

Liberty Customer



NEWS



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



Back Row: Mary Eberly, Rose Van Buren, Dean Hilderbrandt, Colleen Anderson, Kandy Nelles, Jane Pullis, Sandy Michaelson, and Lois DeRocher

Front Row: Noel Zinda and Kim Monse

Not Pictured: Kelly Schweitzer, Randy Hadaway and Marv Meschke

Liberty Insurance Acquires First National Agency!

We are happy to announce that Liberty Insurance Agency has recently purchased the former First National Agency of Elk River and they have now completed their move into our Monticello facility. We have added parking, considerable interior remodeling and other improvements to the Monticello branch to accommodate the addition of these 10 new employees. In addition, an outdoor patio area is planned for customer and event use. They are a veteran group of insurance agents with outstanding reputations and will provide the highest level of service in the Monticello area. We are excited to welcome our new addition to Liberty Insurance and to have the opportunity to offer our Monticello customers great insurance services. If you're a Monticello customer, stop by and say hello. Better yet, ask how you can save money on your insurance needs.



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Whitney Senior Center receives Liberty donation

Whitney Gardens renamed Liberty Gardens

The Whitney Senior Center is a wonderful facility that provides opportunities for seniors to improve their quality of life. This facility services senior citizens in the Central Minnesota area. On April 30th a fundraiser was held to support this worthwhile Community Center. Liberty Savings Bank provided a significant contribution to the fundraiser to carry on their activities. We were surprised at the event to find out that the gardening area at Whitney had been renamed Liberty Gardens in our



Left to right: Amy Gohman, Heather Evenson, Robin Gohman, Melissa Pulliam, Keven Dunlap and Jason Primus

honor. We are grateful for the recognition and wish the Whitney Senior Center well as they continue to provide social, recreational and other services to our valued Senior Citizens.

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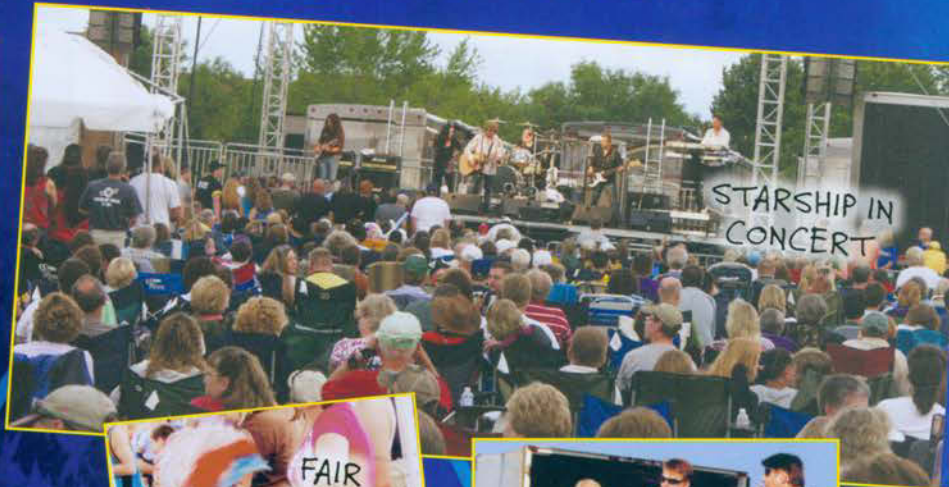
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LIBERTY BLOCK PARTY

A Great 2010 Summer Hit!



**WE ROCKED
WHITNEY PARK ON
JUNE 25TH WITH**

StarShip
STARRING MICKEY THOMAS



Despite threatening weather, the 2010 Liberty Block Party may have been the best ever. Early in the evening we asked the crowd to take shelter as terrible storms were definitely heading our way. While high winds, hail and pounding rain hit on the other side of town, by show time the sky had cleared and the sun even made an appearance! By 7:45 as Starship took the stage, the crowd was huge and extremely enthusiastic. The band played an extended set and by all reports folks really enjoyed the show. Thousands of kids enjoyed the balloon characters, face painting and air brush tattoos. Two dozen food vendors served a large variety of delicious foods. Brad Becker was a hit as he climbed atop a genie lift and tossed dozens of t-shirts into the crowd.

