

Mutual Admiration Copper Pony and Kensington Bank

We are proud to be the financial partner of an eclectic, award-winning home décor (and more) store located in Historic Downtown St. Cloud. The Copper Pony began as an occasional store in a small garage. Along the way, owners, Brandon Johnson and Josh Hoffman discovered a passion for home décor and goods that they believe are the perfect ingredients to transform a basic space into something cozy and sophisticated.

We asked Brandon and Josh about their decision to bank with Kensington Bank and were humbled by their response.

Kensington Bank strives to be a partner in every customer relationship. Have you experienced this in your relationship with our team? We feel as though Kensington Bank has listened to our needs and has responded positively to meet them. As a small start-up, the to-do list can be overwhelming and securing funding to turn dreams into reality is daunting. Kensington Bank was incredible at leading us through the loan application process. As our business has grown, our partners at Kensington Bank have graciously provided feedback and guidance that has allowed us to realize continued growth. We value the personalized approach we experience at Kensington Bank. As a small business, we're grateful to work with a bank where we're more than just a number.

How does Kensington Bank portray "community" to you? A community is only as great as its people and Kensington Bank is committed to serving people and businesses in ways that strengthen our community. Whether it's their small-town roots or it's just who they are, Kensington Bank embodies the type of community in which everyone looks out for and supports one another.



Copper Pony • 710 W St Germain St, Saint Cloud
320-774-3210 • www.copperpony.com

Copper Pony has gained local and national recognition, earning the 2017 St. Cloud Zonta Christmas House award for Best Decorator and named a "Retail Star for Creative Excellence" by Home Accents Today in 2018. The Retail Star award goes to only 50 home décor retail businesses in the entire country.

If you want your home to look, feel and smell good...need a gift...or are looking for something to brighten your day, please visit their beautiful store.

Congratulations and best wishes for continued success, Brandon and Josh!

to be your financial partner. And lastly, thank you for your referrals to your family and friends. Kensington Bank is positioned for growth and we appreciate the continued opportunities to assist the people of our great communities. Have a safe and relaxing summer!

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Thank you for contacting us if you have questions or concerns with the changes. Thank you for the confidence you place in us as you choose us

Congratulations, Mortgage Team! Originator of the Year Award Recipients



Our Mortgage Team (L to R): Bonita Radermacher, Alvin Van Drhls, Angie Sutherland, Ashley Measerschmidt, Kim Knoll, Cathy Thisius, Megan Wualett. Not pictured: Lisa Gardner, Dawn Stahl and our newest member Tracy Mortenson.

For the THIRD time in four years, our mortgage team has been recognized among our peers for their outstanding accomplishments. We were recently awarded the 'Merchants Bank 2018 Originator of the Year'. We received this award previously in 2016 and were recognized with the 'Rookie of the Year' award in 2015. This is a testament to the hard work of our mortgage team, as they help to make our customers' dreams come true!

If you are considering buying or building a home, or purchasing a second home, visit with our mortgage experts. We'll help you find the right mortgage to meet your needs!

kensington.bank



321 Washburn Avenue
Belgrade, MN 56312
201 Main Street
Elrosa, MN 56325
11 N Central Ave, PO Box 190
Kensington, MN 56343
101 3rd St SE, PO Box 220
Cokato, MN 55321
103 5th St E, PO Box 189
Herman, MN 56248
501 West St. Germain Street
St. Cloud, MN 56301
2800 South First Street
Willmar, MN 56201

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Better Together



Dan Robertson
President & CEO

Sunny greetings to you as we welcome warm weather and sunshine to Minnesota...finally! 2019 is off to a great start at Kensington Bank with many exciting initiatives underway. Our acquisition with North American State Bank was completed at the end of November. Since then, the bank name and logos have changed and we've been working hard to bring new technology and products to our customers in Belgrade, Elrosa and Willmar. The subsequent conversion to our Kensington Bank operating system was successfully completed at the end of March and now ALL Kensington Bank customers have access to the same products and services on a single platform and through a single bank website.

