

# Liberty Customer

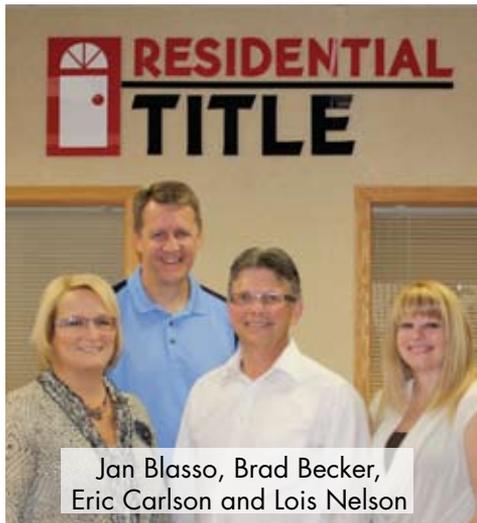


# NEWS



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

## Residential Title Now Open!



Jan Blasso, Brad Becker, Eric Carlson and Lois Nelson

Liberty Savings Bank fsb is excited to announce the creation of Residential Title Services. Residential Title is a subsidiary of Liberty Savings Bank that provides complete closing and title related services. The company is located at Liberty's downtown St. Cloud Location.

Customers will be able to close their residential home loan transactions at the Liberty building during convenient hours.

“Our goal is to exceed the expectations of homeowners. In the past, closings took place at a separate location at times that

were not convenient for customers. That was the industry standard, and we're about to change that” said Brad Becker, President of the new company.

Customers will be able to schedule closings evenings and weekends, and if location is an issue, Residential Title can make arrangements to meet with you at a remote location.

Residential Title can provide closing services for purchases, refinance loans, contract for deeds, cash transactions and other needs. We look forward to serving you even better in the future with the addition of Residential Title Services.

**320-258-0292**

**RESIDENTIAL TITLE**

111 7th Ave. S., St. Cloud, MN, 56301  
(Located in Liberty's Downtown Branch)

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**LIBERTY LAAGOON**  
OCTOBER 21 • 2011 • LAKE GEORGE  
A LIBERTY SAVINGS BANK EVENT

**October 21, 2011** will be the evening to join us at Lake George in St. Cloud for the first ever Liberty Lagoon night. Participants will be able to enjoy slightly scary things, refreshments, lots of candy and other treats!

All around the lake, along the walkway, different stations will provide different experiences. These semi-scary experiences will include: Wizard's Way where you can get your wand, Libby's Lost Lounge with beverages, Pirate's Cove, the Falling Sky Forest where candy and treats will "fall from the sky" as you walk along and many other activities.

The Saint Cloud Park and Rec folks will have craft activities as well as food treats available, and there will be live music by the "Hollyweirds" all night.

A special feature will be artists from Mannequins in Motion. These are the folks who stand still for long periods of time and appear to be statues until suddenly they spring to life and scare the stuffing out of you!

We look forward to providing another quality free event for the communities we serve. Come in costume October 21, 2011 from 5 to 9 p.m. for some old-fashioned Halloween fun!

**Liberty savings bank**  
Banking for Everyday People!

Member FDIC 1-888-850-BANK  
www.libertysavings.com  
NMLS ID #411232

# Monticello Endless Summer!



From June 10 to September 2 every Friday has been special at our Monticello office, Manager Mandi Moon and her staff provided special treats and prizes. They included: Flag Day Flags, Maui Wowi Smoothies, Beach Balls, Root Beer Floats, Sno Cones, Cotton Candy, Dippin' Dots Ice Cream, Giant Freeze Pops, Flying Discs, Ice Cream Sandwiches, tote bags, BBQ, and Water Bottles. Thanks to all the customers who stopped by...now get some exercise!



## The St. Cloud All City Marching Band



At Liberty we enjoy working with worthwhile community organizations. One of our favorites has been the St. Cloud All-City Marching Band. This organization consists of kids from many area schools that do not have individual marching band programs, giving them the opportunity to experience being a member of a quality musical organization. They march all over the area representing the St. Cloud area well.

Like many organizations, funding is a challenge. Each student is responsible for covering the majority of their expenses. Many parents assist by working at various venues to raise funds in order that their children can have his experience. At Liberty we felt it was worthwhile to find out how we could help.

Liberty provides office space in our downtown bank building for the organization and they make significant use of our meeting room. In addition, we began using marching band parent "volunteers" to help us produce the annual block party. These parents are unbelievable helpers and it allows us to make a substantial contribution toward the band's expenses.

This year the band honored us by placing our logo on their transport vehicles. We couldn't be more proud to be affiliated with this organization!



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## Is your checking account still free?

Many banks are dropping their free checking programs and adding fees to the most basic banking services. Liberty Savings Bank still has **FREE CHECKING**.