We appreciate everyone's attendance and patience. The production of Liberty's FREE Annual Block Party is a considerable investment of time and money especially in this current economy. But because our customers have made us successful and we have a Board of Directors that believes in giving back and the value of community events, we are able to continue to produce this annual concert. Many folks tell us that they look forward to the Block Party each year and it is a highlight of summer. We look forward to planning next year's production.

Monticello's Summer Give-Away!

Some of our winners!

Liberty's Monticello Branch held a Summer Give-away in June and July featuring prizes with a summer theme: A **Riding Lawn Mower, Grill, Retro bicycle, Gift Cards** and **Giant Inflatables**. Judging by how stuffed the registration boxes were, this annual give-away was a hit with our Monticello customers. *Have fun with your new summer stuff!*



Brenda Wild, Lawn Tractor



Judy Cyr, Gift Card & Cooler



Joyce Pauley, Retro Bicycle



Don Lehtola, Gift Card & Cooler

Twins Ticket Give-Away!

Every year for many years Liberty has purchased Twins Tickets and provided them at events held at our branches. This year was no exception. We gave away many pairs of tickets at our Westwood location in April. This year's enthusiasm was higher than ever because of the opportunity to see the new Target Ball Park for the very first time. Play Ball! Below are some of our winners.



Liberty received the Achievement in Education Award from the St. Cloud Morning and Central Minnesota's Noon Optimist Clubs



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How Low Can They Go? Ask us if it makes sense for you to refinance

Mark Bragelman,
President, CEO
Liberty Savings Bank fsb

Do you remember that old dance routine and the song "Limbo Rock?" Well lately it's an appropriate theme for mortgage interest rates. It seems that each year we finance home purchases and refinance existing home loans and ask ourselves "How low can they go?" And yet, here we are in 2010 with the lowest rates yet. This can be a tremendous opportunity for customers when they buy their new home or refinance their existing home.

There are many suggestions in the marketplace about how to analyze and determine when it makes sense to refinance. If you are buying a home, rates are great. Period. But if you're thinking about refinancing there are a lot of factors to consider: your current rate, the likelihood that you will remain in your current home, and here is one folks often miss, what kind of fees does my lender charge? At Liberty our fees are as about a low as they can get, and when I hear some financial guru talk about when it makes sense to refinance I often wonder how they can generalize when they don't know what someone's costs are. Our customers are often able to take advantage of lower rates because our costs are so much lower than most of the marketplace.

I've often heard customers comment that they have talked for long periods of time at home about whether they should take advantage of the lower rate. There often seems to be a reluctance to call us and get the facts. If you have any questions at all, do not hesitate to call. We want to hear from you, it's what we do. And because we service the majority of home loans we originate, we have a real vested interest in a homeowner's success. That means we're going to give you an answer that's good for both of us. If it makes sense to refinance we'll tell you why. On the other hand, if refinancing now does not make sense we'll tell you that too. Customer relationships are a long term proposition at Liberty Savings Bank, so we need and want you to be a successful borrower for the long term. We look forward to your call.

On another note, it amazes me how fast summer goes if you're a Liberty employee. This past summer we tossed thousands of t-shirts at area parades, produced the largest Block Party ever, ran a customer giveaway in Monticello, participated in the Monticello Walk n' Roll, participated in the Ribapalooza, all the while running our bank and servicing our customers. It's part of the job requirement and culture at Liberty to get out of the bank and participate in things that have meaning for our customers. I've been at Liberty 35 years and have never lost my enthusiasm for these opportunities. I know the rest of the employees haven't either. I really appreciate the group of employees we have, they are a special group. Thanks to all of you for the opportunity to serve you and for another great summer in the Land of Liberty!

