




**First
National
Bank** of Elk River

firstnationalfinancial.com

763-241-3637

Offices in Elk River, Monticello,
Maple Lake, Zimmerman
Hassan and Anoka

Since 1902, **FIRST NATIONAL** has been at the heart of life in Elk River



A public auction held in town square, featuring the original First National Bank location on the corner of Main St. & Jackson Ave. circa 1900

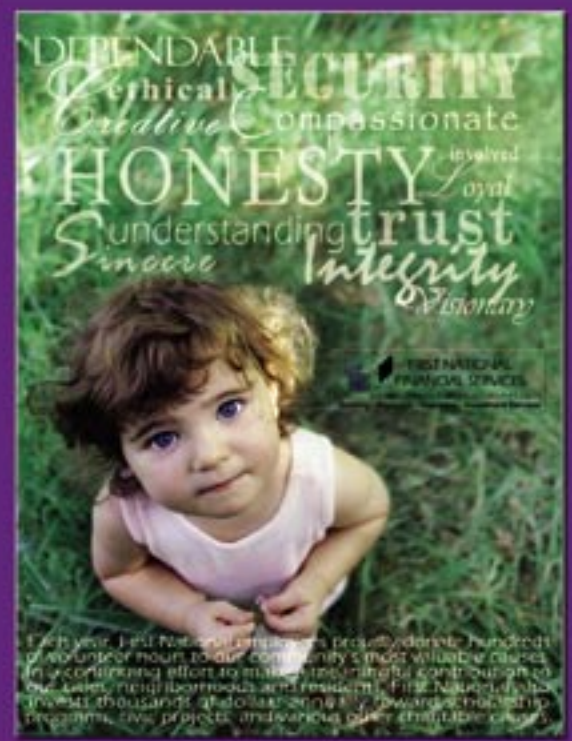
FIRST NATIONAL FINANCIAL SERVICES

812 Main Street, Elk River MN 55330 763-241-FNFS (3637) www.firstnationalfinancial.com

The First National Bank of Elk River is a privately owned community bank which has been operating in Elk River and the surrounding area since 1902. Still owned by the descendants of the bank's founder, First National has grown from humble beginnings to 7 branch offices, an insurance agency, and an investment center. With over \$430 million in assets, First National reflects the area's strong growth.

WHAT IS A COMMUNITY BANK?

At the heart of First National is a century old commitment to community banking. Several things set a true community bank apart from the large national franchise banks. First, community banks are owned by people who have a direct connection to the community the bank serves. Local ownership ensures that the customer looking for a loan will be dealing with people they know, and who know them. Community bankers are intimately familiar with the cities they serve, the local economy, and local business history. This localized awareness and decision making means that the customer of a community bank is being viewed as a familiar member of the community, not as an impersonal "business opportunity".



DEPENDABLE
Credentialed
Compassionate
involved
HONESTY
Understanding
Sincere
trust
Integrity
Integrity

FIRST NATIONAL FINANCIAL SERVICES

At First National, we are committed to providing the highest quality service to our customers. We are dedicated to providing the highest quality service to our customers. We are dedicated to providing the highest quality service to our customers.

Community banks are often more price and product competitive than are large, franchise banks. Our focus on local needs and conditions means we often bring new products and ideas to the market faster, and at a more favorable price, than our larger competitors are able, or willing to.

Community banks are important employers in the local economy. First National employs over 120 people from within the cities we serve. Working for a local employer offers important advantages for employees and employers alike.

Community banks are critical members of the community. Everyone is aware that banks provide products and financing for businesses and families normal economic needs, but most people are not aware of the role a community bank plays as a "corporate citizen". First National provides significant financial support for area charities, public causes, and families in need, and is a source of leadership and volunteer support to a host of worthy causes. Every year our employees together donate thousands of hours of time to the causes and efforts that help keep this community strong. Every community banker has a strong element of community service and awareness as a key component of their job. It just comes naturally to a community bank!

A strong, vibrant community bank is a unique contributor to any community, and First National has a proud history as one of the strongest and best.