**Watch out for bank fees!** Fees to bank customers may show up in the form of:

- Account maintenance or inactivity fees.
- Higher minimum balance requirements.
- Service fees for everything from using a branch teller to getting a paper statement.

No-fee checking may be disappearing at many major banks, but not at Liberty. Liberty continues to be focused on providing great products – no matter what changes take place at other financial institutions.



## Shred Event

Dispose of your personal documents in a safe and secure manner at our FREE Shred Event. Join us at one of the events below and watch your documents get shredded on the spot.

**Saturday, October 15, 2011**

9 a.m. to 1 p.m.  
Liberty Savings Bank  
Waite Park Location  
818 2nd Street South,  
Waite Park, MN 56387

**Saturday, October 29, 2011**

9 a.m. to 1 p.m.  
Liberty Savings Bank  
Westwood Location  
5803 Ridgewood Road,  
St. Cloud, MN 56303



# Mandi Moon



## Promoted to Manager of Monticello Location

Mandi Moon has been appointed branch manager of our Monticello location. Mandi brings a lot of energy and experience to this position. We look forward to her community involvement and 'can do' attitude. Many of you may have met Mandi during our "Endless Summer Fridays" this summer. If not, be sure to stop by and say hello. The staff is anxious to help you with all of your financial needs.

NMLS ID #428477

# Ron Welle-AKA, MOBILE MORTGAGE MAN

Ron Welle is taking home loan lending to a whole new level. Ron has become our first mobile mortgage lender. Ron's commitment is to provide home loan services anytime, anywhere. Evenings and weekends are no problem. He'll even meet you at your home or any other location that is convenient to you. If you see Ron and the mortgagemobile on the road, honk your horn and wave. Most likely, Ron's on his way to help another customer!

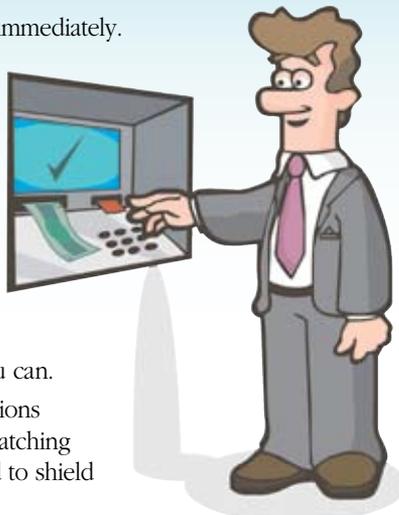
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## ATM and Debit Card Safety and Security

ATM's and debit cards are a convenient way to access your money. Here are a few tips to keep you safe:

1. Protect your ATM and debit card as if it were cash.
2. If your card is lost or stolen, report it to us immediately.
3. Do not share your personal identification number (PIN) with anyone.
4. Never leave a receipt behind, always take it with you.
5. Check your bank statement regularly and report any errors to us immediately.
6. Use caution when using an ATM at night. Be sure the area is well lit and take someone with you if you can.
7. When using the ATM conduct your transactions quickly and efficiently, be sure no one is watching you enter your PIN number. Use your hand to shield the key pad if necessary.



# "Life Insurance We're Guessing You've Thought About It?"

September is Life Insurance Awareness Month and Liberty would like to call its customers' attention to this often neglected need. According to most studies, one third of US households do not have any form of life insurance and half of those that do, say they do not have enough life insurance.

This article will spare you the usual guilt trip about the tragic car accident or terminal illness. Let's instead focus on what's stopping you from addressing this need for life insurance. Common objections are "it's too expensive" (affordability), "I don't have the time" (hassle), and "I'll deal with it later" (procrastination).

**1. Affordability** – Term life insurance is cheaper than you think. Clearly it depends on your health, age, etc. But a 40 year old male with an average build and health can get \$200,000 of coverage for \$27 per month! That's less than the price of movie channels on your cable TV.

**2. Hassle** - Life Insurance requires two things: an application and a medical exam. The exam takes 15 minutes, can be done at your home, work, or cabin. It is also done at a time of your choosing including early mornings and evenings. They take your height, weight, and prick your finger for a blood sample.

**3. Procrastination** - Easily the worst of the three, this one costs you a lot of money if left unchecked. Unlike your home and auto insurance, when you buy a term life policy you lock your price for 10, 20, or 30 years. The longer you wait the more expensive life insurance gets.

Liberty prides itself on being an information resource and assisting its customers. If life insurance needs our attention, simply stop in to have a cup of coffee or call one of Liberty's licensed agents.

Larry Jensen, Colleen Schulte, or Mark Eichers will answer any questions you may have and walk you through on how to help protect your loved ones.





## Summer was jam-packed with many great Liberty Savings Bank events!

Mark Bragelman,  
President, CEO  
Liberty Savings Bank fsb

What a busy summer in the Land of Liberty. Parades, Block Party 24, Fridays in Monticello, our new Residential Title Company and lots and lots of business.

