



# Liberty Customer



# NEWS



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

## Liberty Receives 5-Star Award... AGAIN! ★ ★ ★ ★ ★

Liberty Savings Bank has received the "5 Star" designation from Bauer Financial Inc. based on data through the first quarter of 2009. This is Bauer's highest rating, and is given to a small number of banks throughout the country, based upon performance, capital, delinquency levels and a variety of other factors. Bauer has been reporting on banks and analyzing performance since 1983 and awards 1 to 5 stars based upon their analysis of every bank in the U.S. Banks rated the highest receive 5 stars, while the poorest performing banks receive zero or one star.

"We are entering our 7th year as a 5-Star rated institution which is very gratifying in these turbulent times. Frankly, it is our customers who are responsible for this level of performance", said Mark Bragelman, Liberty President. "Without our exceptional customer group, it would be impossible to perform at this level year after year."

A recent St. Cloud Times article also highlighted Liberty's unique designation among local financial institutions. For complete details and to review star ratings of all banks, visit [www.bauerfinancial.com](http://www.bauerfinancial.com).

### IN THIS ISSUE

USDA's Rural Development Loan Program.....	2
Neighborhood Stabilization Program.....	2
Liberty Block Party.....	3
Introducing Mark's Blog "Mark's Musings" ...	4
Twins Ticket Winners.....	4
Home Owner Checking.....	4
Robin Gohman: ROI's 5 Under 40.....	5
Parades and Cotton Candy.....	5
Liberty Salutes TSgt. James Emery.....	6
An Exclusive Interview with Bert.....	6
Colleen Schulte & Liberty Insurance.....	7
A Message from Mark Bragelman.....	7
Liberty Presents Roger McGuinn At The Paramount.....	8



## I SCREAM SOCIAL

**Saturday, October 24th • 4-7 p.m.**

**At the Waite Park Liberty Savings Bank!**

**An Exclusive Event for Berts Buddies  
Savings Club Members ONLY!**

Entertainment by the Rockin' Hollyweirds!

**20 booths with lots of games,  
treats and prizes!**



# FINANCIAL PROGRAM NEWS



## USDA's Rural Development Program:

*100% Home Loan Financing is Available Better, Cheaper, Faster at Liberty!*

Are you ready to buy a home, but lack a down payment? Rural Development Financing may be an option for you. You do not need a down payment to buy a home using this program. To qualify you need to meet the income requirements of the program and purchase a residential property that is located in an eligible rural area. You also do not pay monthly mortgage insurance with this program which will reduce your monthly payment substantially. This program has flexible credit and qualifying terms.

We can help you prequalify for a rural development loan. We will help you determine if your income meets the eligibility requirements of the program. Liberty will also assist you in confirming that the properties you are looking at are in the eligible areas for this program.

Liberty Savings Bank looks forward to helping you with the process of finding the best home loan to meet your needs.

## Neighborhood Stabilization Program (NSP)

*Understanding the program.*

The St. Cloud Housing and Redevelopment Authority has worked closely with Stearns, Benton and Sherburne counties to secure funding for neighborhoods in our region which have experienced high rates of foreclosure. The HRA has secured \$2.5 million in funds that can be used by potential home buyers to acquire and remodel homes in select neighborhoods.

There are 14 targeted neighborhoods. Maps of the eligible neighborhoods can be viewed at the St. Cloud HRA's website at [www.stcloudhra.com](http://www.stcloudhra.com). Individuals interested in using this program will need to meet the requirements of qualifying for a mortgage, meeting any income requirements of the program and attending home buyer education classes.

The funds will be available to purchase and rehabilitate properties that have gone through foreclosure and are now owned by the lender. There is up to \$14,000 of down payment assistance available with this program. A review of the property is completed by the St. Cloud HRA to determine what types of rehabilitation the property may need. For more information on this program, please contact Shannon Adamski or Cliff Knettel at the St. Cloud HRA. They can be reached at 320-252-0880.



*The Bellamy Brothers performed their greatest hits!*

# A Great Night for Fun Music!

It was a perfect night! The weather cooperated and a crowd of 5,000 plus had fun as the Bellamy Brothers performed for a huge crowd at Liberty's 21st Block Party. There was plenty to do and plenty to eat. The kids played games and crazy hairdos, face painting and tattoos were on display. We can't wait to see you again next year!

