



# Liberty Customer



# NEWS



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



## Music Legend Tanya Tucker to Headline the 24th Annual Block Party Friday, June 24th at Whitney Park

Country music legend Tanya Tucker will be the headline entertainment for the 2011 Block Party at Whitney Park. This country music legend sold 19 million albums, has recorded 15 number one singles, as well as 56 top ten singles. She has received awards from the Country Music Association as well as a Grammy. She has had a performing career that has spanned over 4 decades and is one of the most recognized names in the industry.

The Liberty Block Party, in its 24th year, is entirely conceived, executed and funded by Liberty. The event includes

a large variety of food vendors, as well as unique activities for families with children. The Block Party has allowed attendees to hear 26 number one singles and 76 top ten singles in just the last 7 years.

Our objective has always been to create a fun family atmosphere while providing attendees the opportunity to hear huge hits performed by the original artists. We appreciate the loyalty of attendees who seem to come back year after year. This is a unique way for our bank to give something back to the community we serve.



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### IN THIS ISSUE

- The Last Roundup .... 2
- Online Mortgage ..... 2
- Liberty's Endless Summer BBQ ..... 3
- Online Banking ..... 3
- A Message From Mark Bragelman .... 4
- Monticello Expo ..... 4
- Liberty Counts Kettle Cash ..... 4
- Bert's Halloween Giveaway ..... 5
- Pumpkinfest ..... 5
- Liberty's Holiday Open House ..... 5
- 24th Annual Block Party ..... 6

## ENDLESS SUMMER BBQ IS A HOT HIT!

Balloon Bert basks in the bright sunshine.



Each Friday from September 24th to October 22nd a different Liberty branch held a summer barbecue event featuring burgers, hot dogs, chips and beverages. The event was a huge success with some branches serving 1000 customers! Branch events are a lot of fun for our staff and a neat unexpected treat for customers. Thanks to everyone who stopped by and thanks to Henry's Catering for a job well done.



Burger or brat?  
How about one of each!



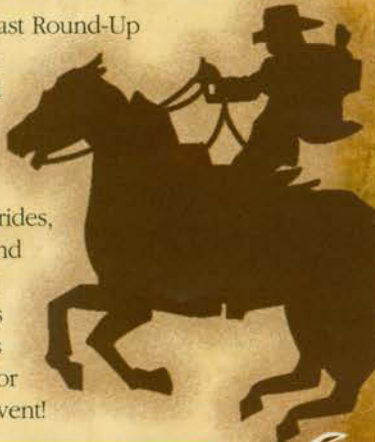
Westwood Branch Manager Heather Evenson and the folks from Henry's Catering.

# THE LAST ROUND-UP

## SOUTHWOOD HEIGHTS NEIGHBORHOOD PARK

Liberty Savings Bank hosted The Last Round-Up summer picnic for members of the Southwood Heights Neighborhood Association on August 29th.

This gathering of families was held in the neighborhood park and included horse drawn wagon rides, food, a petting zoo, facepainting and entertainment. The event was well attended and judging by the smiles everyone had a good time. Thanks to the Neighborhood Association for letting us participate in this great event!



A few Liberty staffers take a break for a photo op.



The day was perfect for a wagon ride.



Loading up for another ride.



I wonder if Dad would let me adopt him?

Our busy grill master Keven finally has a chance to take a break.



Face painting was enjoyed by all ages!



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# Spring is near, apply for a mortgage ONLINE now!

In approximately 15 minutes, you can pre-qualify for a mortgage, receive an interest rate and closing costs quote and get your mortgage questions answered.

This easy and convenient tool will help answer questions like what are today's interest rates, how much will my closing costs be, what will my monthly payment be, how much can I save if I pay my mortgage off in 15 years, can I save money by refinancing and many more.

Once you have started the online application process, you will be contacted by a mortgage loan officer who will give you the personal, professional service that Liberty is known for.

