



SIMPLY STATED

SPRING 2019



WELCOME to our Spring edition of Simply Stated. Inside you will find information on upcoming events we are hosting, as well as a Mastercard contest promotion for our clients.

More importantly, you will read about the many ways our staff participates in community volunteer efforts. We are fortunate to be part of a community where many individuals step forward to help where needed, and do so with great enthusiasm. Our staff is no exception, and I am proud of all they do to help others throughout the St Croix Valley. Please look inside to see what we have been up to lately.

THANK YOU for choosing us to be your financial partner. Our mission is to provide valuable solutions for the diverse financial needs of our growing community, and we strive to be that resource for you. Our organization includes traditional banking, mortgage lending, trust services, insurance services (Valley Agencies), and wealth management & planning.

As always, feel free to contact us with any suggestions you may have to help us be a better financial resource for you, your families, and your businesses.

Enjoy your summer!
Sincerely,



Peter J. Clements
PRESIDENT / CEO



REMOTE DEPOSIT

[ANYWHERE]

Take advantage of the convenience and simplicity of **REMOTE DEPOSIT ANYWHERE (RDA)**! Live out of the area? Unable to make it to a branch? Take a picture of your check using your smartphone and we will take care of the rest! Best of all, there is no charge when you are enrolled to receive eStatements.

TO GET STARTED:

- > If you haven't already, download our FSBT Mobile app via the Apple App Store or Google Play.
- > Next time you log into Mobile Banking via FSBT Mobile app, you will be prompted to agree to our Mobile Banking Agreement which includes revised RDA terms and conditions.
- > On the Main Menu, select "Deposits".
- > From the "Deposit" screen, click on "Deposit a Check".
- > Endorse the check with your signature per the terms of your original account agreement.
- > When endorsing your check, you are required to write "For RDA Deposit Only" and note your account number on the back of the check.
- > Once you have endorsed, you will need to take two pictures of the check-front and back.
- > Enter the check amount and select the appropriate account.
- > Confirm the deposit by clicking on "Deposit" in the lower right corner of the screen.

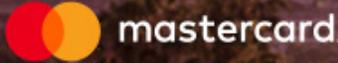
OTHER HELPFUL HINTS:

- > You are allowed to deposit up to 5 checks per day (10 checks per month). Total deposits cannot exceed \$1,000 per day or \$3,000 per month.
- > Upon successful completion of each deposit, an email confirmation will be sent to you.
- > Our staff will contact you in the event the deposit is not properly accepted.
- > Please note, RDA deposits will not post to your account until the end of our business day.
- > Deposits made after our business day cut off (currently 3pm Monday - Friday) will be posted on the next business day.

If you have questions, please contact one of our Universal Bankers at 651.439.5195.



You could get a
trip to Los Angeles*



WHAT IS MASTERCARD PRICELESS SURPRISES®?

Priceless Surprises allows Mastercard's partners to put Priceless into the lives of their Mastercard cardholders through life-changing or smile-making surprises. Since the campaign launched in 2014, over 100,000 cardholders worldwide have been surprised with everything from dining and travel to entertainment and sports experiences. Promotion dates are April 1, 2019 - June 30, 2019.

HOW CAN FSBT CARDHOLDERS ENTER?

Cardholders from FSBT will automatically receive one (1) entry into this promotion each time they use their Mastercard to make a purchase during the promotion period. PIN-based purchases made with a Debit card, international transactions and transactions with an HSA Mastercard or small business Mastercard are not eligible for an entry.

WHAT CAN CARDHOLDERS BE SURPRISED WITH?

Participating cardholders can be surprised with a trip for them and a guest to one of five destinations (Grand Prize) or a statement credit (First Prize). Destinations include New York City, Chicago, Miami, Hawaii, and Los Angeles.

HOW MANY SURPRISES ARE AVAILABLE?

At the end of the promotion period, one (1) Grand Prize will be awarded from all eligible participating CPS Mastercard issuer transactions. In addition, one (1) First Prize will also be awarded to a cardholder from all participating CPS Mastercard issuers. That means there is a dedicated First Prize for your financial institution just for opting in.

For official rules and other FAQs, please visit www.jhasurprisespromo.com.



SIGN UP FOR ESTATEMENTS

**GO
GREEN**

LESS PAPER FOR *you*
LESS PAPER FOR *the planet*
MORE *secure*

 EQUAL HOUSING LENDER | MEMBER FDIC

CONGRATULATIONS

As a member of the Stillwater Area ACT on Alzheimer's Action Team, FSBT employee, Pam Baker, was recently honored with a 2019 Washington County Public Health Achievement Award at FamilyMeans! The Stillwater Area ACT on Alzheimer's Action Team represents the community, government entities, health care providers, businesses, and nonprofits. Together, these team mem-

bers are working to make the community dementia friendly: more informed, safe, and respectful of people living with dementia, their families, and supporters. The Public Health Achievement Awards recognize and honor residents who devote their time, energy, and talents to improve the public health of Washington County members. Congratulations Pam!



