



November 2009

**To our Customers, Friends and Neighbors:**

We're approaching the end of a very significant year at Great Northern Bank this year. 2009 marked our tenth anniversary in business, and we continue to be proud of the fact that we're locally owned and managed.

In my first official letter as President & CEO of Great Northern Bank, I am very proud to recognize our strong local connections, allowing us the ability to serve business and individual financial needs in St. Michael and Albertville, as well as in the surrounding communities. We look forward to strengthening these relationships in the coming months and years ahead.

On behalf of our employees and our Board of Directors, we wish you a safe, prosperous new year.

Thank you for your business and continued loyalty.

Sincerely,

A handwritten signature in black ink that reads 'Fred Green'.

Frederick T. Green  
President & CEO  
Great Northern Bank



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