

PEOPLES

Press

APRIL 2011

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Doyle Jelsing
President

A message from the **President**

As some of you know, April is National Community Banking Month! With that in mind we thought it would be interesting to list all of the organizations that we support through staff volunteer time in addition to financial contributions. As you can guess the list got pretty long pretty quickly!

As a community bank we take pride in serving others, whether it is with bank services or supporting good

causes that make our area so rich in spirit and energy. We feel our ultimate purpose as a community bank is to have our communities become better places to live and work because we were there to help. Thank you for supporting our community bank and allowing us to do the thing we do best: Give back to the community!



MORA EMPLOYEE VOLUNTEERS SUPPORT:

Mora Area Food Shelf/Grocery Grab, Toys for Kids, 4-H Leaders, Mora Lions Club, Kanabec Hospice/Rummage Sale, 3rd Grade Tours/Mora & Ogilvie, Mora Vasaloppet, Mora Area Chamber of Commerce, Memorial Gardens at Cemetery, Uptown Planters, Master Gardeners and Town and Country Garden Club, Relay for Life/American Cancer Society, June Dairy Month/Committee, Ogilvie Dollars For Scholars, Emmanuel Baptist Worship Team/Womens' ministries, Grace Lutheran Church council/teams, Mora Dollars for Scholars, Mora Education Foundation/fundraiser, Mora Area Youth Recreation Association, Mustang Booster Club, American Legion Auxillary, Kanabec County Extension, GPS 45 93, Mora United Methodist Praise Team/Sunday School, Women in Christian Service, Knife Lake Fishing Contest, Kanabec County Fair Parade, Kanabec Area Commerce/Home Show, Annual Mitten Line/Schools & Head Start, St. Mary's Catholic Church committees, Club Fuel, Lewis Lake Covenant Church/Children's church/Sunday School, Community Education - Ogilvie, Summer Bible Schools - Mora/Ogilvie, Dave Ramsey Financial Classes, Walk-A-Thon for Miles of Smiles, First Homebuyers Classes, Zion Lutheran/committees/council Covenant Women's Ministry, Central MN Housing Partnership, Central MN Community Land Trust

NORTH BRANCH EMPLOYEE VOLUNTEERS SUPPORT:

Harris Covenant Church, Rotary Club, Chamber of Commerce, American Cancer Society - Relay for Life, Music Booster Club, Trinity Christian School, North Branch Area Education Foundation, St. John's Lutheran Church, Food Shelf, Concerts in the Park, Robotics Team, Senior All-Night Party, Family Pathways Thrift Store, Race for the Cure

AITKIN, BRAINERD & CROSBY EMPLOYEE VOLUNTEERS SUPPORT:

Lakes Area Habitat for Humanity, Brainerd Jaycees, Cuyuna Range Economic Development Corporation, Cuyuna Lakes Chamber of Commerce, Brainerd Chamber of Commerce Lakes, Aitkin Area Chamber of Commerce, Aitkin Area Food Shelf, Santa Anonymous, Aitkin Fish House Parade, Aitkin All Class Reunion, Aitkin School Foundation, Aitkin Girl Scouts, Aitkin Cub Scouts, Miss Aitkin Pageant, Call Me Once Volunteer program at Aitkin, Relay for Life, Brainerd & Aitkin, BLAEDC, Ditch pickup, Sour Grapes Run, Salvation Army bell Ringing

Organizations/Groups that we have made donations to over the past years:

Central MN Cattlemen's Association-sponsor of annual Riverboat Days Beef Show, Aitkin Public Schools-mitten line, MN Deer Hunters Assoc/Riceland Chapter- sponsor of annual banquet, National Wild Turkey Federation/Aitkin Gobblers Chapter-sponsor of annual banquet, Aitkin Grad Blast for graduating seniors, Aitkin Area Youth Baseball Assoc/team sponsor, Annual scholarship to Aitkin High school graduate, Miss Aitkin Pageant, Aitkin Area Chamber of Commerce, Wealthwood Rod & Gun Club-sponsor of annual shooter's banquet, McGregor Bowling Assoc-sponsor of annual tournament, Hospice/HomeHealth Partnership-sponsor for annual golf tournament to benefit the Hospice program in Aitkin and Crosby areas, FitCity Aitkin sponsor, Aitkin Public School- annual school supply drive, Aitkin VFW and Aitkin American Legion- poppycard promotion, Aitkin Area Food Shelf- mitten line donations, Aitkin Area Food Shelf, Community Food Shelf at 1st Lutheran Church, Food Shelf at St. James Catholic Church- grocery grab. Donations in Mora were omitted because they were too numerous for this newsletter!

COMING IN AUGUST: CUSTOMER APPRECIATION

We are having a Customer Appreciation Breakfast on Friday, August 12th from 6:30 to 9:00am at the Mora Main Office West Parking Lot. The Mora Fire Department will be cooking up pancakes and sausage, while our staff will be serving. It's a great way to start off the day - join us!

REVERSE MORTGAGES NOW AVAILABLE

Reverse Mortgages have become more popular for customers age 62 or older as a way to provide supplemental retirement income or purchase a home.

