

the traditional

WINTER 2020

Welcome Home



It was nice to see some of you who were home for the holidays. As we move into 2020, we continue to value the relationships that we have with all of our customers - whether you still live near one of our locations or you have settled further from home.

This community is our home. The deposits at Lake Elmo Bank are put into use within our community, financing the growth and opportunities for those who have chosen to build their homes, businesses and lives in the same local areas where we also have our roots. We choose to support many local community projects nearby, knowing that a strong community provides us with a strong foundation for continued growth.

But we also know that home isn't always just a location, but it is a sense of belonging. For our customers who aren't right down the street, we welcome you by having our employees available to answer your questions. We make it our priority to be available to provide financial advice, whether the advice is about a daily transaction, or at an important time in your life where you need to know you can rely on your banker to listen and put your interests first.

2020 will be a year where we gear up to be your bank for not only the present but the future. Technology enables us to compete with any bank right here at home. Our investment in these technologies going forward will ensure that we are able to provide you with a wide scale of banking services no matter where you call home.

As always, thank you for your business and "welcome home".

Dan Raleigh
President / CEO



Feed the Community

Lake Elmo Bank is collecting food for our local food shelf during March.

Help us win our friendly competition with First State Bank & Trust – donate food or money at any of our three locations and receive a FREE reusable tote while supplies last.

All donations given to Valley Outreach Food Shelf.

#communitycommitment



Community Traditions...



Grilling Crew: Dan Raleigh, Bryan Kemnetz, Jodi Christensen, Anne Plante, Dick Plummer

Lake Elmo Bank Community Day

Thanks to everyone who joined us for our 23rd annual Community Day event. The weather, food and entertainment did not disappoint. If it was your first time, we are happy you stopped and look forward to seeing you next year! For those of you who have made this an annual stop – we thank you. But an especially big thank you to our staff who make it happen – cooking hot dogs, roasting corn, scooping ice cream, parking cars and calling bingo. A great community event made possible by our great employees.



Corn Crew: Ana Reardon, Sam Jorgensen, Sheila Wulfig, Julie Roettger



Bonnie & Clyde

Bonnie & Clyde Named Best Scarecrow

"Bonnie & Clyde" stole the show as employees and customers selected this duo as the winner of the LEB Scarecrow Creation Contest. Thanks to everyone who took time to cast their vote. And thanks to our awesome employees who created these straw-filled friends to fill our lobbies. Congrats to Team BSA "Bank Scarecrow Act". Team members include: Kris Young, Kathy Jeanson and Lisa Cronk.



Little Elmo's Pumpkin Patch – Fun For Kids

Our Little Elmo Savers Club_{sm} members were treated to FREE locally-grown pumpkins just before Halloween. More than 75 kids visited Little Elmo's Pumpkin Patch in the Lake Elmo Lobby.

Community Commitment...



Lake Elmo Bank Donates \$10,000 to United Way

Lake Elmo Bank employees donated \$10,000 to our local United Way through a week of "fun" draising activities, including the annual Bag Tourney.

Stacy Gilsdorf and Pam Vanderhoff



Pouring Wine for a Good Cause

LEB employees volunteered their time on a Saturday afternoon to pour wine samples at St. Croix Vineyards last month. All volunteer hours were paid directly to Community Thread as a donation to their Holiday Hope Program.

Stacy Gilsdorf, Dawn Coerber, Sam Jorgensen, Patty Swanson, Jodi Strand Hauser, Julie Roettger, Renae Pominville



LEB Community Scholarship

We are pleased to offer the Lake Elmo Bank Community Scholarship to graduating seniors from Stillwater Area High School. Students interested in applying for this \$500 scholarship should contact the Career Counseling Services at SAHS.

Working in Our Communities



Woodbury Home Improvement Show
Patty Swanson



Oakdale Showcase
Pirate Larry, Sue Wagner, Leah Mackie



Final Affairs Conference
Temre Pugh and Rita Shepard

Greetings in the New Year...



