as simple as having all of your banking in one spot. When you financed your vehicle maybe it was not with Liberty. It may be easier to have all of your accounts and loans in one place. You can easily view all of your accounts through mobile and online banking and make transfers from your deposit accounts to your loans.

Call any of our branches for further information.

LIBERTYVILLE

LIBERTYVILLE IN SARTELL, A SPECIAL NIGHT FOR KIDS!



Liberty held the 5th version of the Libertyville event at Pine Meadow Elementary in Sartell. Libertyville is just one more event that is brought to you solely by Liberty. The event is fully funded and executed by Liberty Bank and its employees and includes a large variety of giant inflatables and entertainment.

It also included a kids fun run and the Sartell Police dunk tank which raises money for their programs. In addition, the LeSauk Lions create and staff a food court which year after year generates money for Sartell School Programs.

This year we gave a donation of \$5000 to Sartell Schools from the proceeds of this event. It is our understanding that this money is used to support the One Book, One District program.

We have enjoyed bringing this event to Sartell the last five years. We hope everyone had as much fun as we did providing it. We look forward to finding other ways to show our appreciation to our Sartell Customers who have been so loyal.



HELPFUL HINTS TO PROTECT YOUR FINANCIAL INFORMATION

If you are concerned by reports of a widespread data breach or believe your personal financial information has been compromised, consider taking the following actions:

REQUEST A CREDIT FREEZE ON YOUR CREDIT REPORT

A freeze restricts access to your credit report, which makes it nearly impossible for someone to open a new account or line of credit in your name. If you have been a victim of identity theft, Minnesota law allows you to place a freeze on your credit report for free. Minnesotans can request a credit freeze for any reason as a proactive measure for a \$5 fee. Credit reporting agencies must place the freeze within three days of receiving a request and provide a unique PIN within 10 days of the request.

If you want someone (such as a lender) to have access to your credit report, you will need to temporarily lift or remove the freeze.

To request a credit freeze, visit each credit reporting agencies websites for additional information to complete this process:

transunion.com

equifax.com

experian.com

PLACE A FRAUD ALERT ON YOUR CREDIT REPORT

If you have been a victim of identity theft, you can request a fraud alert at no charge by contacting one of the three credit reporting companies. You must prove your identity and the alert is active for 90 days and can be renewed. With a fraud alert in place, you can request a free copy of your credit report from each of the three credit reporting companies.

CHECK FOR SUSPICIOUS OR UNAUTHORIZED ACTIVITIES

Review your credit report and if you find accounts fraudulently opened in your name, close them and contact your credit card companies to reissue new cards if any legitimate accounts have been compromised.

Closely monitor your accounts with creditors including credit cards companies, banks, credit union, and other lenders during the months following any breach.

CONSIDER FILING YOUR TAX RETURNS EARLY

To prevent someone from fraudulently filing a tax return with your information, file as soon as you have all the needed information.

BEWARE OF "ASSET RECOVERY" SCAMS

These scams pack a "double whammy" by targeting individuals who have already been victims of fraud. They will lure victims with the promise of getting your money back for an upfront fee and its unlikely they will deliver on their promise.

DON'T FALL FOR PHISHING EMAILS

If you receive a request for bank account information, passwords or credit card numbers via email, be suspicious. Check to see who it says the sender is. Hover your mouse over the link to see if the sender is masking their email address with a title that appears more legitimate. Contact the actual business that supposedly sent the email to verify if the email is genuine.

HANG UP

Scammers use public information to find out your name and phone number. They often use scare tactics to get you to send money, provide personal information, or gain access to your computer. If someone calls and wants you to hand over money, be very suspicious. Remember, if it sounds too good to be true, it probably is.

CHECK YOUR CREDIT REPORT ONCE A YEAR

Credit reports show your credit history, including the number of loan requests and whether it's for credit cards, auto loans or mortgages. Make sure the report is accurate, and write a letter noting any mistakes.

There are three major credit bureaus that provide credit reports for a nominal fee, and there may be variations in each report: Equifax, 800-685-1111, Experian, 888-EXPERIAN, and Trans Union, 800-916-8800.

You can request a free credit report from each of the three credit reporting bureau through annualcreditreport.com.

PAY ATTENTION TO BILLING CYCLES

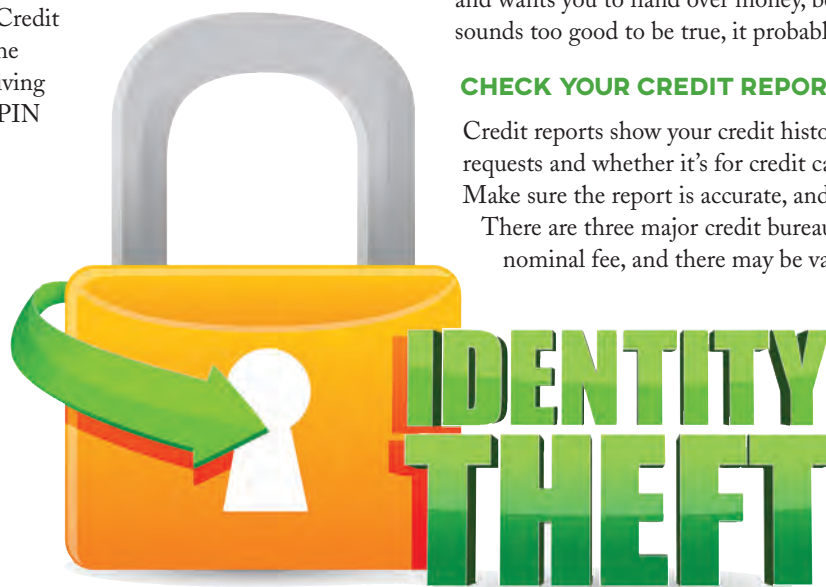
Follow up with creditors if bills don't arrive on time. An identity thief may have changed your billing address and started to use the credit card.

