



SPRING 2022

SIMPLY STATED

Achieve More. Together. SM

FIRST STATE 
BANK AND TRUST

VALLEY 
AGENCIES

Happy Spring! I hope by the time this goes to press, winter is over once and for all! We are pleased to share another edition of Simply Stated with you. Please take a few moments to read about the exciting things happening at Valley Agencies and First State Bank and Trust. As you will see, we remain committed to our core values which have served our clients and community for the last 108 years while also recognizing that we must evolve and adapt in the changing financial services landscape.

As I shared in our Fall 2021 issue, our new brand and logo were rolled out reflecting our continued commitment to our clients and the St. Croix Valley community. You will notice our new tagline is "Achieve More. Together."

I am often asked, "What does it mean to 'Achieve More. Together.'"? It starts with our employees. Employees that live, work, and play in the St. Croix Valley. It's these employees who strive to create engaging, helpful, and personal experiences, collaborating to better serve our clients and community. "Achieve More. Together." is also about supporting our community through financial contributions, event promotions, volunteering, and board involvement in many local non-profit and civic organizations.

We believe active support and engagement helps give a community its spark and vitality. And finally, it's helping you, our clients, understand the value and benefits of community banking. It's providing guidance, not cross selling, giving you insights and information to make better informed financial decisions. We believe achievement is more than a transaction, it's a journey.

Of course, with summer quickly approaching, I hope you are able to find some time with friends and loved ones to get out and explore this great community. As a starting point, we've included a few resources to plan your next adventure right around the corner here in the community. Enjoy your adventures!




Jason Howard
PRESIDENT / CEO

**2022
VIRTUAL
EDUCATIONAL
SERIES**

Thank you to everyone who joined us virtually for our April Educational Series. Mark your calendars for our next upcoming webinars:

**MAY 25 @ 1:00PM
JOE MAHON**

(REGIONAL OUTREACH DIRECTOR)

FEDERAL RESERVE BANK OF MINNEAPOLIS

Joe Mahon will discuss the Federal Reserve and its role in the economy before turning to the ongoing impacts of the pandemic on the economy, and particularly on the recent increase in inflation and the state of the labor market and employment.

**JUNE 23 @ 1:00PM
RON WIRTZ**

(REGIONAL OUTREACH DIRECTOR)

FEDERAL RESERVE BANK OF MINNEAPOLIS

Ron Wirtz will discuss the speed and breadth of recovery among firms, workers and the broader Wisconsin and Minnesota economies, and the role of the labor force on economic growth going forward. Using an interactive survey, Ron will also gauge attendees' sentiment regarding recent business activity, hiring demand, labor availability, and other issues.

Visit fsbt.com to register for these virtual events today. If you have any questions, email marketing@fsbt.com.

american red cross blood drives

FSBT and Valley Agencies are hosting monthly American Red Cross Blood Drives at our Hudson office. These events are open to the public. If you wish to donate blood, please visit redcrossblood.org to secure your time slot and search HUDSON.

MAY 25 / 9AM-3PM

JUNE 3 / 9AM-3PM

JULY 5 / 9AM-3PM

AUGUST 30 / 9AM-3PM




BLOOD DRIVE

Hudson Community First State Bank and Trust
680 Annabelle Way



Your financial journey begins here

Our organization has a wide array of financial products and services for every phase of your financial life. We believe the more you can do in one place, the more you can achieve. Whether you are looking for personal, business, mortgage, trust*, investment advisory*, insurance** products or all of the above, we're here to help.

First State Bank and Trust: Member FDIC. Equal Housing Lender  ***Trust Services Department:** Products and services offered through the Trust Services Department of First State Bank and Trust are not a deposit or other obligation of, or guaranteed by, the bank or any of its affiliates. They are not insured by the FDIC or any other agency of the United States, the bank, or any of its affiliates. There is investment risk including the possible loss of value. ****Valley Agencies:** Products and services offered through Valley Agencies are not a deposit or other obligation of, or guaranteed by, the bank or any of its affiliates. They are not insured by the FDIC or any other agency of the United States, the bank, or any of its affiliates. There is investment risk including the possible loss of value.



Erin Nelson

FSBT

Drive-thru teller in Hudson

JOINED FSBT IN 2020

How do you spend your free time?

Working out. I enjoy doing construction/home remodeling. Baking. Being with friends. Hiking. Watching various sports like mod dirt car racing, Vikings.

What is your favorite local business?

Jonesy's Local Bar & Grill.



Nick Schneider

VALLEY AGENCIES

Insurance Agent in Hudson

JOINED VALLEY AGENCIES IN 2022

How do you spend your free time?

Outdoor pursuits-camping, hiking, canoeing, skiing, and fly-fishing, and trying to keep up with twin boys (age 17).

