

A MESSAGE FOR OUR *Valued Customers!*

The arrival of the Covid-19 Pandemic has been a life changing experience for many of us. Masks, social distancing, limited recreational, entertainment and shopping experiences, and yes, even how we conduct our banking business.

The onset of the pandemic and subsequent directives and guidance from a large group of government, medical and regulatory entities have required Liberty Bank to change some of its operating procedures for the time being. Lobby doors have been closed, schedules have been adjusted and the implementation of procedures to ensure Customer and employee safety have all been new challenges for us.

Our approach has been to find ways to provide the products and services our Customers need while complying with ever-changing directives and conditions. We are deeply appreciative of the understanding our valued Customers have shown.

In many ways, the actions we have taken to improve our service in recent years have been very beneficial while we deal with this health crisis.

Liberty has the most service facilities of any financial institution in the St. Cloud market. We have 5 convenient locations spread nearly equidistant from north to south:

Sartell, Westwood, Waite Park, 2nd Street Headquarters and Southwood. This helps to ensure that even while we transact business through drive-thru windows, we are keeping the lines as short as possible. It is shocking to see the dozen or more cars stacked up at some of our competitor's locations.



Liberty has also invested heavily in electronic technology. This allows us to communicate and make loans via electronic means. We are currently providing a record number of home loans, all electronic, and many Customers are experiencing the positive benefits of electronic lending for the first time.

Our online banking systems are very convenient for our depositors. Many Customers have converted to online banking as a result of this health crisis and are finding it easier than they expected. On the reverse side of this letter is information about our electronic services. Please take a moment to read it.

But maybe the most important feature we want to always provide is a friendly, knowledgeable staff that you can call or email anytime with your questions. We have maintained our staffing levels in order to answer those calls in as timely a fashion as possible.

On a personal note, I just celebrated my 45th year with Liberty. Over all those years we have been through a lot together: recessions, housing bubbles, terrorist incidents, etc. The Covid-19 crisis is new and different, but we will get through this together. This too shall pass and rest assured, we will do everything we can to give you comfort in your financial life. Please stay safe, we look forward to seeing your friendly faces in the future!



Sincerely,

Mark Bragelman,
CEO/President
Liberty Bank Minnesota

BLOCK PARTY 32: A Victim of a Pandemic

Each year we look forward to bringing you the annual Liberty Block Party. This annual independent event has survived several location changes and multiple festivals. We have taken great pride in the fact that over 31 years we were never rained out. In 2020 it took a pandemic to interrupt the Block Party's legacy.

In case anyone is curious, here is what WAS planned for our Block Party 32:

The Opening Act was to be: "The Ozark Mountain Daredevils" This 70's band out of Missouri first hit the charts with the concert favorite "If You Want To Get To Heaven". Later they scored a massive hit with "Jackie Blue". They remain an amazing group of musicians who play real "Americana" music.

The Headliner was to be: "The Guess Who" They came down from Canada and tore up the charts for an extended period of time. You only need to recite the hits to get a smile out of most people: "No Sugar Tonight", "American Woman", "No Time", "Laughing", "She's Come Undun" and many more.



We look forward to providing "Block Party 33" at a venue somewhere. Our hope is that by this time next year a public concert of this quality can be held with relaxed social distancing requirements.



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Our electronic products help you bank on your schedule from your home computer, smartphone or tablet.



Liberty Bank Online Banking:



With Liberty's online banking you can check your balances, view statements, pay bills, transfer money between your accounts, set up alerts, order checks and send us a message, no matter where

you are. With Liberty's online banking, you are banking securely - we use multiple layers of authentication to keep your accounts safe and secure.

Mobile Banking:



The Liberty Bank mobile banking app lets you access your accounts any time. Whether you need to check a balance or pay a bill, the Liberty Bank mobile banking app is just a tap away. Perform all the tasks you

need from the convenience of your mobile device. Check account balances and search transactions, pay bills and deposit checks, transfer money between your accounts, set up activity alerts and locate your nearest Liberty branch or ATM. Download your personal mobile banking app from the Apple Store and Google Play.

Online Lending:



The Liberty Bank online loan experience puts you in control. With Liberty's online loan tools you can pre-qualify to estimate how much you can borrow for a new home, you

can apply for a new mortgage or a personal loan, or you can apply to refinance an existing loan. You can check interest rates, get answers to your questions and access calculators that will help you make decisions. You can customize terms that fit your personal needs, allowing you to lower your closing costs, your interest rate or your monthly payment.

All of Liberty's electronic products have experienced bankers and lenders available to help you every step of the way.



Robin M. Gohman,
Senior Vice President
Liberty Bank Minnesota