Oh No! Not an over- draft!



Get Overdraft Protection from Liberty Savings Bank

If you are human, you are likely to make a mistake in balancing your check book every now and again. By having an overdraft protection line of credit linked to your Liberty Savings Bank checking account, you can protect yourself from embarrassing and costly overdrafts of your bank account.

What's Overdraft Protection?

Overdraft Protection links your checking account to a pre-approved line of credit. Overdraft Protection automatically transfers available funds to cover purchases, prevent returned checked and declined debit or atm transactions if you don't have enough money in your checking account.

How does Overdraft Protection work?

In the event that your checking account doesn't have enough money to cover a withdrawal or purchase, Overdraft Protection automatically transfers money into your checking account from your pre-approved line of credit (provided there are funds available in the line of credit.)

How can Overdraft Protection help?

With Overdraft Protection, you can link your checking account to a pre-approved line of credit. Then, if the checking account doesn't have enough money to cover a transaction, available funds will be transferred automatically from the line of credit.

Is there a Cost To Overdraft Protection?

There's no cost to enroll in Overdraft Protection. You pay for Overdraft Protection only when you use the service. You will pay interest on the money that advances on your line of credit for the time in which you owe this money. The rate of interest is stated in your loan agreement.

How do I open Overdraft Protection?

To apply for an Overdraft Protection line of credit, please stop by and see any of our bankers, or call 320-252-2841 for more information.



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*Subject to application and credit approval.

Liberty participates in **RIBAPALOOZA!**

RIBAPALOOZA
bands ★ bbq ★ brew

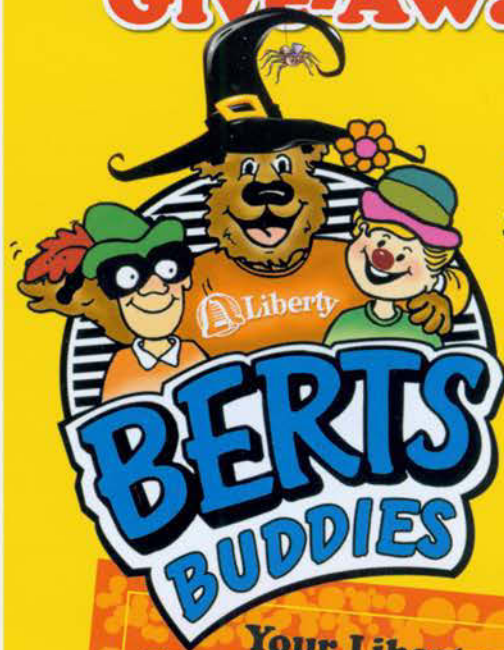
MUSIC
SAWYER BROWN
LOCASH COWBOYS
THE ROCKIN' HOLLYWOODS
WHISKEY PLATES ★ 2 HICKS & A CHICK
ACOUSTICALLY TROY ★ on the beer garden stage

EVENTS
BBQ COMPETITION
CLASSIC CAR SHOW
BEER GARDENS ★ FOOD VENDORS
KIDS PLAY AREA, TALENT SHOW, CLOWNS & MORE

Free BBQ! 1-3:00

On June 19th, Leighton Broadcasting held their first ever "Ribapalooza" featuring great food, family activities, competitive barbecue competition and a great car show. The highlight of the event was a concert featuring Sawyer Brown, the award winning recording group. The folks at Leighton approached Liberty about helping ensure the success of the event by providing ticket sales at the door. We were happy to help. It was a great day and it was nice to see such a large turnout for the first time event. Congratulations Leighton Enterprises and Wild Country Radio!

