



2018 ANNUAL COMMUNITY REPORT

Doers Welcome™



MINNWEST ON THE MOVE

1. Hammond: National Night Out
2. Rochester-Hammond: Annual Car Show
3. Slayton: Birthday Bags
4. Redwood Falls: Freezin' for Food
5. Marshall: Esther's Kitchen
6. Redwood Falls: Community Impact Week
7. Marshall: Esther's Kitchen
8. Marshall: Esther's Kitchen
9. Rochester-Hammond: Habitat for Humanity Gift Wrapping
10. Sioux Falls: Tie Blankets
11. Montevideo: Luther Haven Nursing Home
12. Montevideo: Alzheimer's Awareness
13. Rochester-Hammond: Salvation Army

Why Minnwest?

Simply put, you are our first priority. We're a family-owned banking operation that's big enough to get large deals done and small enough to truly listen and work with you as you work toward your individual goals. We have firsthand knowledge of the challenges and risks you face, and most importantly, we're building lasting relationships with doers like you every day. We don't just say our customers come first, we live and breathe it. That's our commitment to you.

COMMITTED TO RELATIONSHIPS FIRST

At Minnwest Bank, we build relationships with doers—people who begin with a dream and are committed to turning it into reality. We believe relationships develop between people who are receptive, responsive, and have shared values. We know relationships don't come easy—they start with handshakes, continue with conversations, and grow into shared commitments that withstand the test of time.

HONORING OUR ROOTS

Like many of our customers, Minnwest is a family-owned business that keeps its long-term commitments. We founded Minnwest Bank during the 1987 farm crisis because we recognized how important community banks are to thriving communities. Since that time, we've steadfastly served and supported our communities through good times and bad.

As our customer footprint grew and expanded into urban areas, so did we. Today, Minnwest is one of Minnesota's largest banks—with 32 locations and more than \$1.8 billion in assets—and one of Minnesota's ag lending leaders.

COMMUNITY STATEMENT

Minnwest Bank is dedicated to community involvement and customer service. Our interest in serving our customers and communities was inspired by our founder, M.D. (Pete) McVay, and has served us well for more than three decades. Today, our founder's vision is shared by more than 390 employees who are dedicated to building and sustaining our local communities.

Our community support comes in a variety of forms and includes volunteer work, philanthropic giving, corporate programs, and educational events with a focus on the underserved, underprivileged, child welfare and child education.

GENERAL INFORMATION

- Founded in 1987 by M.D. "Pete" McVay
- Family-owned
- Chairman and CEO: Todd McVay
- Bank President and CEO: Doug Karsky
- Assets totaling more than \$1.8B
- One of Minnesota's largest community banks
- Principal markets include agriculture, commercial real estate, and small business
- One of Minnesota's largest ag lending banks
- More than 390 employees
- Headquartered in Redwood Falls, MN



Areas of Support
EMPLOYEE VOLUNTEERING



EDUCATION



YOUTH SERVICES



FAMILY HEALTH



COMMUNITY ARTS



ECONOMIC DEVELOPMENT



ANIMAL WELFARE

M.D. (PETE) MCVAY COMMUNITY SERVICE AWARD RECIPIENT

Eric Lynner



The Pete McVay Community Service Award recognizes an employee for his/her volunteer contributions and commitment to community service.

Eric Lynner is in a number of organizations around the community, and is currently the reigning president of the CHIPPEWA COUNTY FAIR. He has been an active part in helping bring the fair from almost going away entirely to being a major summer event in the area.

Eric also helps out with the MINNESOTA DEER HUNTERS ASSOCIATION: TWO RIVERS CHAPTER IN MONTEVIDEO. They are an active organization that promotes youth involvement in the outdoor sports. They have a banquet every year and pay for every youth's cost who wants to attend firearms training.

He is also part of the financial and sponsorship committees for the new state-of-the-art gun range in Montevideo, MILLS CREEK GUN RANGE. As the recipient of the community service award, Eric chose Mills Creek Gun Range to receive a Minnwest Bank donation.

"I chose to give the donation to the gun range because I want to see the range succeed, especially for younger generations," Eric said. "That was the main driving force, as our youth is the future of this sport. One day I hope my kids (7, 4) have the opportunity to experience that."