Ana Reardon, Pam Richert, Dawn Coerber, Lisa Cronk, Pam Johnson, Mai Moua, Sam Jorgensen, Lori Dorweiler, Bonnie Augustine



Mike Mazzara, Roxie Hernandez, Lydia Benson, Julie Roettger, Dick Plummer, Sherry Hellige, Kathy Jeanson, Jenni Blank, Adam Laberda



Cheryl Randall, Sheila Wulfing, Jacob Olson, Kari Williams, Sharon Koren, Robin Jordan, Stacy Gilsdorf, Kris Young, Adam Belisle



Becky Billingsley, Rita Shepard, Snowell Raleigh, Bryan Kemnetz, Don Raleigh, Angela Swanson, Melissa Clarke, Eric Graf

from your friends at Lake Elmo Bank



Julie Groess, Dan Raleigh, Katie Bang, Deb Raleigh, Anne Plante, Jesse Hedinger, Gail Nelson, Nickie Ferguson, Pete Johnston, Leah Pederson



Malorie Boelter, Nate Mears, Steve Madsen, Emily Urtel, Heather Munson, Leah Schullo, Ryan Janis, Anessa Triviski, Lynn Ruff



Jacob Groess, Chris Clark, Cheryl Engstrom, Renae Pominville, Gail Stemig, Patty Swanson, Pam Vanderhoff, Jill Russell, Alicia Traynor, Ryan Benson



Larry Glassing, Rob Raveling, Jodi Christensen, Temre Pugh, Cheryl Pierson, Sue Wagner, Leah Mackie, Shawn Lohmann, Pam Klingsporn, Lori Schumacher, JoAn Hoffmann, Beth Springborn, Nathan Anderson

Not Pictured: Olivia Alvarado, Kayla Brown, Michelle Burton, Kennedy Chlebeck, Kathy Delaney, Grace Dorschner, Maggie Germundson, Jack Harrington, Rachel Heller, Nicole Ingram, Renee Kassube, Maria Landherr, Amy Lockman, Tyler Maruska, Leah Marxhausen, Rose Meier, Kate Nelson, Barney Patterson, Grace Pugh, Lynn Raarup, Megan Raleigh, Mallory Roeske, Jodi Strand Hauser, Ashley Thoennes, Sam Wolff



Our Trust Department is Growing!

We are excited to welcome Shawn Lohmann and Temre Pugh to the trust group. You may recognize their friendly faces as they both came from the retail banking department before joining the trust team. Our trust staff is available to answer any questions you may have regarding trust administration or estate settlement. Contact Katie Bang at 651.773.4420 or cbang@lakeelmobank.com to learn more about how the trust department can assist you and your family.

Trust Department - Elizabeth Landherr, Shawn Lohmann, Katie Bang, Rita Shepard, Temre Pugh



LAKE ELMO BANK

A TRADITION OF SERVICE

TRUST & ESTATE SERVICES

Products and services offered through the Trust department of Lake Elmo Bank are not FDIC insured; not insured by any government agency, not a deposit or other obligation of Lake Elmo Bank, not guaranteed by Lake Elmo Bank, and are subject to investment risk, including the possible loss of the principal invested.

Office Managers Named

We are pleased to announce that Jenni Blank has assumed the role of Branch Manager and Nickie Ferguson as Assistant Branch Manager at our Lake Elmo Office.

Jenni has been working in the Lake Elmo Office since 2016 and is currently a Personal Banking Officer. Blank has extensive experience in all areas of retail banking – including personal lending, teller area and new accounts. Jenni started her 30-year community banking career at LEB in 1988.

Nickie joined LEB in 2007 as a teller and has worked in the customer service and marketing departments before assuming the position of Assistant Branch Manager. Her duties include managing the teller line at the Lake Elmo Office as well as assisting in our Customer Service call center.



Jenni Blank
Office Manager -
Lake Elmo



Nickie Ferguson
Assistant Office
Manager -
Lake Elmo

Traveling?

Be sure to check our website for ATM locations for your travel convenience. We offer many “no fee” ATMs, check it out before you leave home. Also, to ensure uninterrupted service on your Debit Card, be sure to let us know when/where you will be traveling. Simply email us at ebanking@lakeelmobank.com.



Shred-It Day

Saturday, April 25
9:00am - 12:00pm

Lake Elmo Office
Parking Lot

Limit of two bags
per customer. No boxes.



Lake Elmo Bank Warms the Holidays for Many

Holiday Hope Program

LEB employees generously sponsored a family in our community. They purchased and wrapped gifts for each family member and provided Christmas dinner.



