

PEOPLES

Press

JANUARY 2011

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**

Everyone wants more time and money, right?

In starting the new year, it's a perfect time for our customers to take a fresh approach to their banking and look for things that can save time or money in the new year. Then, when you find those things, take action, and get the new year rolling in a positive way.

For example, if you've been thinking about refinancing your mortgage, taking action on this might lead to significant savings in your monthly mortgage payment. You can look at saving money in the same way. If you've wished for more money as a "cushion," you can setup an automatic transfer into a savings account. I've heard many customers say that "if it's not in my checking account - I can't spend it!"

As far as saving time, you don't have much further to look than our website for Free Online Banking with E-statements. Both are FREE, by the way. I believe that any customer who knows how to "Google" is certainly capable of having Online Banking, where information on your accounts is available immediately and securely. Information is power and being able to get balances, transfer money, and even pay bills is an incredibly powerful thing.

With E-statements not only can you save paper, but you get your statement immediately instead of waiting for the U.S. mail. We send out an email as soon as your statement is ready to view, so it is quick and easy.

On behalf of all of us at Peoples National Bank, I'd like to wish you the best in health, happiness, and financial prosperity in the new year. When you are ready to take action on the things that can save you money and time, feel free to contact our professional staff. We'll be ready to help!

**A SPECIAL "THANK YOU" TO ALL WHO JOINED
US AT OUR OPEN HOUSE ON DECEMBER 17th
AND BEST WISHES TO ALL IN THE YEAR 2011**



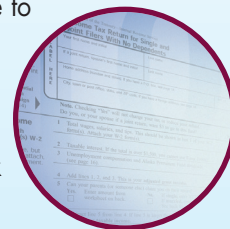
PEOPLES
NATIONAL BANK
of Mora

Member FDIC

*The Bank That
Feels Like Home*

CHECK YOUR TAX FORMS:

The 1099 Interest, 1099 Dividends and 1098 Mortgage Interest statements will be in the mail to you in the month of January 2011. Please take the time to verify your account numbers, account types and totals being reported to the Internal Revenue Service in February 2011. If you find discrepancies, please call your nearest office and talk to one of our Customer Service Representatives.



MITTEN LINE THANK YOU

Many "Thanks" to all who contributed to our mitten line this last year. The gifts are much appreciated by the people needing to keep their hands warm in the upcoming winter months.

THE AUTOMATIC IRA

Retirement doesn't happen all by itself! If you have not already started an automatic savings program in an IRA, it is the easiest way to save money. The maximum contribution for 2011 is \$5,000, and if you are over age 50, you can contribute up to \$6,000. Saving money in a Roth or Traditional IRA gives you a great advantage in reducing taxable income, either now or when you withdraw the money. See one of our IRA specialists for more information.



PLANNING YOUR VACATION?

Be sure if you plan to go out of the continental United States and have a debit card you want to use, let the customer service personnel know so they can authorize the use of your card in that region.

NEW: IT'S RELOADABLE!

The DeluxeCard® Prepaid VISA is a new option for customers who want to control their budgets. You can put your paycheck on this card, it's safer than cash, and you can use it at any merchant accepting VISA. Contact us for more information.



UPCOMING EVENTS



EASTER BINGO —

In April we will have our Easter Bingos. Watch for dates and times at all branches and on our website (www.pnbmora.com).



KING TUT EXHIBIT— TUESDAY, MAY 3RD

Cost is \$65.00 per person. This includes the exhibit, Omnifilm "Mummies" and a box lunch you choose when you sign up. Walking involved. Sign up by April 1st due to limited space.



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

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

We will be leaving Mora at 7:30 a.m. and returning 7:30 p.m. Cost is \$72.00 per person. Price includes the 33rd Minnesota Annual Quilters Show in the morning, St. Paul Gangster and Historic Cave Tour in the afternoon, concluding with dinner at Rudy's Redeye Grill in White Bear Lake. Walking involved.



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

We are flying to New York, NY and then traveling to a Philadelphia, PA Amish community, Gettysburg, Thomas Jefferson home, Mount Vernon and then traveling to Washington D.C. and flying home. There are numerous places scheduled for this tour. Stop in at any branch and pick up a detailed brochure on this tour or call Elaine at 679-3100 or 800-287-3451. Per person rates: Double \$2599; Single \$3399; Triple \$2569



★ BRANSON AT CHRISTMAS WAS A WONDERFUL TRIP ★

I had the pleasure of traveling with 18 wonderful people on my tour to Branson, MO in November. Our bus driver was exceptional. The weather was good and the shows were fantastic. On this trip I was taught a quote that I would like to share with you!

Yesterday is history, Tomorrow is a mystery. Today is a gift, that's why it's called the "present."



Elaine Pierson
Club Coordinator

COOK'S CORNER



TATER TOT CASSEROLE

My favorite hot dish to make on a cold winter evening is the Tater Tot Casserole. There are different versions you can use with soups and vegetables as to your favorite varieties but here is mine.

INGREDIENTS

- 1 pound ground beef, browned with onions (optional)
- 1 can cream of chicken or cream of mushroom (whatever is in the cupboard)
- 1 can cut green beans drained
- 1 small package frozen tater tots

DIRECTIONS

Brown hamburger and drain, then place as first layer in a casserole. Then layer your drained green beans and top with the cream soup of choice (do not add liquid to soup). On top layer place your tater tots, cover and cook in a 350-degree oven for 45-60 minutes. The last 10 minutes remove the cover to crisp the tator tots. So simple and yet so good!!

HELP YOUNG ADULTS USE THEIR CREDIT WISELY:

1. Creditors look at your credit history as an indication of your future financial behavior. Using credit wisely builds a good credit history.
2. Read the fine print. Read your application carefully before signing – it's a legally binding contract. Credit card companies are very competitive, so interest rates, credit limits, grace periods, annual fees, terms, and conditions may vary.
3. Pay at least the minimum due on time. This will help you avoid late fees and a rising annual percentage rate (APR). To reduce your balance quicker, pay more than the minimum due.