## LIBERTY Block Party



*Left: Rows of tents had fun for kids of all ages like Crazy Hairdos!*

*Right: The Bellamy Brothers performed for over 2 hours to huge crowds!*

*Below: Once again, the crowds were huge and well entertained.*





# Mark's Blog Dispenses Common Sense

Ever wish you could just call on an expert for some straight advice? Well now you don't have to call, you just have to go to the blog of Liberty's President, Mark Bragelman. Starting August 31st, Mark will be sharing his advice, opinions and common sense in his blog named "Mark's Musings." You will be able to access this blog on Liberty's website: [www.libertysavings.com](http://www.libertysavings.com). Financial advice will be just a click away with the link to Mark's blog on the Liberty's home page.



Here are the lucky winners of the Twin Tickets Give-Away in April at the Westwood location. Congratulations and Play Ball!



Mike & Matt Jagielski



Dennis Klug



Kathy Tembreull



Aaron Bjork



Randy Frank



Mark Bordewick



Dennis Grosz



Jean Smith



It all adds up  
when you choose  
Liberty Savings Bank!

Thank you for choosing Liberty Savings Bank for your Home Mortgage...

Now You Can Open A Liberty

**Home Owner's Checking Account!**

To make this offer even better,

*Liberty Savings Bank will deposit \$150 into your account when it is activated.*

This offer ends December 31, 2009. This offer cannot be combined with any other offer. You will receive \$150.00 as a bonus if you maintain your home mortgage with us, you arrange to have your paycheck automatically deposited into this new Homeowner Checking Account and you arrange for automatic payments of your home mortgage loan from your Homeowner Checking Account. You will receive this bonus at the time all of these requirements are satisfied.



# Robin Gohman chosen as one of ROI's 5 Under 40

*Making her mark on the Central Minnesota business community with her influence, innovation and involvement.*

ROI Central Minnesota Magazine started the 5 Under 40 award in 2005 to highlight area business leaders who make an impact in their industry and community. This award spotlights their actions, accomplishments and insights. Liberty Savings Bank is proud of Robin Gohman, Senior Vice President of Liberty Savings Bank, for having received this award.

Robin Gohman was hired by Mark Bragelman almost 15 years ago when she was 21 as a retail banker. In 1997 she began running a branch on the west side of St. Cloud. Since then, she has been running branches and other operations and is currently in charge of new product developments, marketing, community outreach and other efforts.

But aside from her professional statistics, Robin is much more than her job. She is a voracious reader who loves details. She investigates and becomes an expert in everything from the new computer system that will allow Liberty to double in size without having to buy a new system to affordable housing for low and moderate-income home buyers. She is involved with the community through her work on the board of Child Care Choices and by serving as chair on the Expo Committee for the Central Minnesota Builders Association.

She has worked very hard over the years but knows that the most important people in her life are her customers. She's proud that she is part of a responsible lending institution and knows the value of long term relationships.



Robin Gohman with her 5 Under 40 Award.

**Congratulations Robin!**

## SUMMER PARADES!



Liberty employees and Bert take time to pose in front of the Liberty Savings Fun Van!

Lily and Bjorn (Keven Dunlap's grandkids) enjoy the day while wearing Liberty crowns.

Summer is a busy time for Liberty employees as they go from parade to parade in the surrounding communities.

It's fun to see all of our neighbors and the smiles on the kids' faces!

## COTTON CANDY At the Block Party!

The Saint Cloud All City Marching Band is a wonderful organization that provides kids with a marching experience and represents our community at many parades and competitions throughout Minnesota. This is an organization that is funded through the efforts of supportive parents and the community. At this year's Block Party, Cindy Bragelman decided to take advantage of the large crowd to raise funds for this very worthwhile group by making and selling cotton candy. It became a family affair with Cindy's daughters, granddaughters and even mother-in-law helping out. Their first year's effort raised around \$500 for the band and Liberty matched this effort for a total of \$1000. We know this money will be put to good use creating an unbelievable opportunity for area kids.



Kacey (Bragelman) Dougherty and Kelly Dougherty at the SCAC Marching Band Cotton Candy Booth!



# A SALUTE



TSGT. James Emery

Liberty Savings Bank employee TSGT. James "Jamie" Emery is leaving for his third tour of duty. We are proud of him and his accomplishments and wish him the best of luck.

