

# PEOPLES *Press*

JUNE 2009

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**Doyle Jelsing**  
President

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

Vacation time is here! June to September is the busiest time for traveling the State of Minnesota and neighboring areas. We offer online benefits, which will assist you in your travels. Online access to your accounts while you travel can keep you abreast of all activities on your accounts. Most hotels now offer Internet access as a free service for their customers and ATMs are readily available throughout the United States for your debit card, if you would need cash. We also have Deluxe Gift Cards which can be loaded with a minimum of \$25.00 to a maximum of \$750.00 in value, instead of carrying cash. If you do not have a debit card, this can be a very helpful item.

An exciting new product is now available, called HD Banking, which allows you to pay your bills while on vacation from your Internet access and receive your e-statement online instead of being left in your mailbox. If you have any questions on this product, please stop in and see our customer service personnel at any of our offices, or visit our website ([www.pnbmora.com](http://www.pnbmora.com)).

Enjoy these warm months ahead because all too soon the Minnesota winter will be upon us with the white snow cover, the cold winds and the scent of lilacs only a memory until spring.



## **TECHNOLOGY UPDATE**

We know that our Bank isn't open 24 hours a day, but with these services, it will seem like it is! Sign up for these new services that give you greater convenience to bank with us, no matter if you are up late at night or on vacation in another part of the country.



## **E-STATEMENTS: GO GREEN**

Save paper, get statements faster and have no more paper clutter. To sign up just call our Customer Service Team at any office or email us at [esignup@pnbmora.com](mailto:esignup@pnbmora.com). It's the safe way to get your statement and store it electronically.

## **BILL PAY**

Free Online Bill Pay is now available with our new **HD Banking** product. Pay your bills to anyone at anytime, at the click of a mouse. See a Customer Service Team member at any of our locations to answer questions you have on this new product.

## **DESKTOP DEPOSIT**

This is a new service that will enable select business customers to deposit checks from their office on their PC. Discover the convenience of making a deposit on your account without leaving your office. If interested, contact Elaine Pierson or David Olson at (320) 679-3100.

## **GREAT NEWS!**

FDIC extended coverage of \$250,000.00 to December 31, 2013.

## PEOPLES PARTNERS EVENTS

### IDENTITY THEFT AND SCAMS – GARDENING SEMINAR

**Tuesday, July 14th**

Join us July 14, 2009 from 9:00AM to 11:00AM at the Kanabec History Center in Mora. We will provide the shredding of one grocery bag of your private documents per account during the seminar on Identity Theft and Scams, followed by a presentation on giving a fall zest to your summer containers by our Master Gardener, Paulette Telander. Coffee, juice and rolls will be available, plus a drawing for a home shredder for those who attend. Call any office and sign up by July 1, 2009.

### AUGUST PEOPLES PARTNERS APPRECIATION BREAKFAST

Dates and times for breakfast will be available at all offices. Watch for details on the website (pnbmora.com) and we will have a statement stuffer in your Peoples Partners Statements. This will be for Peoples Partners Members only. Please sign up by August 1, 2009.

### MINNESOTA STATE FAIR SEPTEMBER 3, 2009

The State Fair is only two months away. Stop in and sign up for the Peoples Partners trip to the State Fair on September 3, 2009. Included with the trip are transportation, admission and reserved parking on fairgrounds. There will be a bus from the Aitkin Branch leaving at 7:30AM and a second bus leaving Mora at 8:00 AM and then at 8:45AM from North Branch. Call Elaine or Paulette with questions and sign up at any office by August 20, 2009.

**The Lorie Line Holiday Concert** on December 1, 2009 has been cancelled. We are now offering a Sunday Matinee with the **CHURCH BASEMENT LADIES** on January 10, 2010. Stop in and talk to Elaine or Paulette if interested in this performance. Details will be listed on the website when available and also a statement stuffer will be sent to all Peoples Partners closer to January 2010.

## COOK'S CORNER



### PECAN SWEET POTATO BAKE

#### INGREDIENTS:

3 cups mashed sweet potatoes  
2 eggs  
½ cup sugar  
¼ cup half-and-half cream  
¼ cup butter softened  
2 teaspoons vanilla extract  
1/8 teaspoon salt

#### TOPPING:

½ cup packed brown sugar  
2 tablespoons all-purpose flour  
¼ cup cold butter, cubed  
½ cup chopped pecans

#### DIRECTIONS:

1. In a large mixing bowl, combine the first seven ingredients; beat until light and fluffy. Transfer to a greased 11"x 7"x 2" baking dish.
2. For topping, combine the brown sugar and flour in a bowl; cut in butter until crumbly. Fold in pecans. Sprinkle over sweet potato mixture.
3. Bake, uncovered, at 350° for 30-35 minutes or until a knife inserted near the center comes out clean.

NEW!

# HD

High Dividend Banking



Start earning high dividends today! It's the perfect combination of accounts for our electronically-oriented customers. Use HD Checking to manage your monthly bills, and start building money for a rainy day with HD Savings.

**Stop in or go to our website for full details!**

### POST DATED OR STALE DATED CHECKS?

Federal Reserve regulatory rules state that banks, unless customers have given notice to the bank of the postdating describing the check with reasonable certainty, may pay a check on a date before the date written on the check. The Bank may also pay a check that is more than 6 months old. The Bank has no liability for paying such checks before the date written or after 6 months, even if the payment of them causes other checks not to be paid. When a check is issued and presented for payment, this becomes a legal document for the payee to cash or deposit at anytime in the future. If the payer does not want to honor this check, it becomes necessary for them to issue a stop payment prior to the original check being presented at the bank it is drawn on with no regard to the length of time it may be held by payee. As long as the account is open and the funds are present, this check can be paid off said account.

It is very important for the account owner to balance their statement every month to be sure checks have cleared in a normal manner. This would keep them apprised of any checks that are not clearing their account and would allow them to contact the person or business not sending the check through.

Member FDIC

