

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

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POSTAL **PATRON**

Banking Made Easy



Duane Marek, Scott Mitchell and Barry Lindahl owners of Northland Collision, Inc. with Kathy Chlan, Vice President/Branch Manager

NEW MARKET BRANCH 461 MAIN ST. PO BOX 69

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

LAKEVILLE

LAKE MARION BRANCH 20151 ICENIC TR **LAKEVILLE**

succeed in his business."

SUITE 100

If you ask Duane Marek why he banks at

do. I like the fact that the people don't

New Market Bank he will tell you. "It's just

plain easy – they just make banking easy to

change, we deal with the same people who

know us well." Duane, Scott Mitchell, and

Barry Lindahl own and operate Northland

Collision, Inc. located on 160th St, just off of

Cedar Ave. in Lakeville. "Duane knows that

he can count on New Market Bank to give

him the personalized service for him to



PRIOR LAKE BRANCH 4719 PARK NICOLLET AVE SE

NEW MARKET

IN FOCUS

Community Banking has not Changed



Bob Vogel CEO/President

In today's world, it's easy to get discouraged because not only have people lost wealth as a result of the financial crisis, worse many have lost trust in some institutions and people in the financial industry. For me, having grown up with parents that stressed honesty and integrity as core values, it called into question whether our financial system is something I could continue to be proud of.

Fortunately, last week I had the opportunity to discuss issues with a number of my banking peers who like me have invested their working lives in community banking. After the meeting, I was reassured of the tremendous difference between Wall Street and Main Street, and how banking "should be done."

Most important about the "should be done" observation was the basic commitment to addressing issues reasonably over the long run, knowing our goal is to service customers' and community needs over decades, and even centuries. rather than the next quarter or bonus period.

Beyond that was the reassurance of our purpose as community banks, since we assist our customers and community with staff who live here and share an intrinsic commitment to doing what is right for both today and tomorrow, which can be very different from someone who is far removed in an office tower.

I'm not pleased with everyone in the banking industry, but I can say without hesitation I'm proud to work everyday at our locally owned community bank with people who are part of our community, and committed to doing good for their neighbors and friends. No one can guarantee what our economic future will hold, but we promise you we will perform under the same principles that have provided people with fairness and financial stability for the past 103 years. They are values you can bank on at New Market Bank.

Branch Manager Updates...



PRIOR LAKE by Victor Yermishkin

New Market Bank is constantly working on improving our products and services to support customer's needs. Just recently

(see Prior Lake, page 2)



LAKEVILLE Gwen Mahowald

Is it spring yet? Although we can't help with the weather, we are ready to help you with your financial needs. New Market Bank is concerned

(see Lakeville, page 2)



NEW MARKET by Anita Vogel-**Drentlaw**

We are proud to offer E-Statements as a solution for you. They are a great product to maximize security and minimize identity theft by

(see New Market, page 2)

Trusted Relationships Lasting Generations.

www.newmarketbank.com ~ 952-469-1600

We are FDIC Insured

New Market Bank is committed to providing you great service and products that are FDIC insured. We have been in banking for 103 years which and pride ourselves at were at being a sound financial institution with a long time commitment to securing your assets.

The FDIC is backed by the full faith and credit of the United States government. In the past FDIC insurance had a limit

of \$100,000 per person on all account types except IRA's

Now you are FDIC insured up to \$250,000 per

\$250,000.

person whether or not it is an IRA account. You are also fully insured on any non-interest bearing account no matter

what the balance is.



Karen Vogel-Ramola established, Teller Supervisor/ Retail Manager

increased FDIC insurance is effective until December 31. 2009. Since the FDIC was no depositor

has ever lost a

This

single penny of FDIC-insured funds.

For larger depositors, we have the CDARs program, which provides FDIC

insurance for up to \$50 million. By keeping your investments with a FDIC insured bank. like New Market Bank, you are guaranteed that the principal amount you invested will not decrease*. You can trust that even in this fluctuating market that your money will earn a very competitive rate of interest without diminishing your

principal balance.

Branch Manager Updates... (continued)

PRIOR LAKE

we introduced Remote Deposit. Now you can scan your checks and make deposits into your account electronically from your office or home computer anytime of the day. This new service gives you more flexibility to manage your account, saves time, and the money you usually spend on driving to the bank. Please call your banker for more details!

LAKEVILLE

about the rise in identity theft and wanted to provide additional safety to our customers. That is why we offer photo debit cards. Your smiling face is on the front of the debit card to easily identify that you are the owner of the card.

NEW MARKET

via secure internet banking instead of being delivered to your mailbox. E-Statements also allows for faster delivery. An email is sent immediately after statements are processed to notify you that it is available to view. Stop in or call to ask about E-Statements or log into Internet Banking and click the E-Statements tab to sign up.

receiving your statement

NEW MARKET

Come Visit the Original New Market Bank



Our New Market office is located on Main Street in downtown New Market. Our lobby is open Monday through Thursday from 9:00 AM to 5:00 PM and Friday from 9:00 AM to 6:00 PM.

We provide an office with a friendly staff that is here to fill your needs.

Please stop into the original New Market Bank office and visit with us!

Who's Who

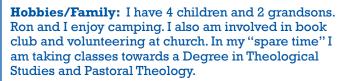
Name: Kathy Chlan

Position at bank: Vice President/Branch Manager (lending & compliance)

Years in banking: 18

Location you work at: Kenrick Corner

Name of city in which you were raised: Rural New Market



Favorite kind of music: Christian

Favorite food: I like pizza with lots of olives and mushrooms.

Best trip you have taken: For my parents 50th anniversary in 2006 the entire family (27 of us) went on a destination vacation to Lake Louise/Banff in Alberta. Canada. What a beautiful area!

Something interesting people wouldn't know about you: In 1985, I guest-hosted with Steve Adelman on the afternoon show "Good Company" and sat in on an interview with John Forsythe.

We have **E-Statements!**



New Market Bank now offers a secure way to get your statements and save paper in the process!

You get an email when your statement is ready to view. You login to your online banking and your statement is waiting for you.

No waiting for the mail and no more paper!

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.



^{*} Bank fees or penalty charges on CDs/IRAs still would apply and may be taken off the principle balance