The 2011 Block Party was sandwiched between five inches of rain the previous week and the July 1st storm where so many trees were lost, including our Block Party Venue, Whitney Park. Tanya Tucker performed in 75° weather to an estimated crowd of 8,000. Everything went according to schedule and the performance was excellent.

Interest rates are great and we have been very busy with home improvement loans, new purchases and refinancing. Don't hesitate to call us if you think you might want to take advantage of these rates.

We're very excited about our new Residential Title company. Our goal is to make the service level even better by providing these services at times or places where the industry does not typically provide these services. We have hired quality, experienced people and we look forward to this addition to the Liberty family.

On a personal note, it's been a fun summer. I was honored to be both the honorary fireworks commissioner (you push a button!) for the 4th of July fireworks as well as the Grand Marshall of the 2011 Granite City Parade. Thanks, Tom Richardson, from the fireworks committee, and Mayor Kleis for these honors.



Which brings me to a special note. Liberty does a lot of good in this community. Our employees are proud to bring community events to the public and support worthwhile causes. When we do these public events we ask a lot of our area city staffs, especially in St. Cloud. They have NEVER hesitated to support us. The administration, park and rec, police and other departments have been very supportive. All we ever hear is "what do you need?" It seems like we live in a time that is both economically challenging and there is a tendency to be negative. I want to report that the job these folks do is above and beyond and we really appreciate it.

Lastly, I often hear from customers and the public that they have checked various web sites and ratings agencies and have found Liberty to be very highly rated. It is true that we remain one of the highest rated banks in Minnesota, a group of just over 400 banks. While it is true that your bank is strong and highly rated, it is just as important to remember that you, our customers, are mostly responsible for those results. A bank is only strong as its customer base, and Liberty has one of the best in the entire nation. Thank you for your past support and contribution to these positive results. We look forward to serving you for a very long time.

—Mark Bragelman

## All Federal Benefits TO BE PAID ELECTRONICALLY

Are you currently receiving a paper check for your Social Security, VA, or other Federal benefit? The U.S. Department of Treasury will now pay all Federal benefits and non-tax payments electronically.

Here's how the change may affect you:

When applying for benefits for the first time you will be required to receive payments electronically. This change took effect May 1, 2011.

If you are currently receiving paper checks, one of your choices will be to switch to direct deposit. Current beneficiaries have until March 1, 2013 to make the switch.

Get your Federal benefit payments, such as Social Security and Veterans Affairs benefits, deposited directly to your Liberty Savings Bank account.

Visit any Liberty Savings Bank location and we can help you with this process, or call the U.S. Treasury Processing Center's helpline at **1-800-333-1795** or visit **www.GoDirect.org** to enroll.



Cori Becker and Kaitlyn Brown participated in the Sauk Rapids-Rice DECA program this past school year. Their project was to create a plan to incorporate social media into a financial institution using Liberty Savings Bank as their subject. Cori and Kaitlyn competed and placed 1st in the District level in January, the state level in March where they finished 3rd and the National DECA conference in May in Orlando, Florida.



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



# Another Sensational Summer

Courtesy of Liberty Savings Bank



1. Parades 2011: St. Cloud, Monticello, St. Joseph, Sartell and Waite Park
2. CMBA Golf Tournament
- 3-5. Southwood Heights Neighborhood Block Party

6. The Gohmans: Robin and Amy, always cheerful, always working hard
7. Block Party 24: Tanya Tucker gives an amazing performance
8. Presley Tucker: Apparently talent runs in the family!
9. The largest Block Party crowd ever... THANK YOU!
10. Long lines for Block Party activities
11. Mandi Moon, Monticello Manager giving away stuff at the Monticello Walk n' Roll
- 12-14. Clearwater Campground Party hosted by Debbie Wenz and Darla Hutt

See you next summer!





Register for your  
**COMPLIMENTARY TICKETS TO**  
**TONIC SOL FA**  
**FRIDAY, DECEMBER 30TH**  
 at the Paramount Theatre

*Just fill out the registration form below and bring it in to any Liberty Savings Bank location.*

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 Phone \_\_\_\_\_

**Deadline for registration form is November 1st, hurry tickets are limited!**

**NEW WEBSITE**  
 COMING SOON!

Here is a quick preview of our new website. By the end of this year **libertysavings.com** will have a new look. The website address will remain the same, but the look and format of our website will be completely updated. Our new website will offer a wide variety of new features. Watch the latest video about Liberty on Liberty TV, page through photos quickly and easily, and follow us on facebook to catch the latest information on Liberty events. In "The Vault" you will be able to view and read about memorabilia Liberty has collected. Watch the Kids page for special offers and contests. This redesign will not change the look or function of your Liberty online banking, you will use the same user I.D.s, password and security questions to access online banking and the site will look the same. We know you will enjoy the variety of features, larger layout and fresh design.

