

5 CONVENIENT SERVICE CENTERS!

Including one near you!



In some ways, banking has changed a lot in recent years. Electronic banking, online applications and debit cards.

On the other hand, some things remain consistent. Customers want a bank they know and trust. A bank that is FDIC insured. Familiar bank employees that you have known and trusted for a long time.

At Liberty we offer all of the most desired electronic banking services. Most deposit and borrowing activities can be accomplished without having to come in to the bank.

But sometimes Customers need a higher level of service. They need a new transaction card, or they want to discuss mortgage options in detail, or they need to access their safe deposit box. Or sometimes they just want to see a familiar face that cares about them.

As different ways to access banking services have evolved, that nature of bank facilities has as well. The traditional bank "branch" term is probably better described as a "service center".

In any business, a service center is a convenient location with convenient hours staffed by people who can provide service and solve problems. In that scenario, location is important.

At Liberty we have developed five locations that cover the St. Cloud metro area from north to south.

Many Customers today live outside the immediate metro area. It is important to us that when they do visit us, it is easy to get to a Liberty Service Center and there is plenty of parking and drive thru lanes.

Today Liberty has the most convenient group of locations of any financial institution. It has taken many years and great expense to get to this point, but this allows us to serve the Customers who honor us with their continued patronage.

Sincerely,
Mark Bragelman, CEO/President



Liberty Bank

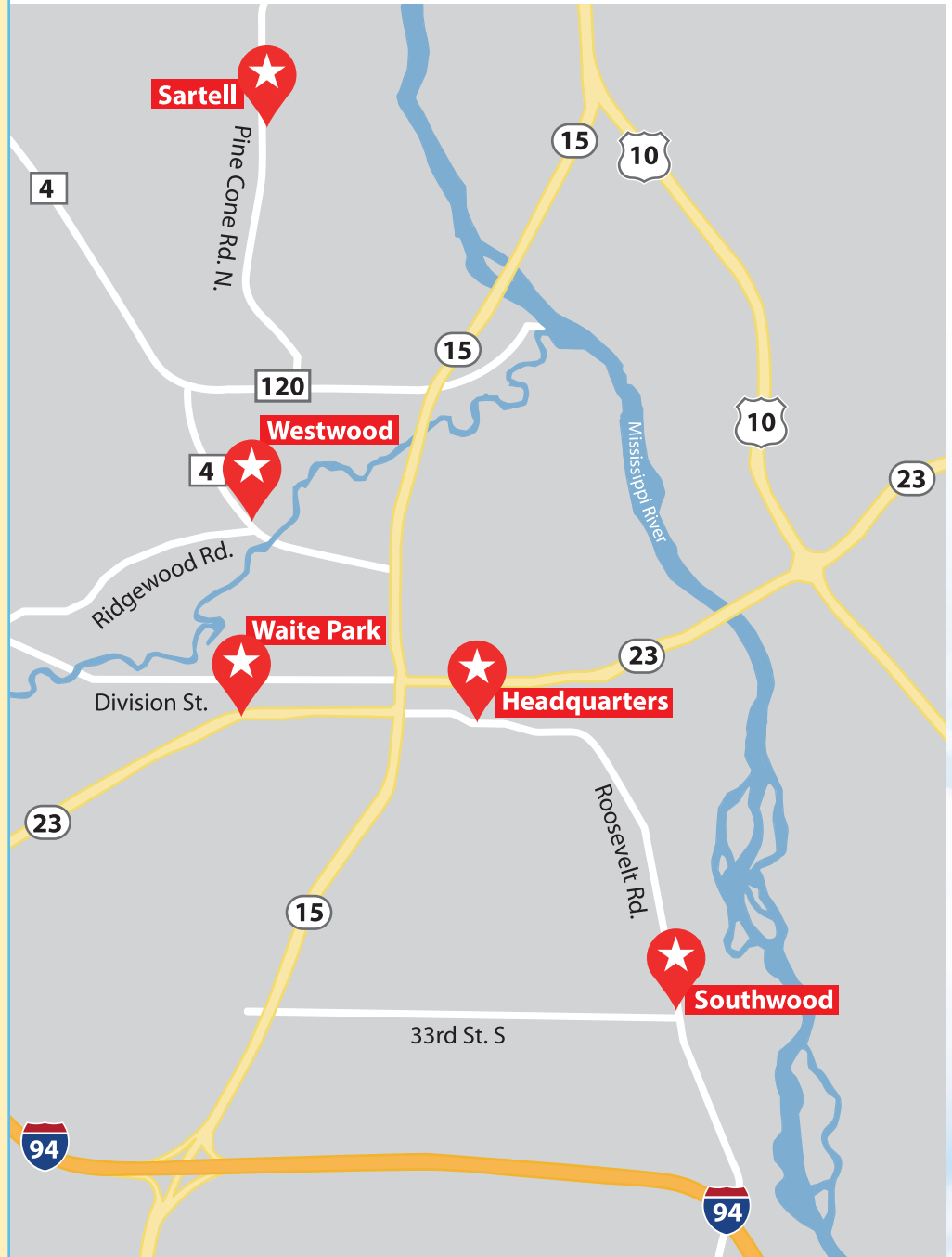
Minnesota

NMLS ID #411232

customer CONNECTION



NOVEMBER 2019



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Online shopping continues to be increasingly popular. An online marketplace that is easy to access and open 24/7 can be great, but is important to be cautious when you are shopping online. Here are a few helpful tips to assist in ensuring your online purchases are secure.

Dedicate one credit card when shopping online. Using one card for all of your online shopping needs will give you extra shopping protection. You can set a lower limit on this credit card to limit your risk. When you are making all of your online purchases on one credit card, it may be easier to identify an unauthorized transaction on your credit card statement.

Use secure sites for online transactions. The “s” at the end of “http” means the site you are visiting is encrypted so your financial data such as credit card details are kept private. Look for this in the website address of the online stores you are visiting.

Avoid Shopping Using Public Wi-Fi. Public Wi-Fi seems to be available everywhere you go. Most

