



FALL 2021

# **SIMPLY** STATED

**FIRST STATE**   
**BANK AND TRUST**

Achieve More. Together. <sup>SM</sup>

**H**appy Fall! Though we continue to navigate the challenges of current events, we have a lot to celebrate as a community. Over the last few months, we've welcomed the return of in-person learning for our children, the revival of countless festivals and celebrations, the reopening of our favorite restaurants and local shops, and being able to reconnect with friends and family. While the weather may be turning, it's not too late to explore one of our many bike trails, take a stroll through downtown Stillwater, visit a favorite area park, or enjoy outdoor dining at your favorite restaurant in Hudson. The St. Croix Valley truly is a special place to live, work, and play.

Please take a few moments to read through this edition of Simply Stated as it has been a busy 2021. You will notice our new logo and brand messaging which highlight our commitment to providing banking and financial services to the St. Croix Valley. The refreshed brand builds on our 100-year history while remaining focused on serving our community well into the future. We are also pleased to announce the official opening of our new Hudson office. After a year of construction, we officially opened our doors on October 7th. And finally, take a minute to learn more about a few members of our dedicated team who are focused on helping you Achieve More. Together. We take great pride in the expertise and personal touch our wonderful employees provide, as they guide our clients through their financial journey.

It's hard to believe the end of 2021 is fast approaching. I hope you can find time to connect with those closest to you and reflect on those things that are most important in life. As always, and on behalf of our employees, thank you for your continued support and for allowing us to be your trusted financial partner.



Jason Howard  
**PRESIDENT / CEO**



## our new brand

In August, we communicated that First State Bank and Trust, and Valley Agencies, have been working on a strategic positioning and branding exercise that helped us identify key items that set us apart in serving our clients and community. While our look may be refreshed, we continue to hold onto key values that have made us who we are for the last 100 years providing a wealth of products and services to help our clients and community achieve their financial goals.

We continue to focus on serving the St. Croix Valley with a wide range of financial products and services. And we do so in a way that is personal and genuine. More often than not, many of our clients don't always realize the breadth and depth of all the financial products and services we can offer them. That they can achieve more with us.

We invite you to visit our website or YouTube channel to view three videos we created that bring our brand to life!

- ▶ **Our Difference** - We see ourselves not as bankers, but as guides. Guides who work alongside you every step of the way, because we believe achievement is more than a transaction, it's a journey.
- ▶ **Our People** - We take great pride in our wonderful employees who add a personal touch, along with their expertise, guiding our clients through their financial journey.
- ▶ **Our Community Commitment** - Community has been a hallmark of our organizations since our founding. We encourage a culture of caring and commitment, demonstrated through community outreach and development.

Tell us what you'd like to achieve.  
Then let's get there. Together.

**FIRST STATE**  
BANK AND TRUST

**VALLEY**  
AGENCIES

Achieve More. Together.<sup>SM</sup>





We are excited to announce that our new Hudson location is officially open at 680 Annabelle Way. With the help of Studio EA, Lift Bridge Builders, Andersen Windows and a number of other local vendors, we are proud to be establishing a permanent presence in Hudson to better serve our current and future clients in Western Wisconsin.

**WE INVITE YOU TO STOP IN AND TAKE A LOOK AROUND!**



# our people



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**Angie Laska**  
FSBT

Credit Risk Manager  
in Oak Park Heights

JOINED FSBT IN 2018

**How do you spend  
your free time?**

It seems I spend most of my free time watching my kids play their respective sports. I also like to hang out with family and friends.

**What is your favorite  
local business?**

Hagberg's. They have the best cranberry wild rice brats!



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**Diane Gustafson**  
FSBT

HR Manager in Bayport

JOINED FSBT IN 2021

**How do you spend  
your free time?**

I work with Can Do Canines and am currently training a service dog named Luigi. He is a Standard Poodle.

**What is your favorite  
local business?**

Coffee Paw Café – great bakery items and quiches.



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**Charley Clements**  
FSBT

Trust Officer in Bayport

JOINED FSBT IN 2021

**How do you spend  
your free time?**

Spending time outside, ideally on the golf course!

**What is your favorite  
local business?**

Candyland – for their Chicago Mix popcorn.