If you are simply interested in watching interest rates, they are updated every day. If you have a specific interest rate you are looking for, you can sign up for our online "Rate Watch" system. We will send you interest rates each day, or when rates hit the target interest rate you have selected.

Log on today to start this convenient process!



# A WINNING PAIR!



At Liberty Savings Bank we encourage our staff to use their time and talents to contribute to organizations we're involved with. We're always proud when one of our employees is recognized for their outstanding contributions in our community. Recently two members of our management staff were recognized for outstanding achievement and effort.



Keven Dunlap, Liberty's Chief Financial Officer was awarded the Central Minnesota Builders 2010 Extra Mile Award. Keven has contributed his vast accounting and non profit experience to the CMBA in many ways. He always gives 110%

Amy Gohman, who manages our Southside location as well as our mortgage servicing department was recognized as Affiliate Member of the Year by the St. Cloud Area

Association of Realtors. She has been an integral part of organizing many of that organization's social affairs activities such as Holiday Parties, Golf Tournaments and many other events for a decade. This long overdue recognition was received in December 2010. We are proud of her professionalism and positive attitude toward giving back to this important organization.



Please join us in congratulating both of these individuals on their recognition and achievements. They represent the true spirit of Liberty Savings Bank!

## Online Banking, Bill Payment, and E-Statements

If you are not enrolled in Liberty Savings Bank's online banking, now is the time to sign up! Liberty Savings Bank's online banking with bill payment is easy to use, fast, and convenient. Online banking puts you in control of your finances. You can easily access your accounts, pay your bills, transfer funds, receive online bills, set up alerts, manage your finances and much more. Your online transactions are secure, and all of this is available to you free of charge.

### CONVENIENCE:

- Receive 24 hour access to your Liberty Savings Bank checking, savings, loans, lines of credit, mortgage loans and certificate of deposit and IRA's.
- View your transaction history on your accounts.
- Enroll in E-Statements to access and store your bank statements online.
- Pay your bills online when you want, on pay day, or near the due date, whenever it is convenient for you.
- Track the bills you have paid.
- Have your bills delivered to you online.

### SAVE TIME AND MONEY:

- When you pay your bills online you save money by not needing to pay for stamps, checks and envelopes.
- Save time by not needing to run to the post office to drop off your bills.

Log on to [libertysavings.com](http://libertysavings.com), for more information, or to enroll in online banking, bill payment services, E-Statements and E-Bills. For assistance stop by or call any of our branch locations.



## Looking forward to a new year at Liberty Savings Bank

Mark Bragelman,  
President, CEO  
Liberty Savings Bank fsb

It's hard to believe that a decade has passed since the turn of the 21st Century. Time has flown for all of us at Liberty. The last ten years have been a remarkable period of growth. As we begin 2011 we are very grateful to all of our customers for making Liberty one of the most successful banks in Minnesota the last ten years. A bank's success is entirely dependent upon the quality of its customer base, and at Liberty we are blessed with the very best customers in this market.

The coming year represents more challenges for business, and the banking business is no exception. Mountains of new regulations and an uncertain economy can be obstacles, but we will continue to work just as hard to earn your business in 2011 and beyond. Look for more innovation, more convenience and some exciting new products.

Speaking of beginning the new year, this is an excellent time to improve your financial health. We realize that many of you have financed cars, boats, recreational items and other things through other lending sources. This often happens when someone is in the process of buying an item and the dealer provides financing at the point of sale. With today's very low rates we encourage you to contact us about refinancing any loans you have with other banks, credit unions, or other lending sources. Rates are low and this can really make a difference in the long run. Look for special promotions from Liberty in the near future in this regard.

One thing we learned during 2010 is that customers really appreciated our branch events. Halloween related events, Christmas holiday treats, and summer cookouts, as well as special events for our "Berts Buddies" kids have proven to be very popular with many of our customers. We want our branches to be a place that you enjoy visiting and with that in mind look for more branch events in the coming year.

