



Mike Favre has been named our Chief Credit Officer. Both Ken and Mike bring years of experience to their new positions and we will be well served by both of them for years to come.

As we turn the page into a new year, First National Bank is turning the page by naming two individuals to leadership positions within our organization. Ken Kuehner has been appointed to serve as our Mankato Branch President and

As you may know, Richard Palmatier was previously our Mankato Branch President and Chief Credit Officer. He has accepted a new role within the bank to direct his expertise to manage what we call our special assets. These are simply assets that have been or are in the process of being repossessed or foreclosed and we are confident

that Dick will work hard to find the best possible resolution for them.

While the economic environment still has an abundance of uncertainty, we feel well positioned to meet the needs of our customer base and our communities. The old adage that "the only constant is change" still remains true and that is why we continue to seek out ways to improve the delivery of our products and services. You may be aware of changes in our office hours. While the decrease in lobby hours may have seemed detrimental, in

reality, it better matches the traffic flow that we have been experiencing and positions us to proceed with more efficient methods to connect with our customers. So, in keeping with the old adage, we can expect more positive changes over the course of the next year as well.

We sincerely thank you for choosing First National Bank Minnesota as your trusted partner and we look forward to a great 2013!

Sincerely,
Michael W. Bresnahan

Banking Made Easy

Banking online ... a feeling of flexibility and ease!

First National Bank Minnesota Internet Banking is ready to serve your banking needs.

- Check account balances, FREE
- Transfer funds between First National Bank MN accounts, FREE
- Pay bills with First Pay, our online bill payment service, FREE
- Sign up for eStatements and have access to six months worth of statements within online banking, FREE
- Get balance alerts to your email, FREE

Answer: Home Equity Loan
Question: What is the smartest, most economical way to borrow money? The perfect way to finance home improvements, vacations, and "toys" or to consolidate your credit card debts. You decide how the money is used. In many cases, the interest may be tax-deductible. See your tax advisor for details.



If you need to consolidate your finances, First National Bank Minnesota can help you with a second mortgage. Whatever your needs are, we can work with you to achieve your goal. Plus, we offer flexible and competitive rates.

www.fnbnm.com



Mark Your Calendar



Besides seeing you at the area High School Basketball games, come to

Minnesota State Mavericks vs. Bemidji

Friday, February 8, 8:00pm
6:00pm Women's Basketball
8:00pm Men's Basketball

First National Bank Minnesota Night at the Taylor Center

Several bank staff will be attending the basketball game and will be providing some cool give-a-ways as a sponsor for the night. Hope to see you there! Let's cheer the Mav's on to a **V-I-C-T-O-R-Y!**

Retirement Open House

Please join the staff and directors as we offer

Merton Wenner

best wishes in his Retirement on

Monday, February 25
1:00pm - 4:00pm

First National Bank Minnesota
St. Peter Branch



Thank you Mert, for the last 40 years of dedicated service as a member of the Board of Directors. We appreciate the direction and leadership you have given all of us through the years to make First National Bank Minnesota a great place to bank and work.

Branch Locations

- St. Peter: 507-931-4000**
226 Nassau Street
St. Peter MN 56082
- Mankato: 507-625-1121**
500 Long Street
Mankato MN 56001
- Gaylord: 507-237-5521**
209 Main Avenue
PO Box 418
Gaylord MN 55334

NEW Hours

DRIVE-UP	LOBBY
Mon - Fri 7:30am to 5:30pm Sat 7:30am to NOON	Mon-Thu 8:30am to 4:00pm Fri 8:30am to 5:30pm Sat Closed

First National Bank Spotlight

Meet Your New Mankato Branch President

Mike Bresnahan, President and CEO of First National Bank Minnesota has appointed Kenneth W. Kuehner to the position of President of the Mankato Branch effective January 1, 2013.

We are very fortunate to have him as our new Branch President" said Mike Bresnahan.



Ken Kuehner,
Mankato Branch President

Ken earned his college degree in Business Administration and Accounting and has worked at other local financial institutions prior to joining First National Bank Minnesota in 2004. Ken is a U.S. Veteran, serving in the United States Army from 1969 – 1972, including a tour of duty in Vietnam in 1970-71.

"Ken is a great choice for the position at First National Bank Minnesota's Mankato Branch. He has been with our company for nine years and has over 30 years of experience in the financial industry.

Ken possesses all of the unique attributes a leader should have.

"I'm excited and honored to have the opportunity to lead the First National Bank Minnesota's Mankato Branch. I look forward to serving our customers and the community of Mankato as we continue to strive for a higher level of success" said Ken Kuehner.

Congrats to Mike at the St. Peter Branch



Mike Favre,
Chief Credit Officer

First National Bank Minnesota is pleased to announce the appointment of Michael J. Favre as Chief Credit Officer effective January 1, 2013.

Mike earned his college degree in Finance from the Carlson School of Management, University of Minnesota. He worked at Community Credit, a consumer finance company prior to joining First National Bank Minnesota in 1995.

