



LIBERTY
WINS!

BEST OF CENTRAL MINNESOTA

Best Financial Institution Award

Liberty was proud to be the recipient of the St. Cloud Times Reader's Survey "Best Financial Institution: in Central Minnesota Award.

The award is the result of online voting each year by Central Minnesota residents. We were surprised and humbled by this recognition. We love what we do each day and receiving this award only reminds us that we serve some great Folks in this area. Thanks to all who voted for us.



Liberty Bank

Minnesota

NMLS ID #411232

customer CONNECTION  Winter 2016

Thank you for a great 2015!

We were able to open many new accounts, provide a significant number of home loans and continue to serve our growing customer base. It is our Customers who make this possible and we are grateful. We look forward to serving you in 2016 and beyond.

You may have noticed at the top of this edition of our newsletter a modification of our name and an updated logo. Going forward, Liberty will be known as, "Liberty Bank Minnesota". While the bank continues to have the same ownership, management, employees and focus, we will start using a name that better reflects our business.

In the age of the internet, it is important that customers and others are able to find us. Often a customer may be out of town and have a reason to contact us. They usually search for our name online. In the past it has sometimes been confusing because there are a large number of financial service providers using the term "Liberty" in their name.

Liberty Bank Minnesota is the only company in Minnesota that uses the name "Liberty" for providing banking services... there will not be another financial institution using the Liberty name that is based in Minnesota. This will make it much easier to find us.

As a customer you can continue to use your checks, debit card or credit card with the Liberty Savings Bank name. When it comes time to reorder or replace, your new checks and cards will reflect the new name and logo.

Since we're talking about Liberty and banking, it might be a good time to remind everyone of some basic facts about your bank. Liberty Bank Minnesota's origin in St. Cloud dates back to the 1930s. We are regulated at the State level by the Minnesota Department of Commerce. Our federal regulator is the Federal Reserve Bank. As you know, your deposits are insured by the Federal Deposit Insurance Corporation (FDIC). Our mission is to provide a full menu of retail banking services to Central Minnesota residents.

On a different subject, we are very proud of a milestone we have achieved. Our management team of 5 has over 150 years of experience at Liberty. That experience and dedication has contributed much to our success. It is unusual in the banking industry these days to see that kind of tenure, but we know it gives our customers the comfort of knowing who their bankers are.



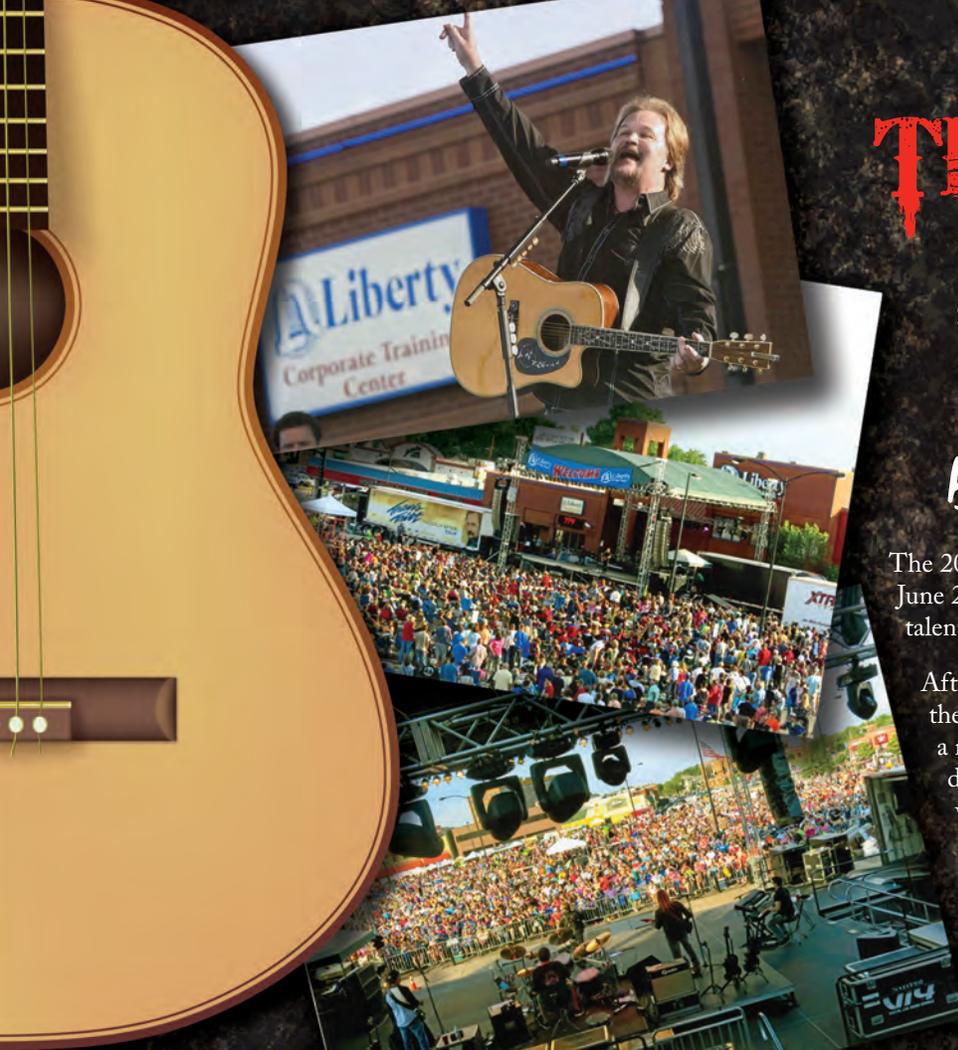
Thank you again for your continued support. We will work hard to continue to provide the service you expect from Liberty.

