

Achieve More. Together.™



First State Bank and Trust and Valley Agencies have a passion for doing more to help our clients achieve more. It's a formula that's worked for over 100 years.

Doing more is experienced through our expert staff. We see ourselves not as bankers, but as guides. Guides who work to understand your dreams and goals, discover new opportunities, anticipate problems, and chart your financial roadmap.



Doing more is seen in our wide array of financial products and services for every phase of your financial life.



Achieving more is what we're all about. Whether you're achieving the dream of building a business or a new home; the peace of mind, security, and stability of a clear financial plan; or the satisfaction of crafting a legacy; we celebrate your achievements as our achievements.



Tell us what you'd like to achieve, and we'll show you how to get there. Together.



First State Bank and Trust: Member FDIC. Equal Housing Lender  ***Trust Services Department:** Products and services offered through the Trust Services Department of First State Bank and Trust are not a deposit or other obligation of, or guaranteed by, the bank or any of its affiliates. They are not insured by the FDIC or any other agency of the United States, the bank, or any of its affiliates. There is investment risk including the possible loss of value. ****Valley Agencies:** Products and services offered through Valley Agencies are not a deposit or other obligation of, or guaranteed by, the bank or any of its affiliates. They are not insured by the FDIC or any other agency of the United States, the bank, or any of its affiliates. There is investment risk including the possible loss of value.

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OUR MISSION. We work as a team of experts, skillfully guiding our clients and growing community, by providing valuable solutions as their diverse financial needs and goals change.



OUR PURPOSE. Every interaction holds the potential to positively impact a client's financial well-being, in ways both big and small, perceptible, and imperceptible. Their financial well-being, in turn, directly enhances the health, happiness, and generosity of the communities where we live.



OUR VISION. We aim to be the preferred partner for individuals, families, nonprofits and businesses who seek a skillful team for their financial journey.



OUR VALUES. We lead with integrity while being engaging, curious, and helpful as we collaborate to guide our clients through their financial journey.



OUR PEOPLE. To us, together is more than a word at the end of a tagline. Together is a philosophy that embodies how we think about every interaction and every relationship. So, if we act a little different than most financial institutions, we think that's a good thing. We hope you will, too.

OUR COMMUNITY. While the financial resources of a bank help a community grow, we believe our employees help give our community its spark, vitality, and heart.



First State Bank and Trust and Valley Agencies take great pride in its economic development and philanthropic support, as well as its events sponsorship, staff volunteering, and board leadership on several local non-profit organizations to serve the needs of the St. Croix Valley.

First State Bank and Trust and Valley Agencies reinvest back in the communities that we live, work, and play through sponsorships and donations to local organizations. In addition, our employees volunteer countless hours with various organizations in our local communities.

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