I want to thank our staff members who worked tirelessly on the acquisition and conversion since our last newsletter was published. This is not a quick-and-easy process but we have a great team of determined people who are committed to our customers and communities and we have made great progress!

There is an interesting shift going on in the banking industry. As I read bank related publications and attend various conferences, the resounding theme is that many banks are investing in technology systems to automate their operations with the rationale that banks no longer need to talk with their customers. I DISAGREE! We believe that "people" and "relationships" are the lifeblood of our business. Of course, we want you to have access to the latest in technology to simplify your life and offer maximum convenience, but we also want to be your trusted financial resource and have conversations based on this. Our mission statement is, "To Be A Trusted Partner In The Financial Success Of Our Customers, One Relationship At A Time While Giving Back To The Communities We Serve." To summarize, we want you to talk with us when you are thinking about buying a home, expanding your business, making a major purchase or planning for your future. We also want you to have ALL of your bank deposit accounts at Kensington Bank. It is our goal to earn all of your business by developing and maintaining deeper personal connections with you, our customer.

As you may know, we have two additional businesses in the Kensington "family" - Kensington Title and Kensington Insurance. I want to take a moment to thank our staff



in these organizations for their hard work. Take a moment to learn more about these businesses inside this newsletter and please contact us if you have real estate transaction (title) or insurance needs.

I'd like to close with several THANK YOU'S. Thank you for your patience over the past 12 months as we have moved as quickly as possible to create a more robust banking experience for you (ie - digital banking) as well as bring consistency to all Kensington Bank customers.

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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.

Proudly Supporting our Communities



Teaching Financial Literacy in BB&E Schools



Earth Day Clean Up in St. Cloud



Grant County Expo

Community Celebrations – Come Join the Fun!

| | | | |
|-----------------------------|-----------|------------------------------|-------------|
| Kensington Runestone Days | 6/14-6/16 | Elrosa Greenwald Barley Days | 8/4 |
| Willmar Fest | 6/19-6/23 | Belgrade August Fest | 8/10 |
| Brooten Bonanza Valley Days | 7/12-7/14 | Cokato Corn Carnival | 8/13 – 8/15 |
| Hermah Grant County Fair | 7/18-7/21 | | |

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Follow us on your favorite social media platforms to see posts and updates that may be of interest to you.



@Sprout_KBBank



@KensingtonBank



linkedin.com/company/kensington-bank/

Rewards Checking

Your Rewards Are Waiting

YES, it's true! You can earn **2.02% apy*** on balances up to \$20,000 in your Rewards Checking account. That's not all! Enjoy ATM rebates (up to \$10 per month), Free Digital and Mobile Banking, Consumer Loan Discount, No Annual Fee Ready Reserve and Credit Cards... and much more!

Simply meet 3 qualifications and the rewards are yours - 15 debit card transactions per statement cycle, 1 monthly direct deposit OR 1 monthly ACH debit and enroll in paperless statements.

Are you 55 or older? Ask about some SPECIAL perks just for you!

Visit our website or talk with a relationship banker to learn more.

*Annual Percentage Yield (apy) is 5/15/19 and subject to change. Balances over \$20,000 earn 10% less. Limit one Rewards checking per person. If requirements aren't met there is no interest earned that statement cycle. \$25 minimum opening deposit. Must be 18 or older. Personal accounts only. Credit accounts are subject to qualification.

Rewards Checking
2.02% APY*

Health Savings Accounts

Maximize the Benefits in 2019

Set up auto transfer into your HSA to meet your year-end goal. Enjoy a low \$20 annual fee while you reap the tax rewards. Remember, if you don't need to use all your HSA dollars, you can roll them over and continue to save them, year-after-year. (Consult your tax advisor to confirm eligibility.)



2019 HSA Limits: \$3500 individual, \$7000 family

Equal Housing Lender

kensington.bank

KB519

Member FDIC

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