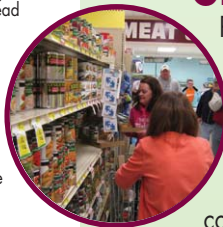
To see if a Reverse Mortgage is right for you, stop in or call Laura Swenson in Mora, Eric Ness in North Branch or Eric Charpentier in Crosby. They can go over all the details with you and see if it makes sense for you.

MONEY MINDERS EVENTS

On February 12th our young savers enjoyed the Yogi Bear movie at the Paradise Theatre in Mora. The Easter coloring contest will be held in April and the summer Pool Party with pizza will be scheduled in August.

GROCERY GRAB RECAP

Peoples National Bank of Mora sponsored the annual Grocery Grab to help support our local Food Shelves in March at the Nelson's Market in North Branch, Coborn's Superstore in Mora and Paulbeck's County Market in Aitkin. The results were North Branch collecting \$7,682.40, Mora collecting \$3,607.89 and Aitkin collecting \$4,022.19. Thank you to all who participated and their cheering sections!!



FUN MONEY FACTS

Did you know? It takes 4,000 double folds (forward and backward) before a note will tear.

The average life of a Federal Reserve note depends upon its denomination:

\$1 bill - 21 months
\$5 bill - 16 months
\$10 bill - 18 months
\$20 bill - 2 years
\$50 bill - 4.5 years
\$100 bill - 7.5 years



PEOPLES
NATIONAL BANK
of Mora

Member FDIC

*The Bank That
Feels Like Home*



PEOPLES PARTNERS

UPCOMING EVENTS



EASTER BINGO (Peoples Partners Members Only)

Northern Branches: Thursday April 7th American Legion in Aitkin (20 1st Ave NE) from 1:30 p.m. to 3:00 p.m.

Mora: Tuesday April 19th St Mary's Parish (201 E Forest Ave) from 1:00 p.m. to 3:00 p.m.

North Branch: Wednesday April 20th American Legion (6439 Elm St) from 1:30 p.m. to 3:00 p.m.



KING TUT EXHIBIT— TUESDAY, MAY 3RD

Open to the public. \$65.00 per person – Sign up by April 1st. Includes exhibit, Omnifilm "Mummies" and a box lunch.



55 ALIVE 4-HOUR REFRESHER COURSE— TUESDAY, MAY 17TH

Open to the public. It will be held at the Mora Main Office, 45 N Union, from 5:30 p.m. to 9:30 p.m. Cost is \$20.00 per person. Sign up early, limited space.



STITCH & SNITCH TOUR— SATURDAY, JUNE 18TH

Open to the public. \$72.00 Per Person – Sign up by May 1st. Includes the 33rd Minnesota Annual Quilters Show, St Paul Gangster and Historic Cave Tour concluding with dinner at Rudy's Redeye Grill in White Bear Lake. Walking involved.

TWINS VS THE DETROIT TIGERS — SATURDAY, JULY 23RD

Open to the public. Scheduled time is 3:10 p.m. Will leave at noon to allow you to explore the new stadium. \$56.00 per person – Please sign up by June 20th.



HERITAGE OF AMERICA AUTUMN TOUR — SEPTEMBER 23 - OCTOBER 2, 2011

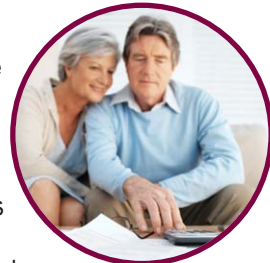
Open to the public. Per Person Rates: Double \$2599; Single \$3399; Triple \$2569. Flying to New York, NY. Traveling for 10 days and ending in Washington D.C. and flying home. Please stop and see Elaine Pierson for a brochure on this exciting trip.



OWNER – SIGNER - BENEFICIARY:

What do each of these mean to you and your accounts?

An owner has full privileges on the account he or she is assigned to until death or unless all owners sign to release his or her name. An owner must be of the legal age of 18 to open an individual account without another legal age person. If the bank should receive a levy or garnishment on any owner, the funds are subject to all names listed on the account.



A signer is assigned by the owner and has full privileges as long as the owner is alive or until the owner removes the signers' name. This is most commonly used on sole proprietorship accounts, as only one person can be an owner on a sole proprietorship.

To be either an owner or a signer you must present valid ID, social security number, date of birth, phone number and a physical address.

A beneficiary can be either payable on death to one or more individuals or a revocable trust. If there were multiple owners, all would have to be deceased before the beneficiary has legal rights to the account. A beneficiary can be any legally competent person or an entity – spouse, children, friend or relative, trust or a charity etc. You can designate percentages to more than one beneficiary.

It is not required to have more than one owner on an account, but he or she should consider assigning one or more beneficiaries on the account.



THINK SPRING!

2.99% APR* NEW CAR LOANS

* Annual percentage rate (APR) effective as of 1-1-2011 and subject to change. Rate available on 36 month fixed rate loan to customers with credit scores of 720+, and with automatic payment from a PNB deposit account. Example: \$10,000 loan principal at 2.99% APR would equal 36 monthly payments of \$290.77. Other rates and terms are available. Ask for details.

Ask about other great rates on: USED CARS, MOTORCYCLES, BOATS & ATVS, CAMPERS & MORE!