Sincerely,

Mark Bragelman
President/CEO

1-888-850-Bank
libertybankmn.com





THE LIBERTY

BLOCK PARTY XXVII

Back on the block!

The 2015 version of the annual Liberty Block Party was held June 26th at Liberty Square in Downtown St. Cloud. Featured talent was Country Music legend Travis Tritt.

After an early evening rain, which is becoming a tradition, the sun came out, the surface dried up and Tritt delivered a memorable performance. The event also served as a dedication of the new Liberty Square improvements that we donated to the City of St. Cloud.

Liberty plans, executes and funds this event each year and we try to strive and come up with the most entertaining show possible. Next year we are planning more music, longer hours and more activities especially for our valued Customers. See you there!

LIBERTYVILLE

The 3rd version of Libertyville was held at the Sartell Middle School on June 13th. Participants were able to stop by following the Summerfest parade and enjoy the great food from the LeSauk Lions, lots of Kid's activities, Parade Awards ceremony and even a petting zoo.

The event was moved to the Middle School for 2015 to accommodate construction of Pine Cone road improvements. Next year the event will be back on Friday night at Pine Meadow Elementary. It will feature even more kid's activities along with some very special entertainment.

We enjoy being part of the Sartell community and giving back each year with our production of Libertyville!



in Sartell



GOING ON VACATION? Call us first!

It is that time of year that many people are starting to plan for Spring vacations! If you are making travel plans remember that your Liberty Visa Debit Card is a safe and convenient alternative to traveling with cash. Your Liberty Visa Debit Card can be used anywhere that Visa is accepted. For additional security we are monitoring your debit card transactions to deter fraud. While we are monitoring your transactions, it is possible that we will want to call you with a question on a transaction to verify that you authorized that transaction, therefore we always want to be sure we have the best phone number to reach you at. If you are traveling and completing debit card transactions in areas that you don't typically use your debit card, it is very possible you will receive a call from us.

If you are traveling, please let us know when you are going and where you are traveling to. This will assist us in monitoring your transactions. If you have changed phone numbers or have eliminated a phone number, please let us know.

There are a few practices that you can use daily to help keep your cards and account numbers safe. For example, keep a record of your account numbers, their expiration dates and the phone numbers for each company, keep this in a secure place where you can reference it if one of your cards is lost, stolen, or compromised. Don't lend your card to anyone. Shred your receipts when you no longer need them. Take only the cards you need for that outing with you. Open your statements promptly and reconcile your transactions. The Customer Service experts at Liberty can answer any other questions you have.

Liberty Bank Monticello Celebrates 25th Anniversary!

A year long celebration with cookouts, drawings and other activities continued throughout 2015. Liberty celebrated it's 25th anniversary in Monticello in style.

We held a contest giving customers the opportunity to register as many times as they would like to win some amazing prizes. Shown here are the winners of some of the major prizes.

We have enjoyed serving the Monticello area and look forward to continuing our tradition as Monticello's "Oldest Name in Banking". Thank you to our Monticello customers for making this possible.

Congratulations winners!



- 1 David Brown
- 2 Deanna Cahill
- 3 Bruce Horne
- 4 Dawn Rogosheske (with granddaughters)
- 5 Scott Sypnieski
- 6 Dale Radke
- 7 Susan Baker



mobile banking and mobile deposit

As our lives seem to get busier, our reliance on our mobile device continues to grow.

These devices have changed how we communicate, shop, navigate and play. Banking through your mobile device is yet one more convenience that your mobile device can provide.

Through mobile banking you can check your account balances, transfer funds between your accounts, pay bills, view check images, deposit checks, review your transactions and find information about our locations.

The Liberty Mobile Banking App is available for iPhones, Ipad, and Android devices. We launched mobile banking about



a year ago and added the ability to deposit checks in the spring of 2015. Adoption of mobile banking continues to grow as people's busy lives sometimes makes it difficult to find time to sit down in front of a computer.

Our top concern is the security of your information. In the planning and deployment of this product Liberty worked with industry experts to ensure that mobile banking is safe and secure. Your

financial information is never stored on your mobile device. The mobile banking app is simply an additional access channel to review your financial information quick and easy. You can now take Liberty Banking everywhere you go. Visit libertybankmn.com or call us for more information, or simply download the app and try it out.

Understanding Home Equity Loans



Home equity loans come in two different forms, a term or closed-end loan and a line of credit. Home equity loans are also referred to as second mortgages because they are secured by a mortgage on your property. Home equity loans are shorter terms than mortgage loans.

A home equity loan, also referred to as a closed-end loan or term loan has a fixed rate of interest, it is paid back over a set amount of time and you receive the full loan balance at the time you take out the loan.

A home equity line of credit (HELOC) works similar to a credit card. There is a credit limit established at the time you take out the loan and a time limit set by us. During that time period you can borrow a portion, pay it back and use it again. For example if you have a \$10,000.00 line of credit and you use \$5000.00 of it, you will have \$5000.00 left available. If you then immediately pay back \$3000.00, you will then have \$8000.00 in credit available to you. Home Equity Lines of Credit can have fixed or variable rates. If the rate is variable, it can change over time. The monthly payments will vary based on how much money is advanced. When the time limit of the Home Equity Line of Credit expires, the remaining balance will come due. Home Equity Lines of Credit are accessed by checks issued specifically for use with the line.

Home equity loans and lines of credit are used for home improvements, debt consolidation, education expenses, buying a vehicle, and many, many other reasons.

Liberty offers both Home Equity Loans and Home Equity Lines of Credit, call us for more information.