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PERMIT # 1181

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Willmar, MN 56201



OUR MISSION:

To be a trusted partner in the financial success of our customers one relationship at a time and give back to the communities we serve.

Plan Ahead with Beneficiary Designations

Life is unpredictable. This one simple step can reduce stress for your family after your death. Here's why it is important to add account beneficiaries, otherwise known as "payable-on-death" (POD) designations on your accounts:

- Accounts will not be frozen at the time of your death.
- POD accounts avoid the probate process.
- The beneficiary has access to the funds with a death certificate and proper identification.

Does it affect your accounts during your lifetime? No. The beneficiary has no ownership or access during the lifetime of the account owner. And...it's easy to add or change your beneficiaries. We simply need a name, birthdate, social security number and

contact info for your beneficiary.

Here is some additional information you may find valuable:

- All Power of Attorney rights end upon the death of the account owner.
- Debit cards and online banking access for the deceased person's accounts are canceled.
- Authorized signer rights end upon death of the account owner.

With proper planning, you can avoid unnecessary headaches and legal issues for your family and loved ones. Would you like to add beneficiaries to your accounts? Contact us and we will be happy to assist you!

Apple Pay / Google Pay / Samsung Pay @ more - Mobile Wallet is here!

Mobile payments are now available! You can add your debit card to Apple Pay, Samsung Pay, Google Pay, Fitbit Pay and Garmin Pay. This allows you to pay with your phone or watch when you go to a retailer. The mobile wallet generates a unique token each time the debit card is used which is valid for a short period of time.

- **Safe and Secure**
 - **Easy to Use**
 - **Fast Setup**
 - **Pay Virtually Anywhere**
- Enjoy the convenience of this new technology! Contact a banker if you have questions.



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