

PEOPLES *Press*

OCTOBER 2010

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**

Surely we all can sympathize with the Gulf Coast for the damage of the BP Oil Spill. We can be grateful that the natural resources in central Minnesota will hopefully never be affected by something on that large of a scale. Please, Lord, don't let them take the walleye from us!

As I watched the coverage and the fallout of this incredible disaster, an interesting parallel came to mind with community banking. Even though the local BP station owner did not have any responsibility for the disaster, their franchised business is being affected by disgruntled consumers. The same can be said for community banks. The greed-driven, large mortgage banks caused a wave of negative media that has thrown all banks "under the bus."

Amid all of the finger-pointing, I can see a tremendous opportunity for a bank like ours who is committed to SOLVING problems, instead of worrying about who created them, especially when it was out of our control.

SOLVING THE NEED FOR FINANCING AN EDUCATION

With college costs continuing to rise, Peoples National Bank is one of the first to provide a solution to help students obtain loans to pursue higher education. Through i-Help Loan Center, we are able to participate and help students find the education they need to achieve their dream. Please contact a lender or go to our website for more information on this valuable program.

FINDING SOLUTIONS

To summarize, with media being something I can do little about, it helps to be surrounded by a great team of problem-solvers like the staff at Peoples National Bank. Each one has unique skills in helping customers take that next positive step in their financial situation and are great listeners because they really care.

We are very grateful to have you as a customer and invite you to think of us when you have an opportunity or a need for a financial solution!

NEW: **i-HELP STUDENT LOANS!**

The i-Help™ private student loan program allows our community bank to provide "gap" funding to students and their families to fill the difference between high tuition and financial aid. To learn more about the i-Help Loan program, go to our website and click on the i-Help logo on the left side.



MORTGAGE RATES **HITTING 50 YEAR LOW**

Take advantage of low housing prices, historic low rates, and common sense lenders who are with you every step of the way. Call any office for details on how much money you can save on your monthly mortgage payment by refinancing!

CHRISTMAS CLUB UPDATE

Your Christmas Club checks will be mailed on October 18, 2010. You will be able to open your new Christmas Club Account on October 18 and receive your new ornament. If you have an automatic transfer set up and wish to continue, please talk to Customer Service at any office.

MITTEN TREE

We will be collecting donations for our families in need again this year. You can bring your mittens, scarves and hats to any of our offices until December 17, 2010 and we will deliver them to the local schools and community organizations.



CHRISTMAS OPEN HOUSE

Be sure to stop in for our Christmas Open House on Friday, December 17, at all of our locations. We would like to see all of you and wish you the best for the Holiday Season.

SALUTE TO VETERANS

WE WISH TO THANK OUR VETERANS AND SERVICEMEN AND WISH TO THANK THEM FOR ALL THEY HAVE DONE AND ARE DOING FOR US. We will salute all of you on November 11, 2010.



Member FDIC

*The Bank That
Feels Like Home*



PEOPLES PARTNERS

UPCOMING EVENTS



CHRISTMAS IN BRANSON — NOVEMBER 17 THRU NOVEMBER 22, 2010

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. The trip to Branson will leave Mora at 8:00 a.m. on Wednesday, November 17 and will be returning mid or late afternoon on Monday, November 22. Please give Elaine a call at the main office 320-679-3100 or toll free 1-800-287-3451 if you have any special needs or questions you may need answered.



TURKEY BINGO— NOVEMBER DATES

Mora: St. Mary's Parish (201 E Forest Avenue) on Tuesday, November 9 from 1:30 p.m. to 3:00 p.m.

North Branch: American Legion (6439 Elm St.) on Friday, November 12 from 1:30 p.m. to 3:00 p.m.

Northern Branches: American Legion in Aitkin (20 1st Ave NE) on Monday November 15 from 1:30 p.m. to 3:00 p.m.

PANAMA CANAL CRUISE — MARCH 24 - APRIL 4, 2011

Join us on a cruise sailing from Fort Lauderdale on this eleven day adventure which passes through the Gatun Locks where you'll see the Canal in operation first-hand, and then travel on to beautiful Gatun Lake. Your itinerary includes Aruba, Cartagena, Cristobal, Costa Rica and Jamaica. We will fly direct to Fort Lauderdale on Thursday, March 24, where you will spend the first night at a hotel in Fort Lauderdale with departure on the ship Friday at 5 p.m.



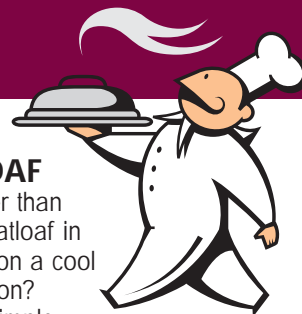
HERITAGE OF AMERICA — SEPTEMBER 23 - OCTOBER 2, 2011

Come with us to New York City, Philadelphia, Amish Country, Gettysburg, Shenandoah Valley, Monticello, Colonial Williamsburg, Mount Vernon, Washington, D.C. and the Smithsonian Institute. We will fly to New York City for a city tour during a 2-night stay and then take a locally guided tour through the Amish country. Stroll the grounds of historic Colonial Williamsburg and enjoy dinner at one of its famous taverns. Glimpse into the life of our nation's first president with a visit to his estate, Mount Vernon. Journey to Gettysburg and visit the beautiful home and gardens of Thomas Jefferson and end with a tour of Washington D.C. This tour is at the prime time for viewing the spectacular fall foliage. We will have more information after October, when the flights are finalized.



★ THANKS TO EVERYONE WHO JOINED US FOR THE ALASKA INSIDE PASSAGE CRUISE - IT WAS PHENOMENAL! ★

COOK'S CORNER



MEATLOAF

What better than have a meatloaf in your oven on a cool fall afternoon? Here is a simple recipe for a meal in one, so you can do your fall cleaning while dinner is cooking.

INGREDIENTS

- 1 1/2# hamburger
- 1 package soda crackers crushed
- 1 large egg
- 1 medium onion diced
- Salt and pepper to taste

DIRECTIONS

Mix and place in a small roaster pan. Peel carrots, potatoes and cabbage and place around meat loaf. Pour 1 or 2 cans of Golden Mushroom Soup over all ingredients, depending how much gravy you wish. Bake covered 1 1/2 hours at 350 degrees. I use my fresh vegetables from the garden for the meatloaf pan and bake a squash in tin foil with butter and brown sugar and a dash of salt and pepper to add to the fall feast.

LOAN STORE Special!

.50% Off your installment loan rate!

Use this coupon for 1/2% off the loan rate for your next personal installment loan for new or used autos, RVs motorcycles, and more. Discount available with automatic payment from a PNB checking account. This offer excludes home mortgages, refinancing and equity loans. Offer ends December 31, 2010.

Member FDIC

