

**Falcon** NATIONAL BANK

*Twenty*

**17**

**ANNUAL REPORT**

**Soaring to greater heights.**

# A new Falcon takes flight.

Falcon National Bank is soaring to greater heights! In doing so, we are keeping a clear line of sight on what will always keep us grounded – our special connection to the communities we love, serve, and live in – and the neighbors we know by name.

Our momentum comes from the celebration of a partnership that has been years in the making. In June 2018, Community Pride Bank and The State Bank of Richmond will be consolidating with Falcon National Bank to provide a vast collection of products and services, while enabling us to increase our community involvement in each neighborhood.

With this consolidation, Falcon National Bank will undoubtedly become a superior bank with enhanced opportunities for our customers. Together, we will remain firmly rooted in everything we have always aspired to be – a locally-owned bank with the hi-tech offerings you expect, all without sacrificing the hi-touch service you have come to know and love.

## GET MORE BANKING FROM YOUR BANK.

Falcon National Bank now offers the broadest range of services and capabilities in our history. For the first time ever, Falcon National Bank customers – in whatever market they call home – can now take advantage of:

- Five convenient branch locations
- SBA preferred lending status
- Equipment leasing
- Remote deposit capture for businesses
- Mobile deposits for consumers and businesses
- Easy person-to-person transfers
- Best digital security available
- Increased lending limits



Without question, the communities we call home are at the core of everything we do. With this consolidation comes additional resources and assets we can use to serve our communities in a larger and more meaningful capacity. We look forward to dedicating even more of our time, talents, people, and assets in community programs and charitable events. It's our mission to invest as much as we can into our communities, because they invest so much in us.

## OUR STRENGTH COMES FROM OUR FOUNDATION.

At Falcon National Bank, we are honored and delighted to serve our customers' banking needs. With record setting assets, capital, loans, and deposits, Falcon National Bank can ensure more for our customers and communities. Our consolidation will not only make us stronger, it will serve as the launch pad for reinforcing our passion for what we do and all we can achieve together. We can't wait to show you!



*"Let's soar together."*

### THE FALCON NATIONAL BANK LEADERSHIP TEAM.

*Linda Swanson*  
HAM LAKE/ISANTI

*Jessica Bitz*  
FOLEY/ST. CLOUD

*John Hergees*  
CEO

*Anita Reichert*  
RICHMOND



# FALCON NATIONAL BANK – FOLEY

183 Cedar Dr, Foley, MN 56329



## Home is where your helpful banker is.

"I have one of the best jobs ever! Few things are more satisfying than helping someone access the financing they may need for building their dream home or business. With our consolidation, we'll be able to increase our construction-lending limits and offer even more highly-competitive rates – both of which are very good things for our community! Falcon National Bank has always called Foley home – and I'm so excited to help others call it home, too."

**KENDRA BERGER**

SENIOR VICE PRESIDENT MORTGAGE BANKING

# FALCON NATIONAL BANK – ISANTI

905 6th Ave Court NE, Isanti, MN 55040

## Online or in branch, our banking solutions come with a friendly face.

"Now that I know what Falcon National Bank will mean for Isanti, I can't wait to talk about the changes! A more robust online banking experience and the introduction of mobile banking will make things so much easier for our customers. That kind of convenience is priceless. (I just hope people still come in to the branch to see me!) I couldn't be happier to be a part of making banking even better in Isanti."

**AMY MURPHY**  
RELATIONSHIP BANKER

# FALCON NATIONAL BANK – RICHMOND

22 Central Ave S, Richmond, MN 56368

## Your bank. Your community. Growing together.

“What happens in Richmond really matters to me. That’s why I’m so eager to help bring the Falcon National Bank culture to this community. From sponsoring the new band shell to offering secure and enhanced banking products, I really believe the impact from Falcon National Bank will be immediate and impressive. I look forward to serving the customers I’ve known for years as we come together and build an even better banking connection within our community.”

**KRISTIE KOLLMANN**

MORTGAGE BANKER

INCORPORATED 1890

# FALCON NATIONAL BANK – ST. CLOUD

1010 W St Germain St, St Cloud, MN 56301

## Wall Street has nothing on St. Germain Street.

“Some might think that working with a small-town focused bank means making small-town sacrifices. That’s never been the case with Falcon National Bank. I love telling customers about all the unexpected things we can offer. Remote deposit capture? We got it. Enhanced, secure online banking capabilities? Check. The best business lending opportunities in the region? No question. Falcon National Bank has always had a lot to offer – and now, we’ve got it all!”

