Positively Impacting Peoples' Lives since 1881

Roundbank® | Roundbank® Insurance Agency | Investment Solutions

Winter 2014

in the loop

NEW Mobile Banking

BANKING

Do You Need Flood Insurance?

INSURE

iTunes Downloads

KASASA

Enriching our Communities

NEWS

POSTIVELY IMPACTING PEOPLES' LIVES – WALDORF LOCATION

"Positively Impacting Peoples' Lives" is the core purpose of the Roundbank organization and a recurring theme for our issue of In the Loop. Our core purpose is firmly rooted in our day-to-day direction and our focus for the future. It is the fundamental reason for our own experience and it goes far, far beyond making money – it is the personal guiding star on the horizon for all Roundbank staff.

In each issue we will be highlighting Roundbank customers and locations that are positively impacting peoples' lives. In this feature, we are pleased to highlight the Waldorf location and its history. On September 16, 1931, the Security State Bank in Waldorf closed its doors. The Waldorf community was without a bank for 15 years until December 16, 1946, when Waldorf State Bank was incorporated. The newly chartered Waldorf State Bank opened for business on January 2, 1947 on the east side of Main Street in the "old fire hall". There were five original investors and the bank opened with a capital of $35,000. The bank then moved to its present location, on the west side of Main Street in the fall of 1948, after buying the building from the Corner Café owner. Roundbank (then named First State Bank of Waseca) purchased Waldorf State Bank and the Waldorf Insurance Agency on December 1, 1992 and it became Roundbank's second bank location (in addition to the Waseca location) and Roundbank Insurance Agency's second location (in addition to the Waseca location). In 1993, the bank name was legally changed to Roundbank and the agency name was changed to Roundbank Insurance Agency.

Roundbank's core values are Integrity, Respect, Honesty, Citizenship and Excellence. Our employees illustrate our core value of Citizenship by volunteering for numerous events and organizations through the area including Relay For Life, Taste of the Farm, Farm and City Days, Waldorf Days, local school and church functions and fundraisers.

Roundbank and our employees take pride in being a locally owned community bank, positively impacting peoples' lives and being trusted financial advisors.

WALDORF EMPLOYEES

CROP INSURANCE OPEN HOUSE

Tuesday, March 4th 9am-3pm
ROUNDBANK INSURANCE AGENCY WALDORF LOCATION
Call to schedule an appointment at 507-239-2166

BANKING

INTRODUCING ROUNDBANK MOBILE BANKING

Banking has never been more convenient! Now you can securely access your account information from any mobile device with text messaging, mobile web access or through a downloadable app.
With Roundbank Mobile Banking you can view balances, transfer funds, pay bills and locate a nearby Roundbank location or ATM.

Roundbank Mobile Banking is FREE and available to personal banking customers currently enrolled in our Internet Banking service. Log into Internet Banking and select Roundbank Mobile Banking or download our app today! It's that easy! *Visit www.roundbank.com for more information including tutorials and FAQ's.*

INSURE

DO I REALLY NEED FLOOD INSURANCE?

If you're asking "I live in a low-risk area. Do I really need flood insurance?" the answer is most likely yes.
It's a good idea to by flood insurance even if you live in a moderate to low-risk area. Anyone can be financially vulnerable to floods. People living in low-risk areas file over 20% of National Flood Insurance Program (NFIP) claims.
One third of those who did not have flood insurance received disaster assistance. Disaster assistance, when available, is typically a loan that must be repaid with interest.
Unfortunately for many others, assistance was not available and they are struggling to put their property back together.
Please don't go unprotected against flood damage without learning the facts about your risk and coverage options.
Contact one of our agents. We would be happy to help.

Roundbank Insurance Agency **Visit our Facebook page and "like" us today!**

Roundbank Insurance Agency's products and services are NOT FDIC insured, NOT a bank deposit, are NOT insured by any Government Agency, are NOT an obligation of or guaranteed by Roundbank or its affiliates and May Lose Value.

KASASA

Kasasa is a collection of free checking and saving accounts that pays you with high interest and automatic savings for just using your account!
Kasasa Tunes, our newest account, rewards you with monthly digital download reimbursements towards your favorite iTunes® or Amazon.com® media purchase.
Visit www.roundbank.com or ask your banker for more details.

GROW

EMPLOYEE GROWTH

We welcome & congratulate the following employees!

- We welcome **Valerie Meier,** Part-time Teller at our Farmington location.
- We congratulate **Heidi Myogeto** on her promotion from Personal Banker to Retail Sales Manager at our New Prague location.

NEWS

ENRICHING OUR COMMUNITIES

One of the ways our employees and Jr.Boards illustrate how "Positively Impacting Peoples' Lives" is firmly rooted in their day-to-day lives, is through volunteerism in the communities we serve.

We're excited to announce our employees and Jr. Board members have contributed approximately 5,030 volunteer hours throughout the 2013 year.
We're proud to give back to our local communities!

*Clockwise from top left: **1.** New Prague employees ringing the bell for the Salvation Army during the holidays. **2.** New Prague employees hosting a Relay for Life fundraiser at the Pizza Ranch. **3.** Waseca employees and Junior Board at the ECFE Fair.*

TAKING A TRIP AND PLAN ON USING YOUR CHECK CARD – LET US KNOW!

We want you to have access to your money via your check card while you are on your trip. Please contact us first to let us know if you are planning on using your check card while away from home. Any usage outside of your normal check card transaction patterns will alert the fraud department and you will not be able to use your card. Please call customer service prior to your trip and they will make sure your card will work for you! It's just another way we are committed to your financial security!

INVEST

IRS RETIREMENT PLAN ADJUSTMENTS FOR 2014

Rules changes for IRAs, 401(k)s & other savings vehicles.

The IRS has made minor adjustments to retirement plan limitations for 2014. As inflation has been tame in 2013, these cost of living adjustments aren't dramatic; as a result, some retirement plans won't see any next year. Contact one of our advisors at (952) 758-PLAN to find out more.

Investment Solutions

Investment and Insurance Products are offered through Fintegra Financial Solutions, an independent, registered broker/dealer. Member FINRA/SPIC. OSJ phone 763-585-0503. Roundbank and Fintegra are NOT affiliated. Account Executives are Registered Representatives of Fintegra. Investment and Insurance are NOT FDIC Insured, NOT a bank deposit, are NOT insured by Any Government Agency, are NOT Guaranteed by Roundbank or any Financial Institution and May Lose Value.