What is your favorite local business?

San Pedro Café.



Kevin Neuman

FSBT

Network Administrator in Hudson

JOINED FSBT IN 2019

How do you spend your free time?

Outdoors (biking, kayaking, snow shoeing, camping).

What is your favorite local business?

Fresh & Natural Foods.



Erin Crowder

FSBT

SVP – Compliance and Risk Management Officer in Bayport

JOINED FSBT IN 1997

How do you spend your free time?

Spending time outside with my family, photography, baking, making soup, gardening...a little bit of everything.

What is your favorite local business?

Mabel's, The Wild Hare and Bread Art.

employee anniversaries

CHAD FETT / 35 yrs

TAMMY LIVINGSTON / 30 yrs

SABRINA ACHTERLING / 15 yrs

JOLEEN JACOBSON / 15 yrs

CHRISTINE CARUFEL / 10 yrs

STEPHANIE JOHNSON / 10 yrs

SANDY NELSON / 5 yrs

AMANDA KILLIAN / 5 yrs

SARAH GULLO / 5 yrs

First State Bank and Trust and Valley Agencies takes great pride in the philanthropic support, events sponsorship, staff volunteering, and board leadership for several local non-profit organizations whose mission it is to serve the needs of the St. Croix Valley. Our employees value the opportunity to contribute to the betterment and enrichment of our community creating a better community to live, work, and play.

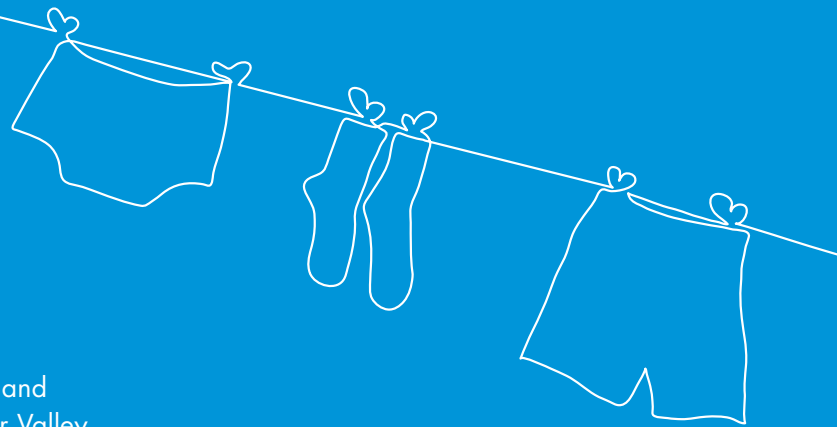
salvation army bell ringing

FSBT & Valley Agencies employees braved the cold December days to ring bells at Cub Foods in Stillwater for the Salvation Army.



valley outreach socks and undies drive

Together with Lake Elmo Bank, we raised over \$10,000 and collected more than 2,000 new socks and underwear for Valley Outreach. This March community outreach project replaces our annual food drive but continues a six-year tradition between our banks. Thank you to everyone who donated!





toys for tots

A huge thank you to everyone who contributed to our Toys for Tots drive! We received several generous donations this year and couldn't have done it without your support! A special thank you to Bayport Police Department for hosting this amazing campaign.

stillwater community showcase

FSBT employees Lisa, Jill, Lori, and Cheyenne had a great time at the Greater Stillwater Area Chamber of Commerce's Community Showcase at the beginning of April. Thank you to everyone who stopped by and said hi!



senior care packages

In December, FSBT and Valley Agencies, employees created 36 senior care packages and delivered them to residents at Woodland Hill in Hudson and Croixdale in Bayport. We appreciate all employees who donated items to make the holidays a little brighter for a few residents!



share the warmth

During our annual Share the Warmth campaign in November, we collected 78 winter items which were donated to Valley Outreach to help families in need. We appreciate all the donations and participation to keep this campaign alive each year!



operation help diaper drive

With the community's help, this past December we collected over 100 packages of diapers that we donated to Operation Help. Additionally, FSBT and Valley Agencies matched all donations!

FIRST STATE BANK AND TRUST

950 HWY 95 NORTH
BAYPORT, MN 55003

THERE ARE SO MANY EVENTS HAPPENING AROUND **THE ST. CROIX VALLEY** **THIS SPRING & SUMMER**

From weekly farmers markets to live music to the Food Truck Extravaganza! Check out the following resources to make your summer bucket list today!

Get Out And Try

www.getoutandtry.com/stcroix

Explore Minnesota

www.exploreminnesota.com

Discover Wisconsin

www.discoverwisconsin.com

Greater Stillwater Area Chamber of Commerce

www.greaterstillwaterchamber.com

Hudson Area Chamber of Commerce & Tourism Bureau

www.hudsonwi.org