



Liberty Customer



club

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



Mark Bragelman,
President, CEO
Liberty Savings Bank fsb

As we approach the end of another great year at Liberty, we're excited about another upcoming milestone in our history. According to family information, 2009 represents the 75th year that Liberty has been in business. We started as a small finance company providing credit to poultry farmers and have evolved into a community bank that currently serves over 14,000 households in the St. Cloud area. We look forward to celebrating our 75th anniversary throughout 2009.

Our current year, 2008, has been another year of growth and success for Liberty thanks to you. We increased our business in all of our product lines. We also opened our new Southside location in St. Cloud and the response has been excellent. We celebrated our 20th Block Party and created our first I Scream Social. There has simply never been a better time to provide banking services the old fashioned way: using common sense and providing the best service we know how to give.

We are privileged to be your bank. And we have a lot of new initiatives in mind to better serve you. First, we are designing space in our facilities to provide more services. Next year we will provide classes and training such as 55 Alive insurance courses, seminars on Identity Theft and Retirement issues, first-time home buyer classes and many more. In addition, our facilities are being used by many community groups. We invite you to use our bank for any worthwhile community purpose. We like to see our customers as often as possible and will accommodate you as space is available during and after regular business hours.

I hope your Holiday Season was wonderful and you were able to take time to celebrate the good things in life. We look forward to serving you in 2009 and welcome your thoughts on how we can best serve your banking needs. Please contact us anytime with questions or suggestions. Happy New Year to you as we celebrate 75 years of serving our customers in the "Land of Liberty!"

Sincerely,
Mark Bragelman
President/CEO
Liberty
Financial
Services



LIBERTY'S QUICK LOOK CALENDAR

Advanced Registration for courses is required.

For St. Cloud: 320-258-5444
For Monticello: 763-295-4411

January 27, 2009 • 1-5 p.m.
AARP 55 Alive Refresher Course
Liberty's Downtown Meeting Room

January 28 & 29, 2009
5:30-9:30 p.m.
AARP 55 Alive Driving Course
Liberty's Downtown Meeting Room

Tuesday, February 10 • 6 p.m.
Identity Theft Seminar & Shred-A-Thon
Liberty's Downtown Meeting Room

February 17 & 18, 2009
5:30-9:30 p.m.
AARP 55 Alive Driving Course
Liberty's Monticello Branch

February 25, 2009 • 1-5 p.m.
AARP 55 Alive Refresher Course
Liberty's Monticello Branch

June 26, 2009
Liberty Block Party 2009
Bellamy Brothers at Whitney Park

Tired of receiving pre-approved credit cards in the mail?

Under the Fair Credit Reporting Act, Consumer Credit Reporting Companies are permitted to include your name on lists that are used by creditors or insurers for credit and insurance offers that are not initiated by you. The good news is, you have the right to "Opt-Out." This prevents Consumer Credit Reporting Companies from providing your credit file information to companies who would like to solicit you with credit and insurance offers.

Taking this step will help stop what some experts believe is the most dangerous type of unwanted mail: pre-approved credit offers. They are dangerous because they

OptOutPrescreen.com is the official Consumer Credit Reporting Industry website to accept and process requests from consumers to Opt-In or Opt-Out of firm offers of credit or insurance.

EQUIFAX

Experian

INNOVIS

TransUnion



can be easily taken from your mailbox – and almost as easily doctored to open new accounts in your name. To opt-out of these offers, you'll be asked for your name, address, birth date, and Social Security number.

Start this process by visiting www.optoutprescreen.com or simply call 1-888-567-8688. You will no longer be included in these types of lists provided by the four consumer credit reporting companies to creditors looking for your business. Remember to do this for each adult member in your household.

WJON Visits The Southside Liberty Branch

On June 23rd, Bob Hughes from WJON conducted his morning show from the patio of Liberty's new Southside location. The public was invited to stop by for lots of free gifts and door prizes and it gave folks a chance to see the new Libby's Lounge.

Thanks Bob, you sure can bring in a crowd!



Home Loans...Readily Available from Liberty Savings Bank!

