

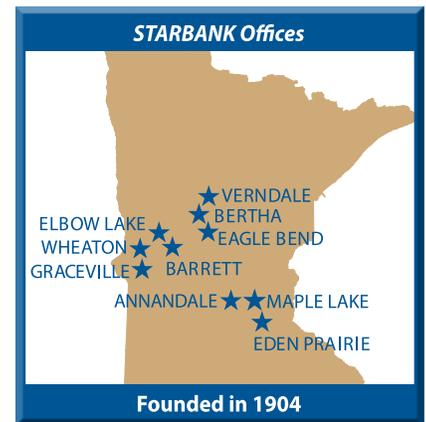


Our Mission

As a family-owned community bank, our mission is to anticipate and meet the financial needs of our customers across the state of Minnesota by providing caring and personalized financial services that are consistent with our core values. We will ensure the long-term success of our customers, employees, and communities we serve by remaining profitable and independent.

"If it's worth doing at all, it's worth doing well."

- Harry Wahlquist, President & CEO, Star Bank



Our Values

The foundation of our personal and business practice includes the following Core Values: Agility, Caring, Community Commitment, Integrity, and Tenacity.

Agility As a smaller, family-owned community bank, our uniqueness is our ability to be flexible, balanced, and accessible. Given our size and ownership structure, we are able to rapidly adapt to market and environmental changes. Key decisions are made 'at the table' in a steadfast manner. Our customers reap the benefits of this agility in experiencing less red tape that permeates larger banks and financial institutions.

Caring Our focus has, and always will be the customer. We believe in treating each of our customers in the same manner we would want to be treated, and we strive toward achieving that goal every day. We actively seek to know and understand people. We engage ourselves in relationship-building by asking questions and listening, without simply assuming that we know.

Community Commitment We take great pride in building life-long relationships within the communities we serve. Our employees are active in many different organizations that enhance the quality of life for individuals in the community. We believe that reinvesting in the community will bring long-term social and economic gains which are critical to the success of independent community banks.

Integrity We follow the highest standard of corporate governance to earn our customers' faith and ensure growth for the organization. We are dedicated to following the Laws, Rules and Ethical principles that govern us to provide our customers with the peace of mind they deserve.

Tenacity We accept personal accountability toward our goals and we are willing to do what it takes by being proactive, willing to help, and delivering over-and-above service without a second thought or complaint.