The Maple Lake MESSENGER Extra

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Star Bank: News from "The Bank That Cares"™

Business Buzz

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April is national **Community Banking Month** and Star Bank will be celebrating by hosting customer open houses and various employee and team meetings to discuss the positive impact that community banks have on the areas they serve. **Harry Wahlquist**, President and Chief Executive Officer, has been in banking for more than 50 years and is no stranger to the importance of main street banks helping local communities grow.

"When you bank locally, you're reinvesting in your community, contributing to the welfare of your neighbors and building a legacy of prosperity for future generations," says Wahlquist. "Community bankers power small businesses and influence job growth one loan at a time. Our bankers are rooted in your community and have a stake in your financial success and the strength of the community overall."

The Independent Community Bankers of America has reported that community banks support local startups—funding more than 60 percent of small businesses and more than 80 percent of agriculture loans—and contribute tax dollars that help maintain local municipalities and keep local neighborhoods viable and vibrant.

Andy Wahlquist, Senior Vice President/Chief Operations Officer and Branch Manager in Maple Lake says, "It is a privilege to be part of this community by participating in local events, shopping local, and supporting the school and other organizations. Star Bank has been a part of the Maple Lake community for seven years now and in that time, I have met some of the greatest, most hardworking people that one could know. It's incredible to be a part of their lives and that's what community banking is all about."

Progress Minnesota Award

In addition to Community Banking Month, Star Bank has had much to celebrate over the past few months. The bank was recently named by Finance & Commerce magazine as a recipient of the **2019 Progress Minnesota Award.** The Progress Minnesota program recognizes individuals and companies who are driving business, industrial growth and economic development in Minnesota in unique and innovative ways. Business growth is defined by Finance & Commerce as adding jobs, increasing manufacturing capacity, innovating product design, innovating business practices, and the creative reuse of existing infrastructure.

Craig Manz, Vice President and Business Lender in Maple Lake says, "I am proud to be part of a family-owned community bank that hires locally and empowers employees to customize financial solutions to meet the needs of businesses, agricultural producers, and individuals in the communities we serve! The recognition we are receiving from the Progress Minnesota Award is both humbling and exciting at the same time."

Members of Star Bank's leadership team attended a special awards ceremony with Finance & Commerce on April 17th to celebrate their Progress Minnesota Award.

Digital Banking is Becoming More Popular

Star Bank updated its core operating system in March 2017 and upgraded all of the bank's electronic banking services such as debit/ATM cards, online banking and bill pay, voice banking, and more. A mobile app was released in early 2018 and Star Bank customers have been enjoying all the perks that come with the ability to check balances, transfer funds, and locate ATMs with a mobile device. One of the most highly-anticipated features of the mobile app was mobile deposit which allows customers to take a photo of the front and back of a check and deposit it into their bank account on any day/at any time using the mobile app.

Deanna Lauer, Cashier for the entire Star Bank organization, says, "Our customers asked for a mobile app and we delivered a great one! The feedback we have received about the app and all it does has been strong. Our younger customers need these types of electronic tools to do their banking. Digital banking is growing in popularity and it's something that we are not shying away from. We want to have all the 'bells and whistles' that the big banks have but with better service and a greater impact on the local community."

A Bright Future

Star Bank is a community bank with its bank charter located in Minnesota.

Being locally-owned and family-managed means that the bank has flexibility to make decisions that are in alignment with the communities they serve. Star Bank hired a digital product manager in late 2018 to manage the bank's digital products and coordinate internal and external communications about digital banking. The bank is also investing in new education and training for its employees. The bank has a dedicated trainer in **Heidi Wurm** who plans meetings and personalized sessions for employees at the bank's locations. Management and department leaders participate in conferences outside of the workplace to advance their depth of knowledge and better assist the bank with its mission. **Joni Ludwig,** a valued employee in Star Bank's Human Resources department, says, "We have an incredible group of employees here in Maple Lake and across our 10-branch network. Our future is bright, both as a bank and as an employer. We truly care about our communities and our employees and we work hard to demonstrate that each day."

Member FDIC

Equal Housing Lender

Star Bank staff took part in Maple Lake's St. Patrick's Day festivities recently by directing traffic and organizing parking.

Employees from several Star Bank locations came together in Maple Lake for an after-hours Wellness event.

Star Bank's operations staff includes, from left, Angie Blizil, Deanna Lauer and Justine Charmoli. For more information on Star Bank's services call (320)963-3161 or visit www.starbank.net.

Skye Elliot and Leah Huikko provide great support to lenders in all offices. Carrie Beyer is a universal banker and opens many new accounts and services.

Star Bank lenders are available for all your lending needs. They are, from left, Andy Wahlquist, Denise Manke, Julie Hudek and Craig Manz.

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