With all of the recent news you would think that someone would have a hard time borrowing money to buy a home. Nothing could be further from the truth. At Liberty we have a wide variety of home loan programs that are readily available. These include loans for first time home buyers with very low down payments all the way up to jumbo loans for higher priced houses. Rates and terms remain favorable for these programs, much like in the past. While it is true that home loans are harder to obtain for individuals who have poor credit history or can't demonstrate enough income to make their house payment, for the vast majority of Central Minnesota residents home loans remain easily available from Liberty Savings Bank.

If you have any questions about a home loan from Liberty, please do not hesitate to contact us.

Liberty's Downtown Community Meeting Room

A place to meet and make friends.



At Liberty we often receive requests for our community involvement including requests for the use of a conference room or some other meeting space. Recognizing this need in our community, we have created the Liberty Community Room. This area, which is part of our Downtown complex, can comfortably seat over 60 people. There are tables and padded chairs as well as audio visual screens and dry erase boards. This room is available for public use by simply calling and reserving the space and can be used during and after bank hours. If you are part of a group looking for a comfortable place to meet just one time or on a regular basis, please give us a call and we will be happy to try and accommodate you and your group. We have already had many groups take advantage of this space such as builders' groups, faith-based organizations, housing agencies and others. We enjoy visits from these groups and would be happy to host your group depending on availability.

Liberty Celebrates 20 Years of **BLOCK PARTIES**



The Nitty Gritty Dirt Band between thunderstorms.

**NITTY GRITTY
DIRT BAND**

Liberty celebrated its 20th Annual Block Party on June 27, 2008. Over the years, over 100,000 participants have enjoyed great food, music and family activities. This year's event was

the greatest spectacle ever. Despite a massive afternoon thunderstorm, we were able to reconstruct the stage area for a great concert by the Nitty Gritty Dirt Band. Apparently the timing was right because the rain returned just as they were doing their encore! Over twenty food vendors recorded their best sales ever. The night was topped off with a shot over the stage by "Cannonball Smith" the human cannonball. There were also 18 stations for kids with face painting, crazy hair artists, caricature artists and more. We appreciate everyone's participation and patience. It is truly enjoyable to produce this event despite heat, rain showers, entertainers' flight schedules and many other obstacles. Despite all these things we seem to pull it off each year. We look forward to next year's event and are already in the planning stages.



As always, the ribs were great!



Face painting was a bit all afternoon!



Once again, the crowds were huge and well entertained.



Cannonball Smith was launched as a finale and was unscathed.

Libby's Lounge Open for Business at Liberty's Southside location



*A place to meet,
and a place to relax*

When we built the new Liberty Southside location at the intersection of Roosevelt Road and 33rd Street South, we knew that the location had a long history as a place for people to meet on that end of town. This corner was home first to Happy Chef and then to Nathan B's Restaurant. With that in mind, we designed Libby's Lounge as a comfortable place for people to meet their friends or to relax with a cup of coffee. But did you know that Libby's Lounge is available for group meetings as well? We welcome Southside residents to contact us if they are looking for a regular place to meet during or after bank hours. We welcome these inquiries and think you will find the accommodations very comfortable. The coffee and pop is on us and we always have something to chew on! If you have a group that would like to meet at this "Crossroads of the Southside" give us a call!



Happy New Year from St. Cloud's 5-Star Bank!

Bauer Financial, Inc. is a company that has been analyzing and reporting on the financial condition of

the nation's banking industry since 1983. Every quarter they release ratings based on financial data that is reported to federal regulators.

Liberty Savings Bank was awarded the highest rating from Bauer Financial: **a 5-Star Superior Award**. This means that you can have every confidence in the job that Liberty Savings does for you!

Congratulations to **ROBIN GOHMAN**

ONE OF ROI MAGAZINE'S

5 UNDER 40!



Liberty Savings Bank fsb is proud that Robin Gohman has been selected as one of ROI's 5 Under 40.

Robin is the Senior Vice President and has been with us for 15 years. She began her career as a Retail Banker and in a short time led the development of our Westwood location. Today she is responsible for managing all of Liberty's Retail Banking operations including deposits, lending and branch functions. Her rise through our company has been the result of her dedication, creativity and hard work and she has been a big part of Liberty's success.

All of us at Liberty want to congratulate Robin on this prestigious award and are happy to see her get the recognition she deserves.

Changing hours for your convenience

We're always open somewhere or online! New hours effective March 1, 2009.

