

PEOPLES *Press*

JULY 2010

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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
Toll-Free: (800) 287-3451
www.pnbmora.com



Doyle Jelsing
President

A message from the **President**

One of our key purposes is to make managing money easier for our local families and businesses. Focusing on this approach, we are always looking for ways to make banking more convenient with electronics and empowering customers to have greater control over their money.

If you have not already signed up for Internet Banking and our online Bill Pay service, these are two obvious places to start. On a personal level, I truly enjoy the control of online banking and am trying to figure out how I managed

to get by without online Bill Pay - it is truly a great time saver! To sign up for these and other electronic conveniences, I invite you to call any location and our experienced staff can help you out.

NEW BUSINESS ACCOUNTS

Recently, our bank has also developed a new line of business checking accounts to serve businesses of all sizes and types:

- Small Business Checking account (for companies with lower transaction levels)
- Corporate Checking account (for companies with higher transaction levels)
- Civic Checking account (to serve the needs of local non-profit organizations or associations with low volumes).

We feel these accounts are good solutions for our customers who appreciate value, convenience and low costs. You can view more specific details at our website, www.pnbmora.com and click on "Products."

LOAN DEPARTMENT UPDATE

If you are planning to buy a new home, new or used car or truck, expand or start your business, or buy some recreational property, give our lending department a call. We have low financing rates, fast service and the experience to help you make good financial decisions for your future.



**WATCH FOR US IN THE
KANABEC COUNTY FAIR PARADE
SATURDAY JULY 24**



**PEOPLES
NATIONAL BANK
of Mora**

Member FDIC

*The Bank That
Feels Like Home*

DEBIT CARD BALANCES

When will deposited funds be available to use with your debit card? Account balances are sent to the debit card system four times daily Monday through Friday, with the last balance normally by 4:30 p.m. Balances are also updated around 11:15 a.m. on Saturdays. Within minutes of these updates, current balances will be reflected on the First Data Network.

There is always a chance of extenuating circumstances that could affect the delivery of the current balance on a timely basis. If you have a problem with your card, please call one of our Personal Bankers during normal business hours and let them take care of your questions or concerns. There is a daily limit on cash withdrawal and point of sale. If you are not sure what your daily limits are, contact one of our Personal Bankers at any office.



DELUXE® RE-LOADABLE CARDS COMING SOON

You will be able to purchase a 5-year card that will allow additional deposits (including automatic deposits) to be added. These can be used at a merchant or ATM for cash. We will still have available the standard Gift Card for purchasing.

ACTIVITY RECAP HOME SHOW

Peoples National Bank was very pleased with the attendance at the local Home Show in April. Two residents won the Sunderman Green House gift certificates and five of our youth registrants won the DQ Certificates.

APRIL EASTER BASKET FOR MONEY MINDERS 2010

We had 56 entries for the Mora's Easter Basket Moneyminders contest. There were three winners ages 3½, 4 and 5. Thanks to all the kids who entered; the coloring was excellent, which made the decision very difficult for our judges.

FACEBOOK PROMOTION

We had two winners of the Twins Tickets and want to thank all who "like" us. Keep informed of community events, photos and educational opportunities when you "like" us on Facebook.



PEOPLES PARTNERS

UPCOMING EVENTS



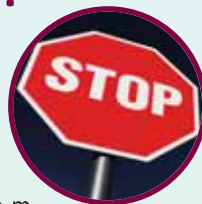
TWINS BASEBALL ADVENTURE — AUGUST 22 **SOLD OUT!**

55 ALIVE 8 HOUR COURSE —

SEPTEMBER 7 AND 9 (NORTH BRANCH) 5:30 TO 9:00PM

SEPTEMBER 13 AND 14 (MORA) 5:30 TO 9:00PM

The course will be given in two nights at our North Branch Office, 5481 St. Croix Trail on September 7 and September 9 from 5:30 p.m. to 9:00 p.m. each evening. We will also have the course at our Main Office, 45 N Union, Mora on September 13 and September 14 from 5:30 p.m. to 9:00 p.m. each evening. A representative from the Minnesota Highway Safety Center will give the presentation and refreshments will be provided. Cost is \$24.00 per person. Please sign up by August 6.



APPRECIATION PICNIC

NORTH BRANCH SEPTEMBER 16 — MORA SEPTEMBER 23 — AITKIN SEPTEMBER 29

Our Appreciation Picnic will be held at **North Branch** on September 16 at the Trinity Lutheran Church in North Branch. Serving will start at 5:30 p.m. with music to entertain. We will be holding the Appreciation Picnic in **Mora** at the Grace Lutheran Family Life Center on September 23. Serving at 5:30 p.m. with music to entertain. Our Northern Branches will be doing the Appreciation Picnic at Mary Hill Manor, **Aitkin** on September 29. Serving will start at 5:30 p.m. with music to entertain. At 6:15 p.m. during each picnic there will be a presentation on Who Gets Grandma's Yellow Pie Plate from the University Extension Office. We will need you to register for all of the Appreciation Picnics and pick up your ticket by August 31.

MYSTERY FALL TRIP — **MONDAY, OCTOBER 11**

We will be leaving at 8:00 a.m. and returning at approximately 4:00 p.m. Price includes a morning treat, lunch and the mystery destination. Join us for a delightful fall day just for you. \$47.00 per person. Sign up by September 8.



CHRISTMAS IN BRANSON — **NOVEMBER 17 THRU NOVEMBER 22**

The motorcoach, eight shows, two dinners and complimentary breakfasts are included in the price. Danny O'Donnell, The Hughes Brothers Show and Pierce Arrow are just three of the exciting shows you will enjoy

on our trip. We will be staying at the Comfort Inn in Belton, Missouri the first night and the Comfort Inn in Platte City, Missouri returning. While in Branson our stay will be at the Cascades Inn. Prices are \$849 double occupancy, \$800 triple occupancy and \$950 single occupancy. Sign up soon to be sure to get a reservation. \$100 per person deposit required at registration with final payment September 1.

TURKEY BINGO— **NOVEMBER**

Watch for time and place on the website and all of our offices by October 1.

SKUNKED!!!

Has your pup had his or her run in with the whiff of the season leaving him smell anything but sweet! Try this mix that is one of our employees Grandma's tried-and-true formula.



- One quart of 3% hydrogen peroxide
- ¼ cup baking soda
- 1 tsp liquid soap

Mix together shortly before you intend to use, apply and leave it on the animal for 5-10 minutes. Rinse off with water. **DO NOT STORE THIS MIXTURE.** It gives off oxygen gas that could burst a closed container.



PEOPLES PARTNERS: CRUISE THE PANAMA CANAL 2011 — **MARCH 24 TO APRIL 4**

Get up close to the Panama Canal! For history buffs, engineering enthusiasts or those simply having a curiosity about mankind's greatest achievements. Join Elaine on this special departure which includes: Round trip motorcoach transportation to and from Minneapolis, airfare, cruise fare including port charges and taxes, hotel for one night in Fort Lauderdale at the Embassy Suites. Ports include Aruba, Aruba; Cartagena, Colombia; Panama Canal, Panama; Cristobal, Panama; Limon, Costa Rica; Ocho Rios, Jamaica and back to Fort Lauderdale, Florida.

Please stop in and see Elaine at the main office or phone her at 320-679-3100 or 800-287-3451 if you would like further details on the Panama Canal Cruise.