Use unique and strong passwords for each account with a mix of letters, numbers and symbols in your password.

Minimize the amount of personal information you carry. Many people have several credit cards, including cards for individual retailers; carry them in your purse or wallet only when necessary. Do not store Social Security cards, passports or birth certificates in purses or wallets unless necessary.

WRITE DOWN CREDIT CARD NAMES AND NUMBERS AND STORE THEM IN A SAFE PLACE

It's important to cancel your credit cards immediately if they've been stolen, but the key is having the toll free numbers and credit card numbers handy so you know who to call. It also helps to have a list of all credit cards in one place. Make a list of your credit and debit cards & store the list in a safe & secure location.



GUARD THE MAILBOX FROM THEFT

Deposit bill payments at the post office or in post office collection boxes. If going on vacation, ask the post office to hold your mail until you return.

SHRED JUNK MAIL

If you receive pre-screened credit card or mortgage offers in the mail, shred them if you decide not to accept the offer.

REDUCE THE AMOUNT OF JUNK MAIL YOU RECEIVE

Pre-screened credit card offers are an easy target for identity thieves. To opt out of receiving pre-screened credit card offers, call: 1-888-5-OPTOUT (1-888-567- 8688). To remove your name from other national direct mail lists, write: Direct Marketing Association, P.O. Box 9008, Farmingdale, NY 11735-9008.

ONLY USE SECURE INTERNET SITES FOR E-COMMERCE

When banking online or shopping with a credit card, most sites will note when you enter or exit a secure connection. Look for a small yellow "padlock" in the toolbar and "https" in the web address.

IT'S IMPORTANT TO SIMPLY KNOW WHO YOU ARE DEALING WITH

Do not give out personal information over the phone, through the mail or over the Internet unless you have initiated the contact. Legitimate organizations that you do business with already have the information they need and will not ask you for it.

BEFORE REVEALING PERSONAL INFORMATION, FIND OUT HOW IT WILL BE USED

Ask whether it will be shared with other companies. Many businesses will provide you with their "privacy notice." Financial service companies, including banks, mortgage companies and credit card companies, are required by federal law to provide consumers with privacy notices detailing what information is shared with different businesses, and to give consumers the opportunity to "opt-out" and decline receiving marketing information.

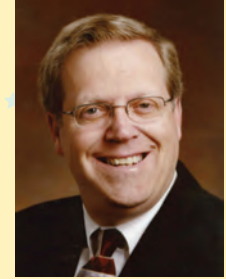
Banking on the Go!

We're excited to have a full suite of personal mobile banking apps to allow you to manage your finances on the go.

- Apply for a mortgage online
- View account balances and Transactions online or on your mobile device
- Transfer funds between your Accounts
- Pay bills using the optional Bill Pay service
- Make loan payments
- Make a mobile deposit
- View check images

Our FREE* mobile banking apps are available for Android, iPhone, and iPad. Go to your device's application store and download today.

* Our app is free but standard wireless carrier rates and fees may apply.



KEVEN DUNLAP ANNOUNCES HIS RETIREMENT!

Keven Dunlap, who has served as Chief Financial Officer of Liberty Savings Bank and eventually Liberty Bank Minnesota is retiring after exactly 30 years of service.

Keven has been responsible for financial statements, compliance, corporate governance and a hundred other tasks. He has been an important part of the growth and success of Liberty the last three decades.

"Keven has been an unwavering asset to Liberty in so many ways. I have had the privilege of working with him daily for these last 30 years and it has been an unbelievable working relationship" says Mark Bragelman, Liberty President.

Bragelman continued: "Mr. Dunlap has been willing to take on whatever task was at hand. In addition to a wealth of experience and knowledge he has had the ability to work with all kinds of people. He has been a real champion for all of our Community activities and his work with the CMBA, community festivals, Salvation Army and a dozen other things has always represented the best in Liberty".

We wish Keven all the best and look forward to hearing about his adventures, grandchildren and other interests. Please join us in wishing him all the best.



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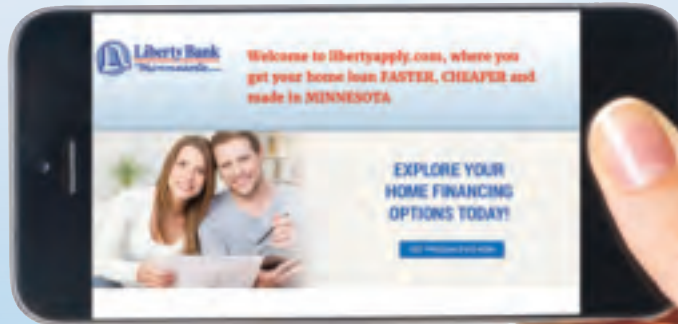
LibertyApply.com is a website designed to allow you to apply for a home loan from your portable electronic device (your phone!) anytime 24 hours a day, seven days a week.

Liberty has developed the best technology anywhere to offer this convenience. There is a lot of advertising by national mortgage lenders promoting the use of your phone to get a home loan. At Liberty we provide the same convenience with one big difference: you know who is on the other end of the communication!

Combining 24 hour, seven day a week technology (we are available anytime) with Liberty's historic best rates in the market and lack of extra fees makes **LibertyApply.com** the best option available when you need a home loan.

Please don't hesitate to try us out and referrals are appreciated. We pledge to give you, or someone you send our way, the same high level of service you expect with amazing technology to make it even more convenient.

LibertyApply.com



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