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



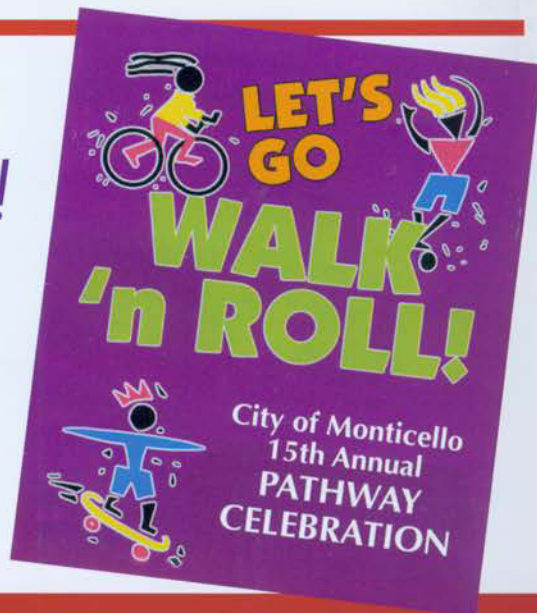
Hey Kids,
get ready
for some
Halloween
fun at
Liberty!



For all kids with Berts Buddies Accounts! Watch for your Liberty Halloween Redemption Coupon in the mail soon and redeem for candy and prizes!

Many "Walk 'n Roll" to the Liberty Booth in Monticello Event!

The city of Monticello, the Monticello Chamber and Monticello Community Center hosted a wonderful community event on June 19th: The 15th Annual Walk 'n Roll! This event provides local businesses and organization an opportunity to "take it to the streets" by setting up a booth along the walking route and providing free prizes and information. Thousands attend this event and complete the walk each year. This year Liberty's booth was very active with free t-shirts and other goodies. It was also a great opportunity to display our ten foot high inflatable of Bert the Bear. He turned out to be sort of a landmark for this wonderful event. We look forward to seeing you on the street next year!



Downtown St. Cloud 111 7th Ave. N. • 320-252-2841
Southside St. Cloud 3299 Roosevelt Rd. • 320-258-5444
Westwood 5803 Ridgewood Rd., St. Cloud • 320-252-1500
Waite Park 818 2nd St. S. • 320-258-3256
Monticello 1560 Hart Blvd. • 763-295-4411



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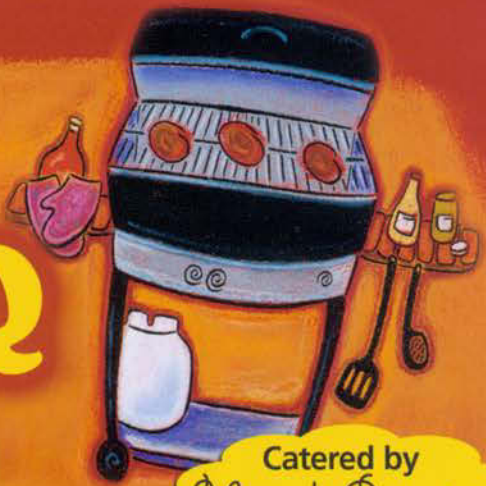
LIBERTY'S ENDLESS SUMMER BBQ

**EVERY
 Friday starting
 Sept. 24th!**

We refuse to acknowledge that summer is over! Before the snow flies stop by and grab a hamburger or hotdog!

Check to see when we'll be in YOUR neighborhood!

Friday, September 24th	11 a.m. to 7 p.m.	Waite Park Branch 818 2nd St. S, Waite Park
Friday, October 1st	11 a.m. to 7 p.m.	Westwood Branch 5803 Ridgewood Rd, St. Cloud
Friday, October 8th	11 a.m. to 6 p.m.	Downtown Branch 111 7th Ave. S, St. Cloud
Friday, October 15th	11 a.m. to 7 p.m.	South Side Branch 3299 Roosevelt Rd., St. Cloud
Friday, October 22nd	11 a.m. to 7 p.m.	Monticello Branch 1560 Hart Blvd., Monticello



Catered by
Henry's Catering
 Foley, MN

**Another FREE
 Customer Event from**



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