

**PO BOX 69  
461 Main St.  
New Market, MN 55054**

PRESORTED  
STANDARD  
U.S. POSTAGE  
PAID  
PRIOR LAKE MN  
PERMIT NO. 23

**POSTAL  
PATRON**

**Always Greeted by Name**



*Red Kehrer with Joanne Wagner, Head Teller, Marietta Boysen, Teller, and Gwen Mahowald, Vice President/Branch Manager*

Red Kehrer, a longtime resident and community volunteer of the Lakeville area, can remember going with his dad to New Market Bank during the depression and being greeted by Arnold Vogel. "Back then, as it is true today, you were always greeted by name! Today's staff is friendly, well trained and professional in their work. They can help with all my financial matters!"

**NEW MARKET BRANCH**  
461 MAIN ST.  
PO BOX 69

**KENRICK CORNER  
BRANCH**  
11175 205TH ST W  
LAKEVILLE

**LAKE MARION  
BRANCH**  
20151 ICENIC TR  
LAKEVILLE

**PRIOR LAKE BRANCH**  
4719 PARK NICOLLET AVE SE  
SUITE 100

Member  
FDIC



**IN FOCUS**

**Building Trusted Relationships**



Bob Vogel  
CEO/President

Most successful businesses have a well thought out and implemented competitive advantage they depend on to separate them from others in their marketplace. Having this is vitally important for their customers because it's the thing they believe they can do better than anyone else can to serve the customer's needs.

Over the years we've defined our competitive advantage as "building trusted relationships that continue for generation after generation." I've found that even though this statement is fairly easy to understand it's not always easy to implement, because relationships are built on numerous individual

experiences over a long term, rather than a single decision that can be immediately determined to be either right or wrong. The key is to focus on both the present and future because we all know there are things that may look good today, but in months or years to come lose their luster because the decision was based on a short term gain, rather than a prudent long term strategy.

To remain true to our goal we focus on two things. First and foremost the integrity and competence of our staff, and secondly, providing them the necessary resources they need to service the customer's needs. By focusing on these two things not only can we take care of the needs of a customer with superior service, but more importantly give them trusted advice with products and services they can feel confident will serve their needs both today and tomorrow.

In tandem we believe these two focal points, combined with your needs, are the ingredients that will continue to make us a bank that can say, "we build trusted relationships that last generations."

**Trusted Relationships Lasting Generations.**

[www.newmarketbank.com](http://www.newmarketbank.com) ~ 952-469-1600

**Branch Manager Updates...**



**PRIOR LAKE**  
by  
Victor Yermishkin

We at New Market Bank understand how important it is for small business owners to have good, inexpensive bank products and services.

(see Prior Lake, page 2)



**LAKEVILLE**  
by Kathy Chlan

"Are you still doing loans?" The answer to that question is a resounding YES! We continue to invest in our community by helping our

(see Lakeville, page 2)



**NEW MARKET**  
by Anita Vogel-Drentlaw

Our Prestige Gold checking account is the ultimate checking account. Not only does the account earn interest but you are also able to get

(see New Market, page 2)

## We now have FHA Loans

New Market Bank is pleased to offer FHA loans. Federal Housing Administration (FHA) loans have become increasingly more popular in our current lending environment. Benefits of FHA loans include:

- New higher loan limit of \$365,000.00 in Scott and Dakota Counties
- 3.5% down payment
- Seller paid closing costs up to 6%
- Alternative credit sources such as rent and utilities
- 1st time home buyer credit up to \$8000 for homes purchased between 1/1/09 and 11/30/2009 \*
- Rate/term refinances up to 98.28% LTV can pay off existing 1st and 2nd mortgages (there are restrictions on Home Equity Lines of Credit)
- Cash-out refinances up to 85% LTV
- Credit score can be as low as 620

Please call New Market Bank at 469-1600 to find out more information or to apply for your FHA loan today!

\*Please consult your tax advisor for qualifications.



## MARKET MORTGAGE corporation

Market Mortgage Corporation is pleased to provide access to VA loans for veterans and reservists and Rural Development loans. The communities of Elko and New Market as well as some areas of Lakeville are eligible for Rural Development loans, which offer a zero down mortgage for purchases to qualified buyers.

Rates are at all-time lows. If you are thinking about purchasing or refinancing, call Kathy Koehler at 952-223-2309 to discuss your options.

\*\*Market Mortgage is an affiliate of New Market Bank. Offer only good at Market Mortgage Corp. Not FDIC insured. Not a deposit. May lose value. No bank guarantee.



## Branch Manager Updates... (continued)

### PRIOR LAKE

We offer a Free Business Checking account with no minimum balance, no monthly fee, free online banking, ATM/debit Card. You can deposit up to 75 items a month and write out 75 checks a month with no charges. You can do your banking pretty easy with us with having a Business Savings Account that requires only \$100.00 minimum balance! We'd love to bank with you!

### LAKEVILLE

customers with their financing needs, whether it is for personal use or to help your small business grow. If you are looking for a new car or thinking about that remodeling project, give us a call. Looking to expand your business? Let us be your next call.

### NEW MARKET

free checks\*, bonus rates on CDs, discounts on safe deposit boxes, free internet banking and online bill pay as well as other benefits. We want to be your bank. So if our Prestige Gold account sounds intriguing to you, stop in or call for more details and we would be happy to assist you.

\*Some restrictions apply

## Who's Who

**Name:** Gail Davidson

**Position at bank:**  
Senior Operations Manager

**Years in banking:** 12

**Location you work at:**  
New Market

**Name of city in which you were raised:** Farmington

**Family:** I have three boys.

**Favorite kind of music:** Classic Rock

**Favorite food:** Are you kidding! I love all food! If I had to pick I would say Chinese.

**Favorite type of movies:** Comedy

**Best trip you have taken:** Mazatlan Mexico and The Boundary Waters

**Something interesting people wouldn't know about you:** I love going 4-wheeling.



## We Understand Home Based Business

The definition of "home based" and "family owned" businesses are nearly identical, since when you run a home based business it almost naturally becomes part of your family's life. At New Market Bank we understand home based (family) businesses because we are now in our fourth generation as a family owned business.

If you have a home based business, we invite you to call or stop by and check us out. We believe we can give you something most other banks can't – personal experience and understanding.

## Online Banking for Businesses



Online Business Management is the perfect tool for your business if you would like to dedicate more time to making money and less time to managing it. You can set-up, control, and monitor employee access to your accounts online, pay bills electronically, direct deposit employees' payroll, debit payments from your customers' accounts, and submit wire transfers all from your office.

## Remote Deposit...

*A great time saver for your business!*

Remote Deposit gives you the ability to make your deposits without leaving the office. Make deposits anytime day or night. Just run your checks through the scanner and send them electronically to New Market Bank.