Jamie graduated from Buffalo High School in 1996. He started his college career at the University of North Dakota and finished at Minnesota State University in Mankato with a degree in finance. Jamie started working for Liberty Savings Bank in March 2008.

Jamie joined the Air National Guard (Air Force) in 1999 as a way to help pay for college and serve his country following in his grandfather's footsteps.

Jamie's duties as a combat weather forecaster consist of providing weather details during briefings to helicopter pilots and unit commanders to use for various mission planning purposes, the protection of millions of dollars of equipment and the safety of thousands of troops. He is the eyes forward for the Air Force weather forecasters in the states who put together the forecasts for overseas troops. He is also responsible for the upkeep and maintenance of various weather equipment and sensors that are located at other bases.

In February 2003, after training in Lackland AFB, in San Antonio, Texas; Keesler AFB in Biloxi, Mississippi; and Grand Forks AFB in Grand Forks, North Dakota, he was called up in support of Operation Iraqi Freedom on active duty between Fort Polk in Leesville, Louisiana and Redcatcher Army Airfield on Camp Muleskinner, which is just on the outskirts of Baghdad, Iraq.

Jamie graduated from college in 2006 and volunteered for 6 months of duty in support of Operation Enduring Freedom at various locations around Northeastern Afghanistan as the Non-Commissioned Officer in charge (team leader) of the combat weather team for that area.

Jamie came back in the summer of 2007 and then volunteered for 3 months of backfill support duty at the base weather station at Fort Wainwright, in Fairbanks, Alaska.

His third tour to the Middle East will start in August 2009 and will last 6 months. Jamie will be the Non-Commissioned Officer in charge (team leader) of the combat weather team stationed in the Basra, Iraq area. When Jamie returns from Iraq he will prepare for his wedding in June 2010.

Thank you, Jamie, for serving and protecting us in the Land of Liberty!

## An Exclusive Interview of **Bert** from Liberty Savings Berts Buddies Savings Club!

*Maren, Liberty's cub reporter, recently caught up with Bert, famous for his exclusive savings club, Berts Buddies, and was able to ask a few questions:*



**Maren:** Bert, you have been part of the Liberty family for over 10 years. How has this relationship been going?

**Bert:** Well, Maren, when Liberty asked me to be a part of their family with this savings

club, I was thrilled! I have a great savings club for kids and this was a fantastic way to share it with as many kids as possible.

**Maren:** How old do you have to be to be in your club?

**Bert:** Because of all the great stuff you can get and do, adults want to part of this club, but NO CAN DO! You have to be 14 and YOUNGER!

**Maren:** What do you need to become a Berts Buddies account holder?

**Bert:** You can open an account with a \$25 deposit, but after that there is no account minimum. Plus you earn a great rate of interest. How great is that?

**Maren:** You mentioned free stuff and events...can you shed some light?

**Bert:** Well, when you join Berts Buddies, you get a free Berts Buddies t-shirt and membership card. And each time you make a deposit you receive a matching amount of Berts Bucks. Kids can use their Berts Bucks to buy special "members only" merchandise (the cool stuff). Plus Liberty puts on special events just for Berts Buddies members like the I-Scream Social on October 24th at the Waite Park Liberty. This event is only for Berts Buddies members!

**Maren:** Wow, Bert. This sounds like the club everyone wants to be part of.

**Bert:** It is! We have quite a list of V.I.P.s that are members.

**Maren:** Anyone from Hollywood? Can you share any of the names?

**Bert:** Nope. Liberty will not share our Berts Buddies list with anyone!

**Maren:** Thanks, Bert, for taking time out of your busy schedule to talk to me and allowing me to ask you about this great Savings Club for kids!

**Bert:** Not a problem! I hope every kid reading this will open a Berts Buddies Savings Account and become part of our club. The more the merrier!



LIBERTY'S SAVINGS BANK

# Spotlight

Liberty Insurance Agency and Colleen Schulte



Liberty Savings Bank has long enjoyed a great relationship with its co-subsidiary Liberty Insurance Agency. The Agency has been located at the Downtown Liberty location since 1990.

What makes any company successful are its employees. We'd like to tell you about one very special employee. Colleen Schulte has been with Liberty Insurance Agency (formerly the Bob Anderson Agency) for 19 years. We frequently hear stories at the bank about the great job she has done for our customers and how knowledgeable she is. When you ask Colleen what she enjoys most about her career, she simply says: "We have great customers and they're the reason I like coming to work everyday". It shows.