SHOP SMART. SHOP SAFE!



of these public hotspots are not secure, leaving your information possibly available for a hacker to spy on and steal. Look for alternatives such as private encrypted hotspots through a mobile phone carrier’s network or internet service provider.

Do Your Homework. Be cautious of online offers that are too good to be true. Research the site to view what other people say about the site. Look into other sites that are selling similar products or services to help determine if the offer is comparable to what other online retailers may be offering.

Keep your password complex and safe. Longer, more complex passwords can reduce the chances of a hacker guessing your password. Keep your passwords in a safe place that are not accessible to others. If you believe a password that you have has been compromised, follow the security steps on the retailer’s site to determine what you should do.

Update, update, update. Be sure that you are updating your computer with necessary security updates and that your security software is working.

MONTICELLO CHAMBER PARTY IN THE PARK

We really enjoyed being part of the annual Monticello Chamber Party in the Park. This is truly a great family event with food, live music and lots of sponsor booths with activities. Liberty didn't just staff the booth, we provided the popcorn too (we hand out hundreds of bags of popcorn each day in our branches!).

In addition, we gave kids Statue of Liberty foam crowns to wear. At some point it was starting to look like New York Harbor!

We love to participate in family-themed events like this and we look forward to supporting “Party in the Park” in the future.



WELCOME Back to School



Once again this year we participated in the Welcome Back Teachers event for the returning Monticello Teachers. Each year we try to come up with something different for these special people. This year was no exception. We decided to remind Teachers that “Summer never really ends!” by providing them with giant Liberty Beach Towels. Good luck and have a great year.

Liberty Block Party XXXI



GRAND & FUNKY!

The 31st version of the annual Liberty Block

was held on Friday, June 28, 2019 at Whitney Park in north St. Cloud. It was a very warm day, as evidenced by the stage thermometer that measured well over 100!

For an opening act we brought back long-time favorite the Rocking Hollywoods who entertained the crowd with an assortment of hits from the 50's, 60's, 70's and 80's.

Headliners Grand Funk Railroad put on a high energy show despite the excessive heat. Their hits included: "Some Kind of Wonderful", "We're an American Band", "Locomotion", "Closer to Home" and many other iconic favorites.

From all reports, food vendors had a very busy evening. An added attraction was the POW-MIA balloon folks who brought four hot air balloons with the intention of launching them from the north end of Whitney Park.