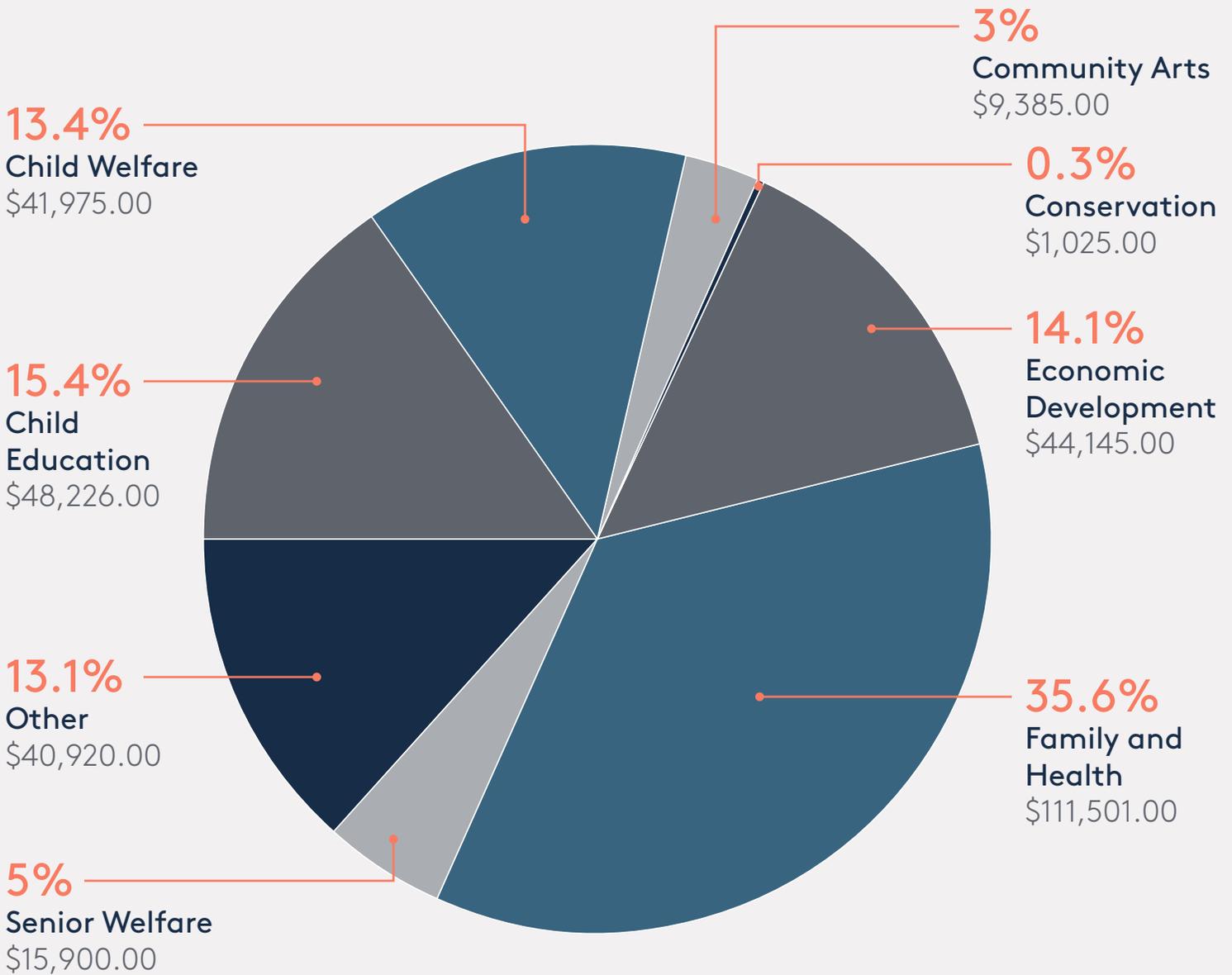
Recently he was appointed a Commissioner for the CHIPPEWA COUNTY HRA BOARD. The Housing Choice Voucher Program of the HRA provides assistance to low-income households and helps renters afford safe and decent housing available in the private rental market. Voucher holders select a unit, and the unit must pass an inspection before any assistance can be approved.

Program participants pay between 30% and 40% of monthly adjusted income for rent and utilities. The Housing Assistance Payment (HAP) subsidizes the balance of the rent to the property owner within affordability and reasonable rent guidelines ('Payment Standards') established by the U.S. Department of Housing and Urban Development (HUD).

