



Brian Matzke
 President

Help us, help you. Your financial safety is our priority.

Large scale data breaches and cyber-attacks are on the rise. Every month, we are alerted to new scams and fraudulent activities that target innocent people. Unfortunately, anyone is a potential target. It is important to do all you can to protect your account information, personal data and keep yourself safe online.

Here are some important reminders:

- Check your accounts often and report suspicious activity to us immediately.
- Consider signing up for Card Control to safeguard your debit card.
- Check your credit report at least annually. (Visit our website—Security & Resources/Credit Monitoring tab for a link to a free credit report.)

- Do not share personal information/account information with any entity that you don't personally know.
- Do not click links in unsolicited emails. Open a new window and visit trusted websites directly or call a trusted number to verify the legitimacy of the email request.
- Do not share personal information with unsolicited callers, regardless of the caller ID description. If you need to interact with the business, hang up and call back using a trusted number.
- Use strong passwords and multifactor authentication when available.

Please remember: We will never contact you and ask for your PIN or passwords.



Happy Holidays!
 Sending our warmest wishes for a safe and happy holiday season!



Celebrate with us on December 19 & 20.

Stop by and enjoy coffee and cookies. Register for our prize drawing. Join us for some holiday cheer!



Toy Drive!

Please drop off a new, unwrapped toy to brighten a child's holiday.

Waverly Toy Partner: HLWW MN Honor Society through December 16. (Want to make a greater impact? If you know of a family in need, please contact Kevin Weems at kweems@hlww.k12.mn.us.)

Montrose Toy Partners: Buffalo Rotary & Toys for Tots through December 18.



MY Checking

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May we help you achieve your goals?

We have money to lend.

Contact Justin, Ginny or Brian today.



Justin Rowe
Vice President
Sr Commercial
& Ag Lender

Banker by Day

Car Collector & Restoration Specialist by Night (and weekends!)



Justin Rowe spends his workdays helping our farmers and business customers grow and prosper. He's the first to say he enjoys his work at the bank. But when the workday ends, Justin dives into his hobby—no actually, his passion—restoring and collecting cars. Justin says, "It is relaxing, and it utilizes my mind in a completely different way." We thought you might enjoy learning about the incredible vehicle collection Justin has restored and how it all began.

Justin does all of the work himself, which is incredibly impressive considering the scope of work that is needed to restore his cars. He has a well-equipped shop with lifts for working on cars and for storage. What are some of Justin's favorite vehicles in his collection? Justin tells us, "My two current projects are both the coolest cars and the ones that mean the most to me. One is my favorite car—a 1930 Model A5 window coupe being restored to a 1960's hot rod. The second is a 1975 Ford F100 short bed pickup that was originally bought by my Grandfather. I bought it from him when I was 14 and drove it every day for a few years."



At a young age, Justin helped his Dad restore International Harvester tractors and repair a variety of machinery on their family farm. They developed a shared love of vehicle restoration and car shows which continues today. He bought his first restoration project—a Chevy Nova—when he was a Junior in High School. This was the 'guinea pig' project where he learned all about autobody work and painting. Yes, he still has this car! Before his banking career, Justin took automotive classes, graduated from a tech school, obtained his mechanics license and worked as an aviation mechanic. Fast forward decades later and Justin has quite a collection of hot rods, old cars, trucks and newer vehicles in various states of restoration.

"I like anything that drives, looks cool or is fast!"

With over 20 vehicles in various states of repair, it is certainly a collection that will keep him busy for a long time. Stop in and 'talk cars' with Justin anytime, and of course, he welcomes the opportunity to discuss your financial needs, too!



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