Liberty Savings Bank is more open than ever. We are here to serve you when you need us the most. All of our locations are open on Saturdays and most are open until 7 p.m. during the week. We are even open during most holidays! Plus you can always reach us online at www.libertysavings.com 24 hours a day, 7 days a week, 365 a year.



1-888-850-BANK

www.libertysavings.com



DOWNTOWN ST. CLOUD

111 7th Avenue S,
St. Cloud, MN 56301

320-252-2841

LOBBY: Monday-Friday 8 a.m.-5 p.m.

DRIVE UP: Monday-Friday 7 a.m.-6 p.m.

Saturday 8 a.m.-1 p.m.



WESTWOOD ST. CLOUD

5803 Ridgewood Road
St. Cloud, MN 56301

320-25201500

LOBBY: Monday-Friday 8 a.m.-6 p.m.

Saturday 8 a.m.-1 p.m.

DRIVE UP: Monday-Friday 7 a.m.-7 p.m.

Saturday 8 a.m.-1 p.m.



WAITE PARK

818 2nd Street S, Ste. 120
Waite Park, MN 56387

320-258-3256

LOBBY: Monday-Friday 8 a.m.-6 p.m.

Saturday 8 a.m.-1 p.m.

DRIVE UP: Monday-Friday 7 a.m.-7 p.m.

Saturday 8 a.m.-1 p.m.



SOUTH ST. CLOUD

3299 Roosevelt Road
St. Cloud, MN 56301

320-258-5444

LOBBY: Monday-Friday 7 a.m.-6 p.m.

Saturday 7 a.m.-1 p.m.

DRIVE UP: Monday-Friday 7 a.m.-7 p.m.

Saturday 7 a.m.-1 p.m.



MONTICELLO

1560 Hart Blvd., Monticello, MN 55362

763-295-4411

LOBBY: Monday-Friday 8 a.m.-5 p.m.

Saturday 9 a.m.-Noon

DRIVE UP: Monday-Friday 7 a.m.-7 p.m.

Saturday 8 a.m.-Noon

LIBERTY BLOCK PARTY 2009

Liberty Block Party 2009 is tentatively scheduled for June 26th at Whitney Park. In addition to the great variety of food vendors and other surprises, we have already booked Platinum selling and Grammy winning artists the Bellamy Brothers.

This legendary duo has had hits like "Let Your Love Flow," "Redneck Girl," and many, many others. We look forward to welcoming Howard and David to St. Cloud in 2009 as Liberty celebrates its 75th year in business!





I SCREAM SOCIAL

St. Cloud & Monticello Branches Celebrate in Style!

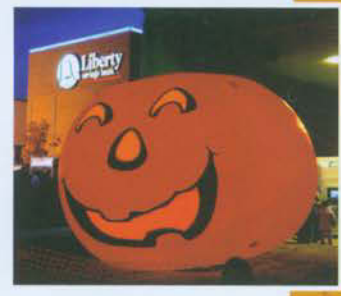
Family events were held at the Monticello and Downtown St. Cloud locations celebrating this classic fall holiday. Both "I Scream Socials" were heavily attended as folks enjoyed all kinds of activities like air brush tattoos, face painting,

caricature artists, and more. Entertainment was provided by fire juggling "Woody" who played Name That Tune and made everyone laugh. Folks could also play "Drive Thru Tube Candy" or eat cotton candy and popcorn served by Liberty personnel (although you wouldn't recognize them). Robin Gohman used hidden talents to transform the inside of the bank and bank offices into truly scary scenes. Over 30,000 pieces of candy were given away as well as thousands of cans of pop and bags of cotton candy. Because of the long lines, it was easy to count attendance and at one point in the evening, 1100 people were standing in the lines just for the outside events!

The Monticello bank was full for three hours straight and everyone who attended seemed to have a great time. Our employees enjoyed dressing up and providing a semi-scary fun night for everyone.



Downtown St. Cloud Branch



Monticello Branch





FREE AARP 55 Alive Driving Courses for Liberty Customers!

Save 10% on your auto insurance.

