

PEOPLES *Press*

MAY 2009

Mora (320) 679-3100
Mora Branch (320) 679-4500
Brainerd (218) 825-8800
Aitkin (218) 927-3716
Crosby (218) 546-5118
North Branch (651) 674-8000
Toll-Free: (800) 287-3451
www.pnbmora.com



Doyle Jelsing
President

A message from the **President**

Peoples National Bank is proud to be a community bank.

The national media has lumped all banks into one bucket. The issues of Wall Street are very different issues from those here at home. Likewise, the stimulus funds, including TARP, have yet to find their way to the benefit of our communities.

Our community needs are evident. It is up to us to find the local resources to meet those needs. Peoples National Bank is a proud sponsor of the annual PNB "Grocery Grab." This friendly competition between civic organizations and local businesses has raised over \$22,000 in groceries for our local food shelves. The business-sponsored teams of two race through the grocery store and fill their carts with groceries. The carts are totaled and the businesses pay for their cart with the exception of the winning cart. Peoples National Bank pays for the winning cart along with our own. As a sponsor, PNB is the largest contributor, leading the way in meeting the needs of our community.

Thank you to all the businesses that participated in this year's event:

Kanabec Hospital	Peterson's Mill
Nelson's Markets	Anderson Koch Ford
Mora Lions Club	Lakes Region EMS
Kanabec State Bank	Housing & Redevelopment Authority of Aitkin County
Milcon	Greater Minnesota Credit Union
Coborn's	Ryder Machine
Paulbeck's	Victory Lane
Aitkin Lakes Rotary Club	Homeless Coalition
Access Health Care	Members Cooperative Credit Union
Security State Bank and Agency	

We are excited to feature our North Branch location, with it's recent remodeling, with an Open House May 19th and 20th. We will be featuring our expanded services and invite all our customers to join us.



Member FDIC

*The Bank That
Feels Like Home*

NORTH BRANCH OPEN HOUSE: MAY 19 & 20

Watch for details in our upcoming ads. Our North Branch office is located at 5481 St. Croix Trail, right next to the Tanger Outlet Mall. There will be kids events, prize drawings, hot dogs and more. Our new product **HD Banking** will be introduced to you at this time, which we are very anxious to provide to our customers. Please mark your calendar and join us on May 19th and 20th.



MONEY MINDERS POOL PARTY

Watch on the Web and in the mail for more information on the Money Minders Pool Party in August!

MEMORIAL DAY AND JULY 4TH HOLIDAY HOURS

Monday, May 25, 2009 ALL OFFICES CLOSED

Saturday, July 4, 2009 ALL OFFICES CLOSED

We are proud to salute all of our veterans!

PEOPLES PARTNERS SEMINAR

We will be offering a seminar for Identity Theft and Scams and Gardening at the Kanabec History Center in Mora on **JULY 14, 2009** from 9:00am to 11:00am. Coffee, juice and rolls will be provided and our customer service representatives will give a presentation on the ongoing concerns of Identity Theft and Scams. Paulette, our Master Gardener, will also do a presentation on plants and shrubs. We will have open discussion on these topics, so bring your questions with you. **Sign up** at any office by July 1, 2009.

Continued on back page



PEOPLES PARTNERS EVENTS

ARBORETUM AND VENERO GARDENS TRIP

JUNE 25, 2009

Pick up locations:

6:30am: Brainerd Peoples National Bank

8:00am: Mora Peoples National Bank

8:50am: North Branch Peoples National Bank

Sign up by June 1, 2009

We will travel to the Minnesota Landscape Arboretum in Chanassen and lunch at the famous Tea Room. After lunch we will stop at the Venero Gardens nursery where you can purchase special garden treasures for your own flower areas.

MINNESOTA STATE FAIR TRIP

SEPTEMBER 3, 2009

Pick up locations:

BUS#1:

8:00am: Mora Peoples National Bank

8:45am: North Branch Peoples National Bank

BUS#2:

7:30am: Brainerd Peoples National Bank

Sign up by August 20, 2009

We will be traveling to the State Fair taking one bus for our Mora and North Branch customers and a separate bus directly to the State Fair from the Northern Branches. I know this will be an exciting day of food and exploring the many exhibits provided at our Minnesota State Fair.

LORIE LINE HOLIDAY CONCERT

DECEMBER 1, 2009

Pick up locations:

3:30pm: Aitkin Peoples National Bank

4:00pm: North Branch Peoples National Bank

4:45pm: Mora Peoples National Bank

Sign up by October 20, 2009

The Lorie Line Christmas show is Lorie's 20th anniversary of touring and performing for audiences across the country. I have attended her concerts and was very impressed by her piano expertise and the accompaniment of her five fabulous musicians. Being a pianist and accordionist, it was a great pleasure to listen to her performance and I look forward to hearing her concert in December.

COOK'S CORNER



BARBECUE RIB SAUCE

The barbecue season is here! I would like to share with you one of my favorite barbecue sauces for ribs, which I also have used on other meats, such as chicken and turkey.

In a one quart sauce pan combine the following ingredients and boil until thickened, stirring frequently so it does not stick or scald.

- 1 15oz can of tomato sauce
 - 1 Cup catsup
 - ¼ Cup brown sugar
 - 2 Tlbs Molasses
 - 1 Tlbs Dry mustard (I have used the liquid mustard)
 - Onion or Onion salt to taste
 - Salt and Pepper (just shake in a little of each)
 - Couple dashes of liquid smoke (this is optional to your own tastes)
 - ½ Bottle of Coke (12 oz can or bottle)
- Pour over your meat about 1 hour before serving.

GRANDPARENT SCAM

Grandma or Grandpa receives an urgent call (usually around a holiday season) that their grandchild is in a bad situation in another country and needs money sent (have been in an accident, car needs to be towed or the grandchild is shopping and needs money for a duty tax). As it turns out, the grandkids aren't even on vacation.



How to avoid being taken by this increasingly popular scheme:

- Make sure of the caller's identity. Don't provide names or other information. Ask something that only the grandchild would know.
- Verify the location of the family member by calling another family member or friend.
- Resist the pressure to act quickly. Scammers depend on immediacy and will emotionally leverage love and embarrassment to induce their targets to wire funds quickly.

FOREIGN LOTTERY SCAM

A person receives a letter or phone call claiming she has won a bogus foreign lottery or sweepstakes and urges the "winner" to wire money or give credit card or bank account information to claim the "prize". Do not wire money to anyone without verifying with your local bank on the legitimacy. If you have won the lottery you would not need to send money for any reason.

THREE WAYS TO REPORT A SCAM:

1. You can call the new toll-free number: 866-347-0911. Leave a message with your name, call back number and type of fraud. Someone will return your call.
2. Go online to www.mnscams.org and fill out the fraud complaint form. You can submit the form electronically or you can print a paper copy and mail to:
Alcohol and Gambling Enforcement
Anti-Fraud Unit
444 Cedar Street, Suite 133
St. Paul, MN 55101-5133
3. Forward emails that claim you've won a prize/ask you to send money to report@mnscams.org. The focus of this effort is on these lottery and sweepstakes frauds. However, other spam emails can be forwarded to this address. The information in these emails will be sent to the appropriate authorities to investigate.