Colleen and her husband Jack play volleyball, like camping and frequent trips to Jackson Hole, Wyoming to visit the grandchildren. If you're in the bank, feel free to stop by and introduce yourself to Colleen. She's one of the people who make life better in the land of Liberty!



## Summer is a busy time for Liberty Savings Bank & our customers

Mark Bragelman,  
President, CEO  
Liberty Savings Bank fsb

Welcome to the newest version of Liberty Customer News. It is hard to believe that we are already in the late stages of summer with fall and school just around the corner. It's been a busy year for all of us at Liberty. The exceptional interest rates have led to another round of refinancing and also some increased home buying activity. We have also experienced a great deal of deposit activity and new account opening. Clearly, the consumer wants to know who they're dealing with when they come to the bank. It is very gratifying to see so many new customers choosing Liberty as their bank!

It has been a very busy summer for many of our employees. Block Party 21 was held on June 26th and was the largest attendance ever. The unusually mild weather we're having this summer really helped, along with some great entertainment. The Bellamy Brothers performed for nearly two hours and from all accounts, were well received. Food vendors reported excellent sales all night long. We added many more stations for kids activities which seemed to really cut down the lines, and judging from all the multi-colored hairdos, most kids made it through.

It was very nice to see so many customers at all the local parades. We really enjoy doing them and this year's Statue of Liberty headgear handout was a real hit. We love hearing "I'm a customer" or one of our employees names being shouted from the curb. It's a lot of fun.

We have seen an increased use of our public meeting spaces throughout the year. We really enjoy hosting community groups and invite you to contact us with any needs you may have for community meetings, service club meeting space, etc.

Liberty has again been awarded the coveted "5 Star" award from Bauer Financial Services based on their analysis of our performance, low delinquencies and high level of capital. Please allow me to thank all of our customers. This is your rating as much as it's our, and is a reflection of the exceptional customer group we are blessed with. It should also be gratifying for our customers that in these turbulent financial times, Liberty continues to be successful by using a very old strategy: common sense. We remain committed to providing a safe, stable place for our customers to do business regardless of any other economic conditions.

I hope you enjoy reading these newsletters. There are some great new programs coming out and a couple of neat customer events all of which are highlighted here. Thank you so much for being a customer of Liberty Savings Bank!



1-888-850-BANK  
www.libertysavings.com





*Banking for Everyday People!*

P.O. Box 40  
St. Cloud, MN 56302

PRSR STD  
U.S. POSTAGE PAID  
ST. CLOUD, MN  
PERMIT NO. 2650



*Presents*  
**Roger McGuinn**

*Founder of The Byrds and Rock and Roll Hall of Famer  
to perform at Paramount September 25th !*



*Mr. Tambourine Man, Turn! Turn! Turn!, So You Want to be a Rock And Roll Star...* those songs and that beautiful jangly 12-string guitar are unforgettable sounds of our musical history. Liberty Savings Bank is sponsoring Roger McGuinn's appearance at the Paramount Theatre on September 25th. It is sure to create even more musical memories.

Mr. McGuinn began his musical career playing right out of high school with folk groups like the Chad Mitchell Trio, Limelighters and others. He also backed Bobby Darin and even co-wrote some songs for him. Then in 1965, Roger McGuinn, Chris Hillman, Gene Clark and David Crosby (later of Crosby Stills and Nash) founded the Byrds and made musical history. They enjoyed many huge hits and McGuinn was a huge influence on contemporary music. First he

pioneered folk rock, later introducing space age rock with the use of electronics. One of The Byrds greatest legacies was the groundbreaking *Sweethearts of the Rodeo* album which introduced contemporary Country Rock. The Byrds and Roger McGuinn were early inductees into the Rock and Roll Hall of Fame in 2001. Mr. McGuinn has recently been very active as a solo artist furthering the appreciation for contemporary folk music.

**Liberty will have 150 pairs of tickets to give away for this exciting event. They will be distributed first come, first serve, two to a person on Friday, September 4, 2009 at our Waite Park location beginning at 8:00 a.m.**

We hope customers can take advantage of this opportunity to see a Rock 'n Roll and Folk Music Legend !