This year Liberty Savings Bank Senior Vice President Keven Dunlap became a certified AARP instructor for the 55 Alive driving courses. Liberty is now happy to offer these course FREE to all of our over 55 customers. Keven has already provided training to over 150 Liberty customers and this number will be growing with the additional courses offered in St. Cloud and now in Monticello! This 8-hour class helps you tune up your driving skills and update your knowledge of the rules of the road. It will teach you skills to help reduce traffic violations, crashes and chances for injury. Liberty also offers the 4-hour refresher course. You should also be eligible for an insurance discount upon completion of the course. Please call 320-258-5444 to register for St. Cloud courses and 763-295-4411 for the Monticello courses. Class sizes are limited and fill up quickly.

The St. Cloud course will be held in the Downtown Liberty Community Room

Call 320-258-5444 for advanced registration (required)

St. Cloud Refresher Course:

January 27, 2009 • 1-5 p.m.

St. Cloud Full Course:

January 28 & 29, 2009 • 5:30-9:30 p.m.

The Monticello course will be held in Liberty's Monticello Branch

Call 763-295-4411 for advanced registration (required)

Monticello Full Course:

February 17 & 18, 2009 • 5:30-9:30 p.m.

Monticello Refresher Course:

February 25, 2009 • 1-5 p.m.

Health Savings Accounts Available January 2, 2009

On January 2, 2009, Liberty Savings Bank will offer Health Savings Accounts for individual and business customers.

A Health Savings Account (HSA) is an account that you can put money into to save for future medical expenses. There are certain advantages to putting money into these accounts, including favorable tax treatment.

Health Savings Accounts provide security against unexpected medical expenses, flexibility for paying current medical expenses, and the great thing is your funds remain in the account from year to year and you don't need to worry about the use it or lose it rule.

Please contact any of our customer service representatives for further information or to open an account today.

ROCK ON LIBERTY!

Liberty Savings Bank receives St. Cloud's "Rock On" Award

During the opening ceremonies of the 2008 Granite City Days, Liberty Savings Bank was a recipient of the City of St. Cloud's "Rock On" awards. Mayor Dave Kleis presented the award to Liberty President Mark Bragelman at the start of Lemonade Concert on the SCSU campus. The award was given in recognition of Liberty's continued support and contributions to the community and as recognition of the 20th anniversary of Liberty's Block Party. We are humbled by this recognition and are rewarded by the continued positive feedback from our customers for our continued community involvement.



Liberty President Mark Bragelman accepts the "Rock On" award from St. Cloud Mayor Dave Kleis.



100% Rural Home Loan Financing Is Still Available!

The United States Department of Agriculture, Rural Development offers a zero down home loan

product for low to moderate income residents buying in rural areas. In addition to not needing a down payment, you will not pay monthly mortgage insurance and your interest rate is fixed for 30 years. First, you need to determine if the property you are buying is located in an eligible area. Second, you need to determine if you are income eligible. We will help you determine if you meet these two criteria. Finally we will assist you in determining if you meet the additional requirements of monthly debt calculators and credit history. Call any of our mortgage loan officers today for further information.

Liberty Customer



club

Winter

2008/09

Downtown St. Cloud 111 7th Ave. N. • 320-252-2841

Southside St. Cloud 3299 Roosevelt Rd. • 320-258-5444

Westwood 5801 Ridgewood Rd., St. Cloud • 320-252-1500

Waite Park 818 2nd St. S. • 320-258-3256

Monticello 1560 Hart Blvd. • 763-295-4411



Banking for Everyday People!

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

PRSR STD
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ST. CLOUD, MN
PERMIT NO. 2650

Identity Theft Seminar and Shred-A-Thon

February 10, 2009

6 p.m.-8 p.m.

Downtown Location



Every year 10 million people are victims of identity theft. Identity theft is serious. Long after the crime is complete, the victims are left with expensive and time-consuming processes to re-establish their good name and credit record.

Liberty Savings Bank is committed to helping people guard their information. This is a free event opened to Liberty customers. We will deliver the facts on identity theft and give you the tools and services to protect you.

Join Liberty Savings Bank President/CEO Mark Bragelman and Gray Plant, Mooty attorney-at-law George Meinz for this informative seminar. They will spend the evening discussing methods of identity fraud, who can be impacted, whether you are at risk, how you can protect yourself and what to do if your identity is stolen.

By attending the seminar, you will also have the opportunity to bring unwanted junk mail, old bank statements and other personal documents that you would like to have destroyed. They will be shredded after the seminar.

Space is limited, so please register as soon as possible by calling 320-258-5444.



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