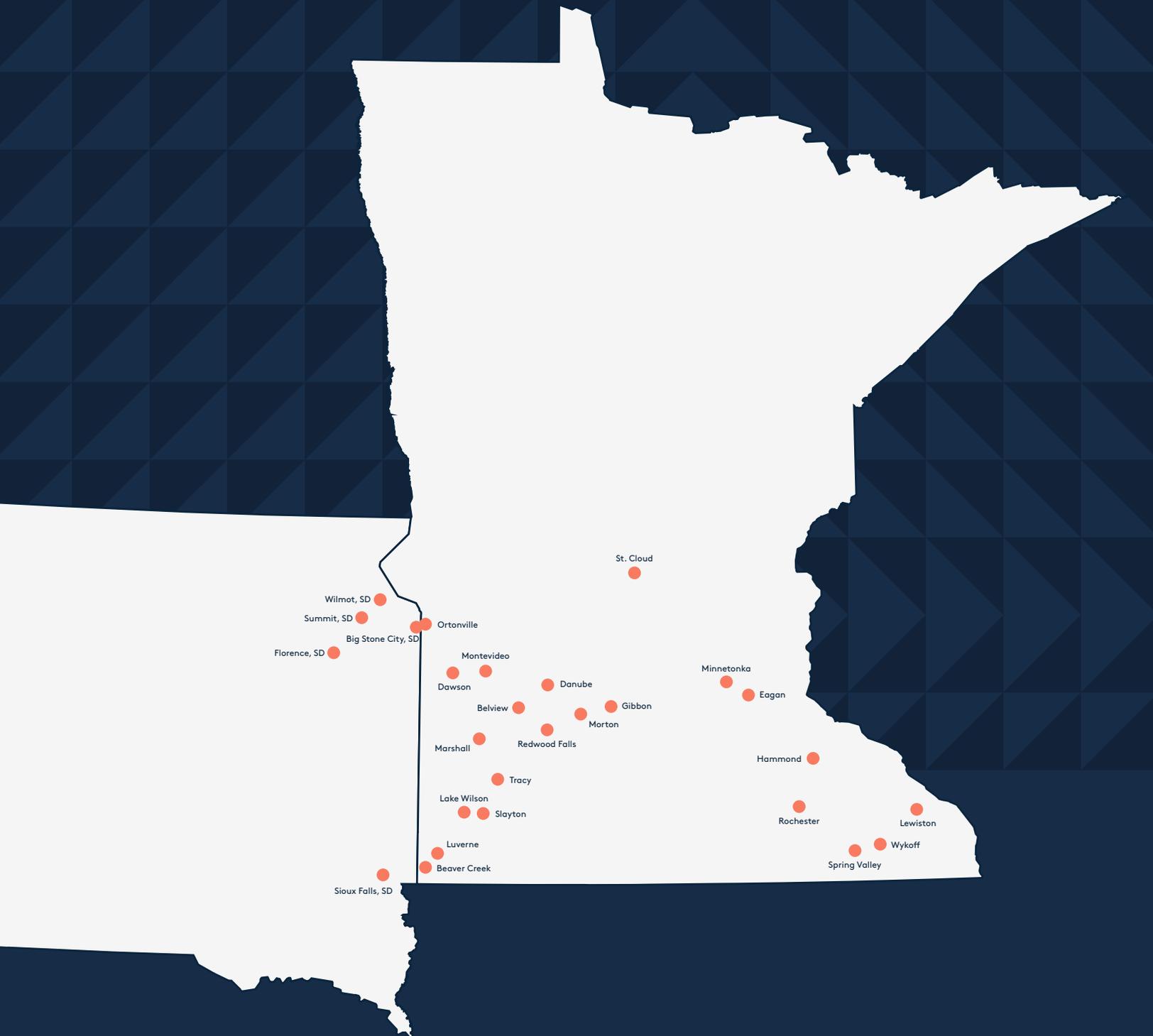
He also plans on becoming a volunteer firefighter as soon as they have openings again; he missed the last time due to his kids being a little too young yet, and his wife's work schedule would have made it too hard to achieve.

Even though he is in all of these organizations and helping out around the community, his family is still his #1 priority. He manages to find a balance among his community service, his family, and working 50+ hours a week, as an infrastructure engineer, to ensure the bank does as well as it can.

CORPORATE GIVING



\$313,077 in total contributions in 2018



32 Locations

TO SERVE DOERS LIKE YOU

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MEMBER
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