Mike Mazzara & Stacy Gilsdorf

Mittens and More

A huge thank you to all who donated hats, mittens, socks in our Warm the Holidays outreach program. More than 270 warm items were collected and donated to Valley Outreach.

Stuff the Stocking

LEB employees and customers donated over \$1,000 in gift cards to Community Thread's Holiday Hope Program. Gift cards were used for local seniors and teens during the holidays.



Lori Schumacher, Rita Shepard,
Temre Pugh, Katie Bang



Jacob Olson
Personal Banker
Lake Elmo Bank - Since 2017

Our Employees...Our Foundation

Our employees are the Bank's most valuable asset

Most Valuable LEB Product

Online Banking Products.

Favorite Part of Your Work Day

Early morning - seeing all the employees going through their routine as they prepare for customers.

Greatest Professional Accomplishment?

I proudly served 6 years in the United States Navy.

Family & Personal Interests

I recently became engaged. Away from Lake Elmo Bank, I love being outdoors – specifically canoeing and hammock camping on the North Shore or Boundary Waters area. I am a huge Star Wars fan.

Why should someone bank at LEB?

Lake Elmo Bank will be here for you when you need us. Personally, I have banked with LEB since I graduated from high school in 2006. No other bank has made me feel as welcome and valued as LEB.

One Word to Describe LEB

Community.



LAKE ELMO BANK

A TRADITION OF SERVICE

11465 39th Street North
Post Office Box 857
Lake Elmo, MN 55042-0857

Standard
U.S. Postage
PAID
Twin Cities, MN
Permit # 1146

LEB Voted "Best Service" - 15th year in a row

Thanks to our Oakdale and Lake Elmo Lillie News readers, who again voted us "Best Service from a Bank".



It's Not Too Late...

2019 IRA or HSA Contributions will be accepted thru April 15, 2020. Please call or visit one of our Personal Bankers at any office with questions.

Stay Safe in 2020

Avoid using an abbreviated date on checks and documents, especially legal documents. March 3, 2020 being written as 3/3/20 could easily be modified to 3/3/2018 or 3/3/2022. Scammers could use the change in date to establish an unpaid debt or to attempt to cash an old check. Be safe - use the full year 2020 on your checks and documents.

STAFF CHANGES

Jesse Hedinger	Commercial / Consumer Lender
Heather Munson	Digital Banking Specialist
Leah Pederson	Credit Administrative Assistant
Angela Swanson	Digital Banking Specialist
Kris Young	Vice President-Digital Banking

SERVICE ANNIVERSARIES

Bryan Kemnetz	30 years
Steven Madsen	30 years
Jennifer Kemnetz	20 years
Ken Soller	20 years
Kris Young	20 years
Eric Graf	15 years
Cheryl Pierson	15 years
Leah Pederson	5 years
Ana Reardon	5 years

BUSINESS HOURS

Lobby	
Monday Through Friday	9:00 a.m. – 5:00 p.m.
Saturday	9:00 a.m. – 12:00 p.m.
Drive Thru	
Monday Through Friday	7:00 a.m. – 6:00 p.m.
Saturday	9:00 a.m. – 12:00 p.m.
Walk-Up LAKE ELMO OFFICE ONLY	
Monday Through Friday	7:00 a.m. – 9:00 a.m. 5:00 p.m. – 6:00 p.m.

NEW HIRES

Nathan Anderson	Teller
Malorie Boelter	Mortgage Lending Assistant
Melissa Clarke	Receptionist/Teller
Lisa Cronk	Compliance Audit Control Officer
Pete Johnston	Mortgage Lending Manager
Adam Laberda	Financial Advisor
Rose Meier	Teller
Lynn Raarup	Receptionist/Teller
Leah Schullo	Receptionist/Teller
Sam Wolff	Student Teller
Meda Yang	Student Teller

RETIREMENTS

Paula Beedle
Jennifer Kemnetz
Marie Nelson
Shelly Ovre

PHONE NUMBERS

Lake Elmo Office	Customer Service
651.777.8365	651.773.4700
Stillwater Office	LEB TeleBank Line
651.439.7680	651.773.4711
Oakdale Office	
651.578.7769	

LAKEELMOBANK.COM

MEMBER FDIC
NMLS 403447



CONNECT WITH US!