**PAULA CAPES**

RELATIONSHIP BANKING MANAGER

# FALCON NATIONAL BANK – HAM LAKE

1441 Bunker Lake Blvd NE, Ham Lake, MN 55304



## Bringing better business banking to the neighborhood.

"In Ham Lake, being a helpful neighbor simply comes with the territory. That's why I'm so excited about consolidating into Falcon National Bank. With so many resources available to us, we have that much more to offer our customers. Now we can provide an even more comprehensive product portfolio, yet every banking decision will be made locally, right here – and always on a first name basis."

**EVELYN OVERLIE**

VICE PRESIDENT/RELATIONSHIP BANKING SUPERVISOR



# FALCON NATIONAL BANK - LEASING

28 11th Ave S, Suite 103, St. Cloud, MN 56301

## A bigger bank means bigger dreams.

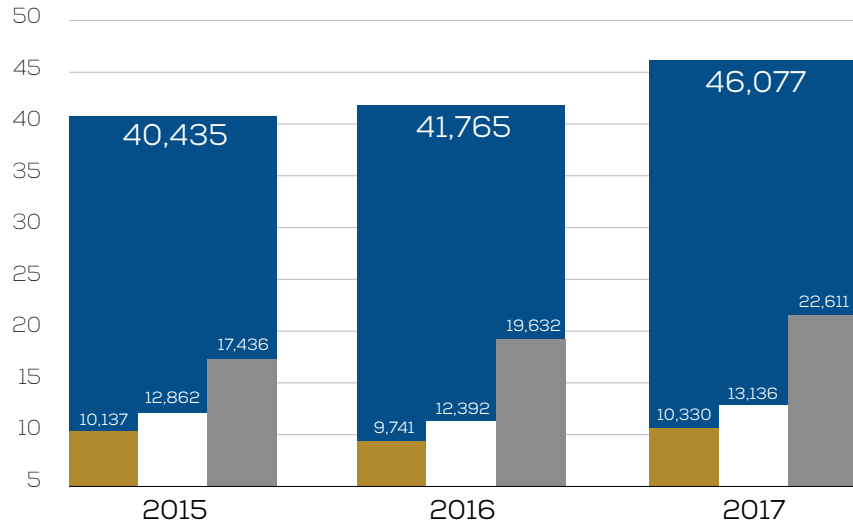
"The Greater St. Cloud region has an entrepreneurial, 'get-it-done' spirit that I absolutely love. People come up with a great idea and they chase it down. Luckily, I've been able to play a part in helping some of these business ideas come to fruition. Now, I can do even more. With our expanded footprint, we can offer SBA Preferred Lending and equipment leasing opportunities throughout Central Minnesota. That type of growth is simply huge for our region's economy, businesses, and families. Mine included."