FOOD DRIVE

In March, we partnered with another community bank and raised over \$24,000 and nearly 2,000 pounds of food for Valley Outreach. Thank you to everyone who donated! We could not do this without the help of amazing people like you!



SANDBAGGING

FSBT employees were able to help with the 2019 Washington County Flood Response efforts in March. A huge thank you to Community Thread for organizing all of the volunteers!



MEAL PACKING

On April 17, First State Bank and Trust joined the Meals From The Heart B2B Challenge Meal-Packing event. In only 30 minutes, the FSBT team packed over 2,200 meals!



AUTO INSIGHTS

Insurance is mandatory in order to operate a vehicle in the United States, and every state has specific coverage limits that you must meet. While meeting these minimum limits may be enough to get you on the road, they are often inadequate if you are involved in a serious accident. As such, you may want to consider raising your limits in order to secure the right protection.

THE BENEFITS OF RAISING YOUR LIMITS

THE PROBLEM WITH MINIMUM COVERAGE

Most states require drivers to carry basic liability coverage, which pays for injury and property damages if you are found at fault following an accident. These limits vary by state but can be as low as \$10,000 per person or \$20,000 per accident.

If you get into an accident, there's a chance you could be sued. When this happens, minimum liability coverage may not be sufficient to cover the damages, and you could end up paying thousands of dollars out of your own pocket.

What's more, if you cause an accident and your liability limits are too low to cover the expenses, the other party might go after your assets in court. To protect yourself, it's important to think critically about how much coverage you need and to secure the proper limits.

HOW MUCH AUTO INSURANCE SHOULD I CARRY?

While it can be tempting to simply pay the lowest amount possible for auto insurance, doing so can leave you exposed to serious financial risks. In general, it's recommended that you carry more than the minimum coverage unless you are driving an older car with little value and have no assets to protect.

The higher you set your coverage limits and the lower you set your deductibles, the less you'll pay out of pocket after a claim. You will need to determine how much you can comfortably afford when setting your coverage limits and deductibles.

Raising your limits and paying a little more each month will allow you to get the most out of your investment.

CUSTOMIZE YOUR POLICY

When it comes to auto insurance, you have many options. Contact Valley Agencies at 651.439.2930 today. They will be able to discuss different ways to customize auto insurance policies, including adjusting collision, comprehensive, medical expenses, uninsured motorist and no-fault coverage. They can also recommend specific policy limits given your situation.

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.



EMPLOYEE ANNIVERSARIES

15 YEARS

Michelle Bredahl [July 2004]

Shawn Glaser [May 2004]

Kristy Maw [June 2004]

Laura Sullivan [June 2004]

30 YEARS

Kelly Thauwald [February 1989]

CALENDAR OF EVENTS

EDUCATIONAL SERIES

May 29 // 6pm-7:15pm

Stillwater Public Library

BAYPORT BASH

September 7 // 11am-2pm

Bayport office



EDUCATIONAL SERIES

FRAUD & IDENTITY THEFT: IT CAN HAPPEN TO YOU

[AN ENCORE PRESENTATION]

MAY 29 AT 6 PM // STILLWATER PUBLIC LIBRARY

Fraud and Identity Theft can affect anyone. Did you know identity theft is one of the fastest growing crimes in the United States? Someone takes your information, uses it as their own, and you are responsible for their fraudulent activities, until you clear your name. The repercussions of a stolen identity can be long lasting and painful to solve. Join us to hear Washington County Attorney Pete Orput detail real criminal tactics to take your information and give you tips to protect yourself from becoming a victim. Take advantage of expert advice!

LIGHT APPETIZERS WILL BE PROVIDED

RSVP at fsbt.com or email events@fsbt.com // QUESTIONS? CALL 651.430.8665



FIRST STATE
BANK AND TRUST

950 NORTH HIGHWAY 95
BAYPORT, MN 55003

The background of the lower half of the page is white with a decorative pattern of colorful dots in various sizes and colors (red, green, blue, purple, orange, pink, black, grey) scattered across the space. Two dotted lines curve around the central text, framing it.

BAYPORT bash

SEPTEMBER 7TH

11AM • TO • 2PM

LIVE MUSIC

FAMILY FUN + FOOD