

PEOPLES *Press*

JULY 2011

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Mora Branch (320) 679-4500
Brainerd (218) 825-8800
Aitkin (218) 927-3716
Crosby (218) 546-5118
North Branch (651) 674-8000
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Doyle Jelsing
President

A message from the **President**

If you are trying to follow the latest Congressional action regarding Debit Cards, there is enough confusion to make your head spin. What we can take out of this is Congress is still punishing big banks, and attempts to exempt community banks from the punishment will fail at the checkout counter. The core issue is the true cost of fraud, how much and who pays for it. We'll be watching this very closely in the months ahead.

The Debit Card is such a great financial convenience, we encourage all of our checking customers to add this to your account. It's faster than writing checks and gives you the convenience to make purchases and get cash at ATMs, instead of using costly credit cards. We are excited to be making a switch to MasterCard Debit Cards in October. This will allow faster information posting of your transactions (real-time) so you know exactly what is in your account, as well as a larger surcharge-free ATM network. Watch for more information coming in your mail in the later summer/early fall.

The latest technology has been a focus of ours, and we will continue to monitor all the latest options to make banking with us as easy for you as possible. Contact any of our Personal Bankers for the latest services that empower you to take control of your money!

CUSTOMER APPRECIATION PANCAKE BREAKFAST

FRIDAY, AUGUST 12 • 6:30 TO 9:00AM

MORA MAIN OFFICE, WEST PARKING LOT

We would like to invite all of our customers to join us on August 12th from 6:30 to 9:00 a.m. at the Mora Main Office West Parking Lot. Our Mora Fire Department will be cooking pancakes and sausages and our staff will serve you with a smile.



**PEOPLES
NATIONAL BANK
of Mora**

Member FDIC

*The Bank That
Feels Like Home*

ATTENTION DEBIT CARD AND ATM CARDHOLDERS:

We will be changing suppliers for our current Debit and ATM cards in the month of October. Mailings will be coming to our cardholders in July or August, before the new card and PIN is issued, explaining the transition. At the time of transition our balances will become real-time, which means your transactions will affect your card balance immediately and you'll be able to get the most current information on your balances if you follow them with Online Banking. The new card will have the same fraud service to protect your cards and a **LARGER SURCHARGE-FREE ATM NETWORK!** Watch for details.



MORA DOLLARS FOR SCHOLARS:

Peoples National Bank of Mora establishes scholarships in Mora, North Branch and Ogilvie schools as well as in the northern towns of Aitkin, Crosby and Brainerd for seniors furthering their education. An investment for the future is in our students of today.

MONEY MINDERS EVENTS

We would like to thank all the Money Minders who participated in the **Easter Coloring Contest**. There were over a hundred entries bank-wide. The annual **POOL PARTY** is set for Saturday, July 30th, between 10:00 a.m. and noon. Watch for flyers in the mail.



EMAILS ARE TODAY'S ADDRESSES:

Having a current e-mail with us helps us communicate more efficiently with you. If your email address has changed or you haven't given us your current email, please notify our Personal Bankers at any office. If you are not an Internet Banking customer but would like to sign up, call or stop in and talk to our Personal Bankers at any office.



PEOPLES PARTNERS

UPCOMING EVENTS



EASTER BINGO WAS A SUCCESS!

Approximately 90 Peoples Partners joined us for our Easter Bingo in Mora. We gave out 12 hams, \$2.00 bills and potted spring flowers as prizes to our Bingo winners. I want to say a special thank you to Shelly for the great salad and the Mora Bakery for the lemon bars and rolls served by our staff members.



Our North Branch Office had 50 Peoples Partners members in attendance who also enjoyed a delicious lunch. Eight hams and \$2 bills were given to the winners. One customer commented that he tells all his friends what we do for our customers. Thank you for saying that!

Our Northern Branches held their Bingo at the American Legion in Aitkin. Hams were given and other miscellaneous prizes. Everyone had a good time. Hope to see you in November for our Turkey Bingos!

THE CHURCH BASEMENT LADIES ARE BACK!

SUNDAY, SEPTEMBER 18

We will be offering a matinee at the Plymouth Playhouse and lunch at the Green Mill for \$79.00. Leaving Mora at 11:00 a.m. and return at approximately at 5:30 p.m. Enjoy a chicken buffet before the performance and settle down for some great fun as we travel back to 1960 with the Church Basement Ladies. Sign up early, as there is a limited supply of tickets available.



HERITAGE OF AMERICA AUTUMN TOUR —

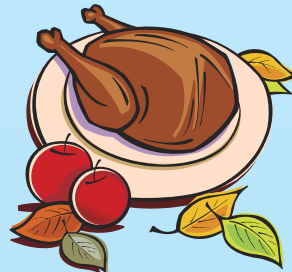
SEPTEMBER 23 - OCTOBER 2, 2011

We have booked the tour flying to New York, NY and traveling for 10 days ending in Washington D.C. If you would be interested, please contact Elaine at the Main Office in Mora for pricing.



THANKSGIVING BINGO —

We will be announcing the Thanksgiving Bingo dates and times in our October Newsletter. Please check at your local office in October or on our Website "www.pnbmora.com" for more information.



Contact Elaine for details on upcoming Peoples Partners events!

Elaine Pierson
Club Coordinator

LOAN STORE Special!

2.99% APR*

NEW CAR LOANS

Ask about other great rates on:

USED CARS, MOTORCYCLES, BOATS & ATVs, CAMPERS & MORE!

*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.

MORE FUN FACTS ABOUT MONEY:

- A stack of currency one-mile high would contain more than 14.5 million notes.
- The \$2 bill first originated on June 25, 1776, when the Continental Congress authorized issuance of the \$2 denominations in "bills of credit for the defense of America."
- The first dollar coin was issued in 1782.



LOOK FOR US IN THE KANABEC COUNTY FAIR PARADE ON JULY 23!

Member FDIC