**DAN KVAS**

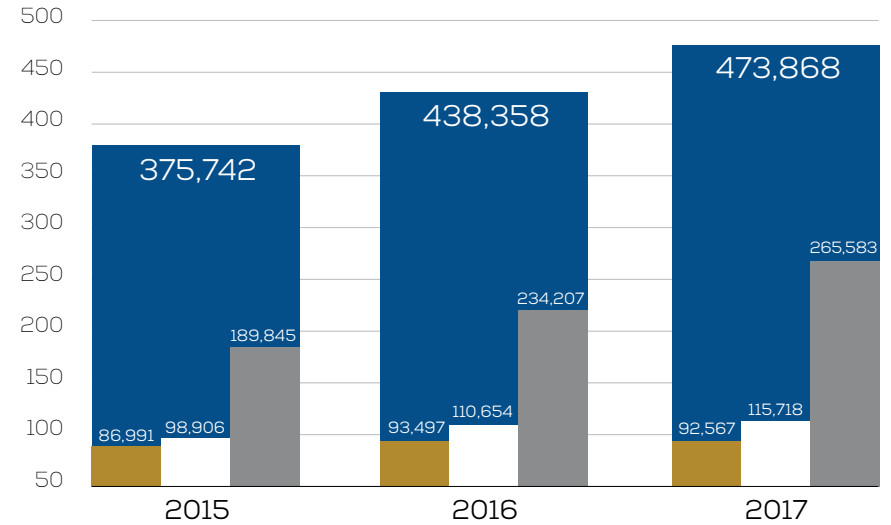
VICE PRESIDENT OF LEASING

# Our stability. You can bank on it.

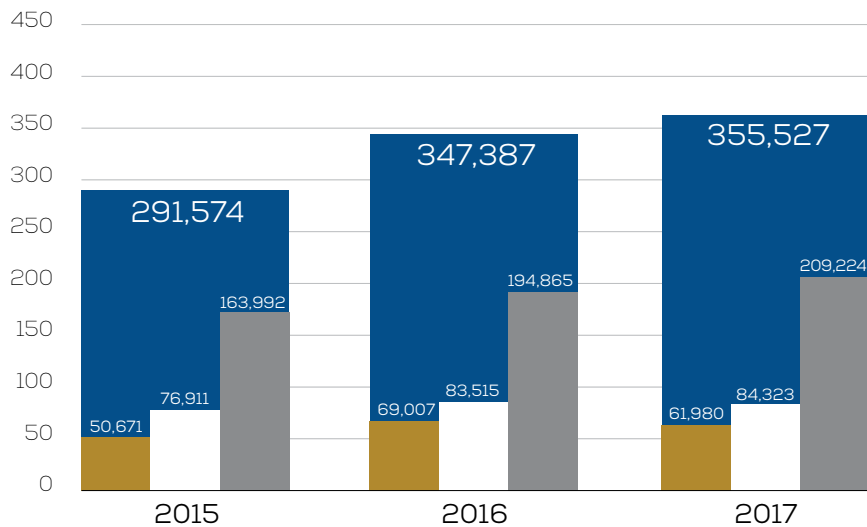
## CAPITAL IN MILLIONS



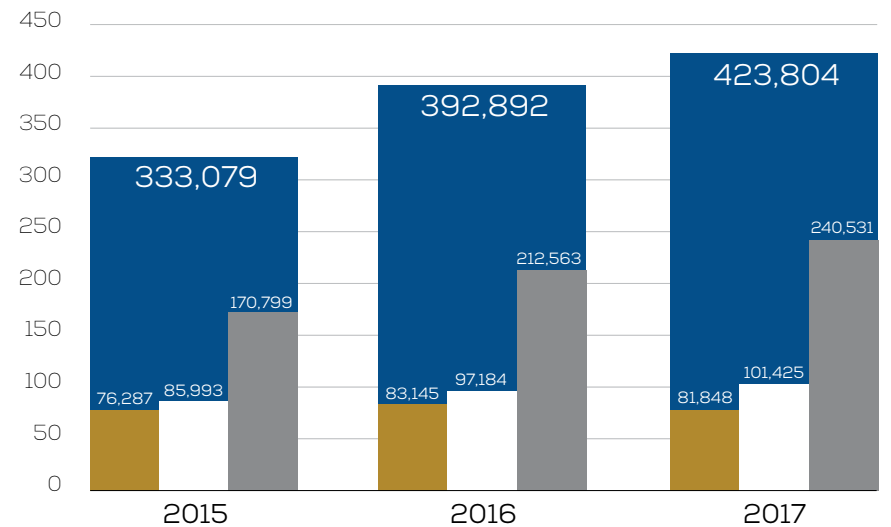
## TOTAL ASSETS IN MILLIONS



## TOTAL LOANS IN MILLIONS



## TOTAL DEPOSITS IN MILLIONS



■ Richmond 
 ■ Community Pride 
 ■ Falcon National Bank 
 ■ Combined



# A sum total greater than the parts.

With this consolidation, Falcon National Bank grows stronger, together. Our strength is built on the shoulders of our entire banking family – the people you know and trust. As our Falcon family grows, so will the services and helping hands we offer to all of our customers. Our consolidation brings enormous opportunity for our communities. Our foundation ensures it.

We're excited to see all the familiar faces we've had the privilege of serving over the years – and look forward to creating new relationships, too. Come see what our Falcon National Bank family can do for you.



*The Falcon Family*

# REAL SOLUTIONS YOU CAN BANK ON.

## BUSINESS BANKING PRODUCTS

Commercial Loans	Cash Management
SBA Preferred Lending Options	Positive Pay
Working Capital Loans	Wire Transfers
Equipment Financing and Leasing	Merchant Credit Card Services
Checking and Savings	Online Banking
Money Market	Safe Deposit Box
Mobile Banking and Mobile Deposit	CheckFree Bill Pay eStatements

## PERSONAL BANKING PRODUCTS

Residential Real Estate Loans	Individual Retirement Accounts
Construction Financing	Gold Club (50+)
Consumer Loans	Safe Deposit Box
Checking and Savings	Online Banking
Money Market	CheckFree Bill Pay eStatements
Health Savings Accounts	CardValet
Mobile Banking	Person to Person Transfers
Certificates of Deposit	

### ST. CLOUD BRANCH

1010 W. St. Germain St.  
Suite 150  
St. Cloud, MN 56301  
320-223-6300

### FALCON LEASING, ST CLOUD

28 11th Ave S  
Suite 103  
St. Cloud, MN 56301  
320-968-2000

### RICHMOND BRANCH

22 Central Ave S  
P.O. Box 519  
Richmond, MN 56368  
320-597-2145

### HAM LAKE BRANCH

1441 Bunker Lake Blvd NE  
Ham Lake, MN 55304  
763-862-6500

### ISANTI BRANCH

905 6th Ave Ct NE  
Isanti, MN 55040  
763-444-8800

### FOLEY BRANCH

183 Cedar Drive  
Foley, MN 56329  
320-968-6300



FalconNational.com