It's been another amazing year of community involvement for us during 2010. It began with our involvement with the CMBA HomeShow. It continued with lots of parades where we threw thousands of t-shirts. We held our 23rd annual Block Party featuring Starship. We hosted neighborhood events. The Liberty/St. Cloud Park and Rec Pumpkifest turned out to be a huge hit at Lake George. Then we had the honor to once again count Kettle Cash for the annual Salvation Army Christmas Appeal. It seems that Liberty people are wired to want to give back to our community in as many ways as we can. For us, there is nothing more enjoyable than participating in these activities.

Thank you for your continued patronage of Liberty Savings Bank. We look forward to serving you in 2011 and beyond.

—Mark Bragelman



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## Liberty Appears at MONTICELLO EXPO



These smiling faces greeted expo attendees.

Liberty Savings Bank was in attendance at the annual Monticello Expo on October 3rd. This is an excellent community gathering and we appreciated the chance to see so many of our Monticello area customers. The water bottles were a huge hit as well as the candy. We look forward to next year's Monticello Expo.

## Liberty Counts Kettle Cash



It has been a Liberty holiday tradition to assist the Salvation Army in their annual bell ringing campaign. Contributions are made in pennies, nickels, dimes and currency and it all needs to be counted. Sorting and counting takes many hours of staff time each day, but it is extremely gratifying to be part of this worthwhile effort. The Salvation Army has a long history of helping people in need and we enjoy "counting" the generosity of St. Cloud area residents!



# Bert's Halloween Give-Away is Howling Success!

Between October 25th and 30th, 2010 Bert's Buddies account holders came to Liberty and received special treats and prizes. Golden ticket holders received a special Halloween t-shirt. Bert wants to thank everyone who responded to his special invitation!

## It's Bert's Great Halloween Give-Away!

October 25th-30th



The wait is over! Your Bert's Buddies Redemption Coupon has arrived!

Redeem Your Coupon for Candy & Prizes October 25th-30th!

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our Liberty Green Redemption Coupon

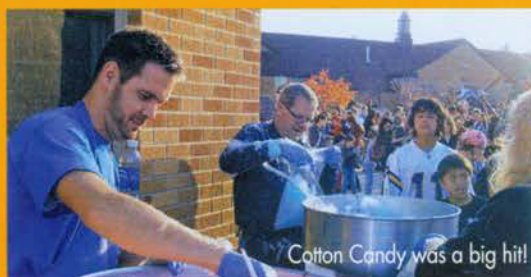
Redeem October 25-30 at any Liberty Branch!



# Liberty's Holiday Open House

The holidays were celebrated at our branches in December with special cookies and beverages. Thanks for stopping by, hopefully we helped to make your spirits bright!

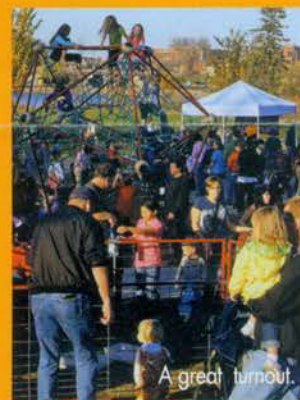
# PUMPKINFEST



Cotton Candy was a big hit!

On October 22nd a special Halloween themed event was held at Lake George Park sponsored by the St. Cloud Park and Recreation Department and Liberty Savings Bank. The event included a large petting zoo, horse drawn trolley rides and lots of activities for kids.

The crowd size was well beyond expectations, but everyone had a great time. We want to thank the Park & Recreation Department for allowing us to be part of this event. We look forward to working with you in the future!



A great turnout.



The camel was very popular.



The lines kept growing.



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

# 24th Annual Block Party Headliner

Country Music Legend

# TANYA TUCKER



**JUNE 24th • 5 pm**  
**Whitney Park**