

HARVEST BANK

NEWSLETTER

Spring Edition 2022

HARVEST BANK IS HERE TO MEET ALL OF YOUR LENDING NEEDS.

No matter the type of loan you are requesting, our helpful loan officers will walk you through the entire process, start to finish. All decision-making is done locally and all steps of loan processing are completed within your community. We have payment options that fit your unique payment needs. Our goal is to offer knowledgeable, friendly and attentive service, while personally crafting a loan that suits your business, commercial,

agricultural, home or personal needs. Please see our website for more information about other loan types (mortgages, personal loans, and more). Below is a summary of our Commercial and Agricultural loan offerings:

Commercial Loans

Whatever phase your business is going through, whether purchasing property, making upgrades, or simply to establish working capital, our competitive rates will help you with these expenses and more. Our repayment options can be customized to fit your business's unique business needs. We also offer commercial lines of credit.

We are proud to offer SBA loans, with backing from the government, to help you start your small business, purchase a local business or refinance your existing business.

Agricultural Loans

We know that agriculture is vital to the health of our community. We understand how unpredictable agriculture can be and how fast the industry changes. We are excited to ensure you will find the deepest possible toolbox of agricultural lending programs and partnerships offered by Harvest bank for the benefit of our customers. Our loans can help you with everything from working capital, livestock, real estate, rural hobby farms and more!

LOOKING FOR SOMETHING OUT OF THE ORDINARY?

We are too

FINANCING SHED HOUSES, HOBBY FARMS, RURAL RESIDENTIAL PROPERTIES, AND MUCH MORE



BARRY BELKNAP
15 YEARS



KEITH MARKWARDT
35 YEARS



GARY DAVIS
30 YEARS



JEREMIAH NELSON
10 YEARS



HARVEST BANK

www.harvestbankmn.com

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Contact Us

Kimball	398-3500
St. Augusta	251-6100
Atwater	974-8861
Kandiyohi	382-6100

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THANK YOU to our photo contest participants!

From the first day of spring (March 1) through (a more seasonable) May 1, area residents were invited to submit photos depicting our communities. There was quite a change in weather - and scenery- over this period! Visit our facebook page ("Harvest Bank MN") to see all the entries.

Congratulations to our winners:

Amanda Dorman - Kimball
Grand Prize (see photo, below)
Amy Konz-Kimball
Bridget Knowles - St. Augusta
Pat Walsh -Atwater
Laura Jeseritz- Kandiyohi
Peggy Maxe-Silver Lake



June Area Festivals and Events

St. Augusta Office Annual Cookout and farewell to Irene Morgel: Fri, June 17, Harvest Bank-St. Augusta Office Parking Lot 11am-2pm

(**Kimball Days** is in Aug; see website for more info: kimballdaysmn.com)

KIDD: June 10 & 11; parade June 11 at 11:30 (starts at MN Charm and ends at Ebenezer Church)
Men's Club raffle tickets available for purchase at Harvest Bank-Kandiyohi Office

Atwater Festival Days: June 14-19;
Parade June 18 at 3:20pm
Harvest Bankers serving floats after fun run, June 16 in front of Handle Bar
(more info posted soon on the "Harvest Bank MN" facebook page)

More info on Atwater Festival Days facebook or atwaterfestivaldays.com

Welcome, and Congratulations to our staff

Harvest Bank has new staff, and staff that moves! This edition features two of them: new CSR/Teller, Kendra Stein; and a familiar Harvest Banker-- new only to the lending department- Tyler Halls. Harvest Bank-Atwater welcomes new Tellers Missy Schmit and Andrea Kubesh; we hope to share more about their experiences-- in the next edition.

Kendra Stein started at Harvest Bank in Kimball on February 22nd. Working as a customer service representative/teller, Kendra also has added responsibilities the areas of marketing and social media. She previously worked at CentraCare for over five years in the histology lab; and more recently, at Insight Eye Care in Waite Park as an optical technician. Kendra mentions enjoying "working with patients [there], and helping people have the best optical experience I could provide."

After working at Insight Eye Care for almost a year, she found this opportunity at Harvest Bank in Kimball. "I applied," she says, "not knowing anything about working at a bank. The employment advertisement did say that they were willing to train the right person, so I took on that challenge! I couldn't pass up the chance to work so close to home (especially with gas prices increasing the way they are). I love working with people in the community that I grew up in. The Kimball branch strives to get to

know individuals as people and not just as bank customers, which I feel makes it very special!"

Kendra now lives in Kimball with her husband of 6 years. They have a 10 year old Australian Cattle Dog named Lucy--"Lucy has gotten me involved in many dog sports, including agility, sheep herding, rally obedience, and scent work. When I'm not involved in dog training (I teach classes at Water's Edge Dog Center), I like to watch Twins baseball and be outside, either gardening or being by the lake."

Tyler Halls started at Harvest Bank in 2014, knowing nothing about banking. He was hired as a teller and quickly picked up on things, gradually becoming a "happy known face (in Tyler's words)". After some time in he decided to go back to school and earn a finance degree from St. Cloud State University. He has since moved out of the teller line and into an office, to do consumer loans and process behind the scenes. He's diligently working towards being able to sit down with customers in a face-to-face setting, working with them one on one. Some of his favorite things about Harvest Bank, St. Augusta Office, are the building design, his incredible co-workers and the friendly customers. In his off-time you can find him doing his passions of lifting weights and riding his motorcycle. Since his move, he misses the daily conversation with customers but mentions they should feel free to stop in and say "hi" any time (his office is adjacent to that of Senior Commercial Credit Officer, Steve Ehni).



Kimball

75 North Main Street

St. Augusta

24952 County Road 7

Atwater

222 Atlantic Avenue W

Kandiyohi

321 Pacific Avenue

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