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**Sarah Gullo**  
VALLEY AGENCIES

Personal Lines Agent & Customer Service Rep in Stillwater

JOINED VALLEY AGENCIES IN 2017

**How do you spend  
your free time?**

Most of my free time is spent with family and friends.

**What is your favorite  
local business?**

Angelina's Kitchen in Woodbury.

# community spotlight



Beginning in December 2020, FSBT and Valley Agencies employees asked if there were opportunities for our organization to support non-profits throughout the St. Croix Valley. Each month, we do our Community Spotlight, where one employee is randomly chosen and given the opportunity to donate \$500 to a non-profit organization of their choice.

To date, with this initiative only, FSBT and Valley Agencies have donated to the following nonprofits:

Bayport Fire Department	Options for Women
Bayport Library Foundation	Positivity Planters
Canvas Health	St. Croix Family Resource Center
Coco's Heart Dog Rescue	St. Croix Resource Center
FamilyMeans	Stillwater Hockey Youth Association
Halos of the St. Croix Valley	Stillwater Veterans Memorial
Healthy Beginnings	The Partnership Plan
Hope House	Valley Outreach
Hudson Hospital Foundation	Youth Action Hudson
Lakeview Hospice	
Meals from the Heart	

# small business feature

We have also been supporting local businesses with our Small Business Feature! Each month, we choose a local business to purchase items from and treat our employees! To date, we have purchased from the following local businesses:

- ▶ Milly's Kitchen Madness – Stillwater
- ▶ Green Bridge Coffee – Stillwater
- ▶ St. Croix Baking Company – Hudson
- ▶ Farrill's Sunrise Nursery – Hudson
- ▶ Bass Lake Cheese Factory – Somerset
- ▶ Mabel's Ice Cream – Bayport
- ▶ Mon Petit Cheri – Stillwater
- ▶ Buddy's Bakery – Hudson
- ▶ Keys Cafe & Bakery - Hudson



WHAT A treat

## saturday hours.

Effective November 1, 2021 we will no longer offer Saturday hours at our Stillwater location. Please visit our Bayport or Oak Park Heights office between 9:00 am to 12:00 pm for your Saturday banking needs.

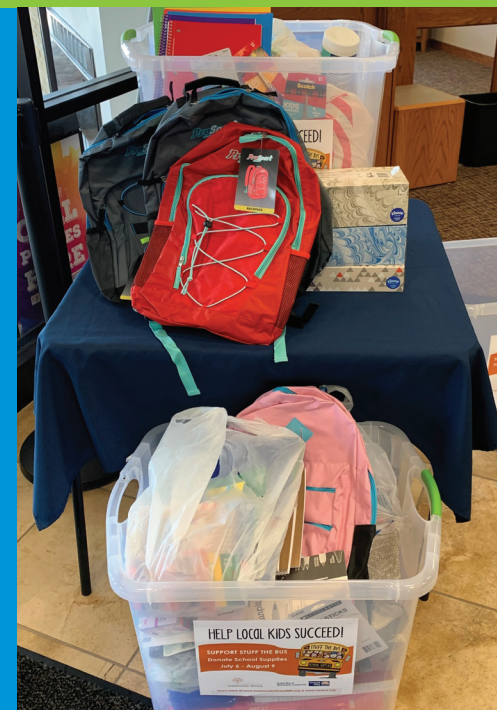
# VALLEY AGENCIES

**YOUR LOCAL INDEPENDENT  
INSURANCE AGENCY SINCE 1914**



In July 2021, FSBT and Valley Agencies partnered with United Way of Washington County – East and Community Thread in support of their annual Stuff the Bus campaign. In total, we were able to collect over \$800 in school supplies for students.

Thank you to everyone who contributed to this campaign!



## happy retirement.

In June 2021, Jody Miranda retired from FSBT after forty-five years with the organization! We wish her all the best in her retirement. Congratulations Jody!



## employee anniversaries.

- Renee Peabody — 20 yrs (December 2001)
- Billy Edwards — 5 yrs (September 2016)
- Scott Faust — 5 yrs (September 2016)
- Sandy Hagen — 5 yrs (November 2016)
- Lyz Carlson — 5 yrs (November 2016)

# FIRST STATE BANK AND TRUST

950 HWY 95 NORTH  
BAYPORT, MN 55003



# MOBILE WALLET

Enjoy the simplicity of making contactless, secure purchases in stores, in apps, and on the web using your Apple or Android device.

