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New Market, MN 55054

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Memories of Home Town Banking



Dave Revak, owner of Revak's Nursery and R & R Cleaning Contractors and Kathy Chlan, VP/Branch Manager

Dale Revak, owner and operator of Revak's Nursery and R & R Cleaning Contractors in Lakeville says New Market Bank brings back memories of home town banking many years ago. "I like New Market Bank because they are about community and they are a people's bank. They are big enough to give the services you need and care enough to know who you are, they know their people! They work to get things done."

Dale Revak
www.revaknursery.com

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



IN FOCUS

We Value the Community



Bob Vogel
CEO/President

New Market was a growing farm community far removed from any metropolitan area when our bank was chartered in 1905. The bank, which I believe is now the 3rd oldest ongoing charter which originated in Scott and Dakota counties, was started just like many other community banks, to serve the local area's needs.

Although most things have changed since the turn of the century, one important thing which always has remained is the commitment to community that develops from being a locally owned community bank. That commitment naturally strengthens over time because both the bank and community become interconnected since they are dependent on each other to grow and prosper. It takes

years, but when people at a bank and residents of a community work together it usually leads to a vibrant and thriving place to live and work.

So why is this synergy important to you as a customer? It's important because in everything we do we know without local customers we can not endure as we have in the past. As a community bank we are rooted in this area and therefore don't desire to "depart" for better opportunities, or consider doing things that would risk our reputation of honesty and integrity for short term gains. Our purpose is to be a permanent part of the community, just as we have been for the last century. That means the community (you) must be served reliably, because our future is dependent on how well we deliver that service.

Whether or not you already enjoy the experience of doing business with a community bank, we invite you to stop and visit any of our 4 locations in the New Market, Lakeville or Prior Lake area. And please always know our mission is to see that you and the community prosper, because it's the nature of why we are chartered to be here.

Trusted Relationships Lasting Generations.

www.newmarketbank.com ~ 952-469-1600

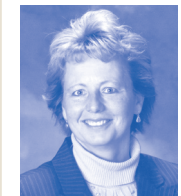
Branch Manager Updates...



PRIOR LAKE
by
Victor Yermishkin

We consider ourselves community bankers. For us it's more than just doing business in community. We support local community organizations

(see Prior Lake, page 2)



LAKEVILLE
by
Gwen Mahowald

What a great day for a picnic! Recently we held our annual Prestige picnic at Wagner Park in New Market. Many of our wonderful customers came to

(see Lakeville, page 2)



NEW MARKET
by
Anita Vogel-Drentlaw

In today's economic environment, people often wonder who they can really trust. I have overheard numerous customers mention

(see New Market, page 2)

We Offer Variety, Not Just Debit Cards*

New Market Bank offers a full line of VISA Debit Card products designed to fit all of your banking needs.

Regular Debit Cards offer no fee purchases and ATM withdrawals**, additional detail on your statements and can reduce the cost of checks. Photo Debit Cards offer you added security with your photo and signature on the front of the card and come complimentary with our Prestige 50 and Prestige Gold accounts.

Business Debit Cards are also now available and can be customized to fit your business needs. Whether you need a card so you can easily access the funds for your business or you need a card for one of your employees to purchase supplies, you can now personally customize the number of cards and daily limits to fit your business needs.

To ensure that we are offering the most secure and complete Debit Card products available, New Market Bank has been partnered with SHAZAM®. They provide added security that monitors and detects fraud at no extra cost. You are also automatically eligible for monthly promotions and prizes each time you use your Shazam Debit Card. The SHAZAM network, along with In Balance, has also created the Privilege Status Network to provide you with over 3,500 no surcharge ATM locations.

Locally, we have three ATMs available at; Fish Rock in New Market, the lobby of our Prior Lake branch and in the drive up at our Kenrick Corner branch in Lakeville. To locate additional ATM locations, visit our website at www.newmarketbank.com or look for the following logos:



Written by Christy Osgar, Senior Customer Service Representative
*Subject to credit approval **ATM fees may still apply



Branch Manager Updates... (continued)

PRIOR LAKE

like Rotary, Lions and Optimist Clubs, chambers of commerce, schools and other non-profits by volunteering at their events and providing financial support when it's possible. From DARE Days to Community Fall Fest, Lakefront Days to Dan Patch Days – you will see our employees! Come and meet us at Lakefront Days Business Expo on July 30!

LAKEVILLE

enjoy music and a great lunch. It never ceases to amaze me how the simple things, like sharing stories with friends, brighten our day! Please visit with one of our trusted staff members to see how you can be a part of these special events in the future!

NEW MARKET

that they feel the service and advice we give is something they can believe in. New Market Bank has been here for over 100 years serving our customers through good and bad economic times. We plan to be here for years to come in order to serve you and be a financial institution you can trust.

*Some restrictions apply

Protect yourself from Fraud and Identity Theft

New Market Bank is committed to assisting our customers in keeping their account and personal information confidential. Recently we have had customers relay to us a couple of identity theft scams that are circulating.

One situation involves con artists that are targeting seniors. They call pretending to be grandchildren that are traveling abroad, in trouble and in need of cash. They request money be sent immediately and plead with them to not tell anyone. To avoid this scam, always resist the pressure to act quickly. Protect yourself by verifying the information before sending out any money.

Another customer reported receiving a phone call from someone stating they were from the Bank and advising them that another bank was taking small amounts of funds out of their account. The caller asked for the customer's account number to verify the transactions. It is important that you never give out any information unless you have initiated the call.

Although we work hard every day to identify possible threats, maximum security is only possible with our customers help.

You can help yourself by:

- Not providing your social security number or credit card information over the phone unless you initiated the call and are familiar with the business
- Tearing or shredding all credit card receipts, bank statements and credit card offers before throwing them into the trash or recycling
- Never keeping your Social Security number in your wallet
- Protecting your bank and credit card Personal ID Numbers (PINs) and passwords by changing them occasionally.
- Not using your name, social security number or birth date as your PIN or password

Please visit our website www.newmarketbank.com to find out more useful information about how to prevent identity theft.

Who's Who

Name: Anita Drentlaw

Position at bank:
CFO/Branch Manager

Years in banking: 2 public accounting & 6 1/2 in banking

Location you work at:
New Market

Name of city in which you were raised: New Market

Hobbies (and family): Married with 2 girls (ages 5 & 2), love scrapbooking & playing with the family

Favorite kind of music: 90's rock & country

Favorite food: Anything pasta

Favorite type of movies: Comedy, girly romantic ones & suspenseful

Best trip you have taken: My honeymoon to Mexico – we relaxed by the pool the whole time

Something interesting people wouldn't know about you: I jumped off a mountain in Switzerland with a parachute and a guide. It was amazing and scary all at the same time.



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.