It turns out that balloons that depend on hot air need cooler weather to launch. That meant the balloons were inflated but stayed on the ground. The result was an amazing visual as Grand Funk played "We're an American Band" with a "wall" of gigantic hot air balloons on the horizon.

We need to thank the staff at Whitney Park, who are more than helpful each year. The St. Cloud police are always there when we need them. We owe a huge thanks to Pleasureland and Dan

Pearson. Every year they provide the best motorhomes possible for our artists. They never hesitate to do this free of charge, which is incredible and reflects their genuine community spirit.

Liberty has enjoyed creating this event each year. Besides planning and executing the event, Liberty also pays for everything: music, sound, infrastructure. We also have a policy of not charging our local food vendors to be part of the event. It is a great opportunity to display their great food to the huge crowd each year.

Thanks to all who attend. We're looking forward to Block Party XXXII. Maybe we should have a slogan: "We want to see you at number 32!" See you in summer 2020.



THE VAULT

If you haven't stopped by our new Headquarters yet, we urge you to do so.

There is ample parking and the location is so much more convenient than our previous Headquarters.

One feature of the new location is a large area we call **"THE VAULT"**. With all of our involvement in Block Parties, Home Shows and other events, we have accumulated a lot of memorabilia, much of it autographed or stage worn. Some examples include:

- A pair of Italian pants worn by Mark Miller from Sawyer Brown.
- A Marshall amplifier used by Bruce Kulick from Grand Funk who spent a dozen years in KISS and on the road with Meatloaf.
- Tanya Tucker's stage worn outfit on a mannequin.
- An autographed American flag helmet from "Cannonball Smith" the "Human Cannonball" who was shot over the stage at the Block Party that featured Nitty Gritty Dirt Band.



There are hundreds of other items, some quite valuable and others that are unique. We created this room as a place for community groups to hold meetings. The room has an "energy" that makes it more

fun to attend meetings, training, or other events. We also provide other space in the building for special requests, including fully equipped AV rooms for meetings and retreats.

We really enjoy hosting these organizations and look forward to more visits. Here are just some of the groups and organizations that have used "The Vault" to hold their event:

- Leighton Broadcasting
- CMBA Remodeler's Council
- Solar Sound Marching Band
- ADAM Inc.
- CMBA Spike Club
- L.E.A.F.
- CMBA Commercial Builders Council
- Tri-County Humane Society
- Minnesota Dept. of Human Resources
- Super Green Solutions
- Waite Park Baseball



LIBERTYVILLE

THE ULTIMATE SARTELL FAMILY FUN DAY!

The 6th Annual Libertyville was held on the grounds of Bernick's Arena in Sartell on June 8th, 2019. The event was held following the annual Summerfest Parade.

This free event included a large assortment of giant inflatables, as well as face painters, prize wheels, temporary tattoo artists, crazy hair booths and so much more.

The largest crowd ever for this event was in attendance, and the location was ideal for attendees because of the new large parking area that has been added to the Bernick's Arena site.

The Sartell Police had their Dunk a Cop Booth on site once again, and judging by their drenched look, had a great day at the event.

We look forward to producing this event every year. It has grown in stature with community residents and is a great opportunity to spend quality time together for attendees. Libertyville is planned, executed and entirely funded by Liberty Bank Minnesota. It's our way of saying "Thanks Sartell" for the wonderful growth we have experienced here.





ON JULY 12TH LIBERTY HELD IT'S 30TH ANNIVERSARY CELEBRATION



We celebrated by giving away special Liberty Beach Towels to the first 500 visitors. In addition, our friends at VonHanson's Meats served great brats while our employees made root beer floats for everyone.

It was a great day, a packed house, and a wonderful conclusion to a great week of celebration.



New Look. New Feel. Same Security.

Announcing the new Liberty Bank Online Banking site coming November 23, 2019.

Your Online Banking experience is about to get even better!

Enjoy a fresh, new look with seamless functionality to access your bank accounts.

We are launching a New Online Banking Experience for our customers on November 23, 2019. The new online banking experience makes managing and viewing your accounts even easier, with full access to the same account features and functionality you are used to.