Mike has strong leadership skills, dedication and knowledge with extensive years in banking and has earned this opportunity to lead our lending team at First National Bank Minnesota. He has been with our company for 18 years and has over 22 years of experience in the financial industry. "The new leadership role for Mike Favre suits the bank very well," said Mike Bresnahan, President and CEO of First National Bank Minnesota.

"I'm grateful for the opportunity to direct First National Bank's Lending Team and appreciate the confidence that Mike Bresnahan has in me. Although my role within the bank will be changing somewhat, I will still be available to pursue and provide for the needs of my commercial customers" said Mike Favre.

Common FDIC Question

What are the basic FDIC coverage limits?*

- Single Accounts (owned by one person with no beneficiaries): \$250,000 per owner
- Joint Accounts (two or more persons with no beneficiaries): \$250,000 per co-owner
- IRAs and other certain retirement accounts: \$250,000 per owner
- Revocable trust accounts: Each owner is insured up to \$250,000 for each unique eligible beneficiary named or identified in the revocable trust, subject to specific limitations and requirements

*These deposit insurance coverage limits refer to the total of all deposits that account owners have at each FDIC-insured bank. The listing above shows only the most common ownership categories that apply to individual and family deposits, and assumes that all FDIC requirements are met.

Any changes for FDIC non-interest-bearing transaction accounts?

As scheduled, the unlimited insurance coverage for noninterest-bearing transaction accounts provided under the Dodd-Frank Wall Street Reform and Consumer Protection Act expired on December 31, 2012. Deposits held in noninterest-bearing transaction account are now aggregated with any interest-bearing deposits the owner may hold in the same ownership category, and the combined total insured up to at least \$250,000.

For further research go to www.fdic.gov.

Nobody can go back and start a new beginning, but anyone can start today and make a new ending.
-Maria Robinson



COMING SOON!

If you apply for Social Security or Supplemental Security Income benefits, you must receive your payments electronically. If you did not sign up for electronic payments when you applied for benefits, we strongly urge you to do it now. You must switch to electronic payments by March 1, 2013. If you don't, the U.S. Department of the Treasury may send your benefits via the Direct Express® card program to avoid an interruption in payment.

It's safe, quick and convenient.

If you are already receiving benefits, you can start or change Direct Deposit online. You can also sign up at your bank. Any of the Personal Bankers will help you sign up for the direct deposit program. Bring in your Social Security Check. It takes about 10 minutes. Or call Social Security at 1-800-772-1213 (TTY 1-800-325-0778).



There has been an increase in reports of credit/debit card and ATM card fraud.

Enjoy your travels with no worry!

However, first call a Personal Banker so they can code your card for your travel dates.

As part of the bank's fraud prevention procedures, "blocks" may be placed on particular merchants, businesses or countries to limit the exposure to this type of activity.

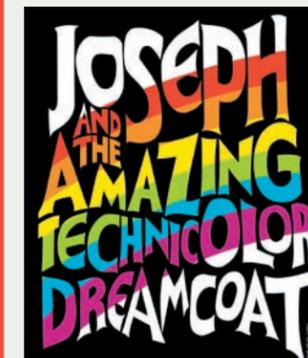
Also, here are important numbers to call if your card has been lost or stolen:

VISA Debit Card: 800-264-5578
VISA Elan Credit Card: 800-558-3424

First Choice Club

and High Yield Customers

50+ years old
and loving life!



Wednesday, April 24 Chanhassen Dinner Theatre

With a crash of the drums and a flash of light, Joseph returns by popular demand! Come to the restaging production that broke attendance records the last time it played at Chanhassen in 2007.

The trip includes roundtrip motorcoach transportation, dinner, the performance and your Bank Club Director, Colette! :)

Tour Itinerary:

- 9:30am Depart from Mankato, between Gander MT and north of Applebees parking lot
 - 9:50am Depart from St. Peter, First National Bank MN Parking Lot
 - 11:00am Dining Seating: make your dinner choice at time of sign-up
- Cost: \$86/person by Monday, April 1



Saturday, May 4 - Sunday, May 12

Mediterranean Cruise

Roundtrip airfare from Mankato to MSP Airport and roundtrip airfare to Barcelona, Spain

Tour Includes:

- Seven Nights Sailing on the Norwegian Epic
- Barcelona, Naples/Pompeii, Civitavecchia/Rome,
- Livorno/Florence-Pisa, Provence/Marseille,
- Palma Majorca, Barcelona

Ask for a
trip flyer!

Tuesday, January 29, 4:00pm First National Bank MN, St. Peter

Travel Presentation for the Mississippi River Adventure November 1-8

Includes three nights aboard
the American Queen

RSVP by Monday, January 28
to Colette, 507.931.4000



Trip Reservations: Please RSVP or pay for your trip by the due date for each event. *One Day Trips* are only refundable if there is a waiting list where someone else would be able to fill your seat. For *Extended Trips*, cancellation insurance is available through each tour company.