

# PEOPLES

# Press

DECEMBER 2009

Mora (320) 679-3100  
Mora Branch (320) 679-4500  
Brainerd (218) 825-8800  
Aitkin (218) 927-3716  
Crosby (218) 546-5118  
Virtual office:  
[www.pnbmora.com](http://www.pnbmora.com)



**Doyle Jelsing**  
President

## *A message from the* **President**

During my first months as President of Peoples National Bank, I have had the pleasure of working with a group of employees who truly take pride in their work and their relationships with our customers.

The year of 2008 has been and economic roller coaster with the rising and falling of the stock market and gas prices in the past 11 months. We at Peoples National Bank want to let everyone know that Peoples National Bank is safe and sound community bank, well capitalized and locally owned. There will be no significant changes made in our policies or procedures for 2009. We are however, looking forward to increased changes in technology with the implementation of products such as E-Statements and Online Bill Pay. Our family of locations will be increased with the acquisition of our North Branch office, giving our customer base a wider area of service.

The holidays are fast approaching and Peoples National Bank will be installing a drive up ATM at our main office location for your convenience, especially during those busy holiday times.

I would like to personally invite you to our annual Christmas Open House on December 19th in all locations. Our main office will again be serving Scandinavian treats (as in past years) and coffee and cookies in our branch locations. As a Norwegian I am looking forward to the goodies, and will be providing a surprise treat of my own.

From all of us here at Peoples National Bank, we would like to wish you a very Merry Christmas and Happy New Year in 2009.

## **DECEMBER TEA**

The staff at Peoples National Bank would like to extend an invitation to our customers on **December 19th** at all our locations starting at 10:00<sup>AM</sup> to 2:00<sup>PM</sup> for our special Christmas fare.

## **CHRISTMAS CLUB FOR 2009 NOW AVAILABLE**

Our ornaments have been prepared by one of our own PNB elves. Stop in and start your Christmas Club for 2009 and receive your **FREE ORNAMENT**. The rate this year will be 2.50% with a extra .25 percentage points for those who set up a automatic transfer. We offer electronic transfers from another financial institution as well.

## **MITTEN LINE REMINDER**

We will be collecting mittens, gloves, and caps until December 19th at all locations to be distributed to local community schools and organizations.



## **TOYS FOR KIDS**

Peoples National Bank Main Office will again be a drop for toys for needy children in the local area. F.I.S.H. a local charity will be picking up these toys to pass along to local families in need. In past years our customers have responded with many donations for this worthy cause. Christmas is a time for giving. What can be more rewarding than seeing a child's smile?



**PEOPLES**  
NATIONAL BANK  
of Mora

Member FDIC



## IRA NEWS

With the recent "Bailout" package from the Federal Government, IRA holders who are 70 ½ or older can designate part or their 2008 required minimum distribution to a boni fide charity. What this allows IRA holders to do is to give a charitable donation from their IRA, tax free to their favorite charity.

## HOLIDAY HOURS

December 24th	Closed 2:00pm (all locations)
December 25th	Closed (all locations)
December 26th	Open normal hours (all locations)
December 31st	Open normal hours (all locations except Mora Branch closed at 6:00pm)
January 1st	Closed (all locations)
January 2nd	Open normal hours (all locations)

## INTERESTING FACTS ABOUT OUR BANK

### WE ARE SECURE

- FDIC basic coverage has been increased to \$250,000.00 per depositor
- The FDIC has existed for 75 years, and no one has ever lost a penny of insured deposits at an FDIC insured bank.

### WE ARE STABLE

- Peoples National Bank stock is locally owned, therefore is not subject to market swings
- We have been located in downtown Mora since 1963

### WE ARE STRONG

- The bank is not involved in mortgage backed securities or sub prime mortgages. Our mortgages are well secured and given to customers with the ability to repay
- WE ARE NOT AN INVESTMENT BANK
- WE ARE NOT A WALL STREET BANK

## COOK'S CORNER



### CREAMY POTATO SOUP

With frost on the pumpkin and snowflakes near, my kitchen likes to have a soup simmering. One of my families favorite is CREAMY POTATO SOUP.

- 4 ½ Cups diced potatoes (shredded carrots & chopped celery if you like)
- 8 Strips diced bacon
- 3 TBLS flour
- ¼ tsp paprika
- 4 ½ Cups water
- 2 tsp salt (chicken bouillon can be used for additional flavor)
- 2 Cups milk or cream (I prefer cream)

Combine potatoes & water in 3 qt casserole and cook until tender. While potatoes are cooking sauté your bacon & onion in small skillet. When potatoes are tender add flour, salt and paprika (mix flour with small amount of water to avoid lumping) cook until mixture thickens. Add browned bacon & onion, milk or cream and simmer 10 to 15 minutes.

## CHRISTMAS CASH!

Peoples National Bank will be offering Chamber Cash on a **0% LOAN** for a 6 month period. You may apply for this 0% loan starting November 17th thru December 31st 2008. Single applicants upon approval limit will be \$500.00. Couple applicants upon approval limit will be \$1000. Stop in and see one of our loan officers to help you with your Christmas shopping. We will also be offering skip a payment for the month of December 2008. Call your officer to determine if you are approved for this option.



## MONEY MINDERS REMINDER:

Bring your coupon to any office from November 24th thru December 18th for your free Holiday Gift. You will be automatically registered in our drawing on December 19th for our Holiday surprise when you drop your coupon off at any branch or the main bank. MERRY CHRISTMAS AND HAPPY NEW YEAR MONEY MINDERS!!!!