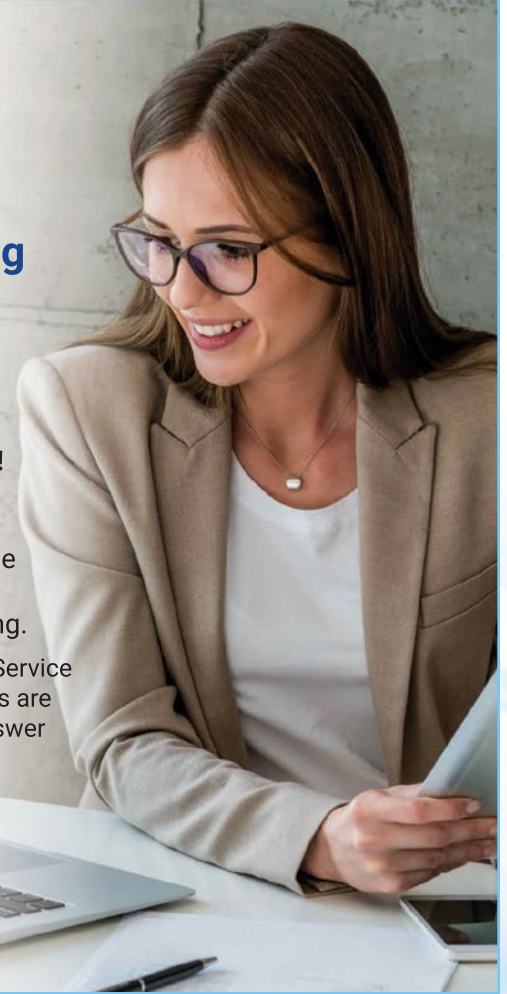
We are excited to introduce this new and improved experience!

Use the same login credentials you currently use for Liberty Bank Online Banking and Mobile Banking.



Our Customer Service Representatives are available to answer your questions.

Simply stop at a Liberty Bank location or call us at 320.252.2841.



Liberty sponsors the Monticello Chamber Golf Tournament



What do Liberty, Pirates, Championship Wrestling Belts and the Monticello Chamber have in common?

The annual Monticello Chamber Golf Tournament. Liberty was proud to be the lead sponsor for the 2019 Monticello Chamber Golf Outing. This year's theme was the "Pirate Open".

In addition to being the lead sponsor, Liberty provided a "Pirate" for photo opportunities, tents, and swag bags for all the give-away goodies, plus a P.A. system.

We wanted to enhance the event just a bit more. Our solution? Rather than the usual small individual trophies, we created "Wrestling Championship" style belts that will be great display pieces for a long time.

We had a lot of fun supporting this worthwhile event and have already committed to being the 2020 Sponsor of the Monticello Chamber Annual Golf Tournament.





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GETTING READY TO BUY YOUR FIRST HOME?

Finding your first home and applying for a mortgage may sound intimidating. We are here to help. Here are a few steps to help make the process easier.

START GATHERING YOUR DOCUMENTS

When you apply for your mortgage there are a few things that you will need to have ready. Start working on gathering these items now. Below is a list of typical documents that you need to submit with your application:

- Paystubs
- Tax Returns
- Bank Statements
- W-2 Year End Tax Statements From Your Employer

Setting these aside early will help make the process easier and not seem so overwhelming.

HAVE AN IDEA WHAT YOU CAN AFFORD

Banks have guidelines that they follow when approving an applicant for a home loan. One of the common guidelines that we review is how much of a payment you can afford relative to your income. It is a good idea for you to also have a number in mind that you feel you can afford to pay per month. You may look at your current housing expense, other debts, savings and living expenses to determine this number. Make a budget and determine how much of your income you think you can afford to be used towards your house payment.

KNOW THE LOAN OPTIONS

If buying a house is in your future. Get in contact with us. It is important to know what loan types may be available to you, how much of a down payment you may need, approximately how much your loan costs are and what your potential monthly payment will be. All of this will help you determine early if you are shopping for homes in the right price range.

KNOW YOUR CREDIT HISTORY

Mortgage loans in many cases require minimum credit scores. If possible, know what this score is, or apply to be pre-qualified and you will learn your score in this process. There are many components that go into shaping a good credit score, the major factors include; history of payments being made on time, credit card balances significantly below the credit limit, how many years you have had credit history for, new credit being opened in moderation and having a mix of different types of credit accounts including loans and credit cards.

Please call us anytime to help you get this process started.



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