



## CUSTOMER SPOTLIGHT

"We have banked at FSBSW for over 15 years and appreciate the outstanding and friendly customer service we receive. Staff is always very courteous and competent with attending to all of our banking needs, making us feel at home. Greg & Mark have been here for us through our entire business journey and have been great mentors along the way. They are always available to lend a helping hand, assisting us in turning our ideas into new business adventures."

In the summer of 2006, Juan and Angie, along with their families, decided to follow their passion in the automotive industry, establishing Palma Customs & Auto Sales. They currently offer quality used vehicle sales with the options of cash, buy here pay here in-house financing, and financing for customers with bad, new, or no credit at all. Other services they provide include a full service repair shop, detail cleaning, wheel and tire service and sales, audio, towing, lockout and service calls. Their goal is to satisfy all of your automotive needs whether it's purchasing a vehicle or maintaining the one you currently have. Their devoted team is here to assist in any way they can!



# Our Two Cents

## FIRST STATE BANK SOUTHWEST CHRISTMAS OPEN HOUSES

Come and celebrate Christmas with us at any of our locations during the second week of December!

### Rushmore

Monday, December 10th  
9:00 a.m. - 1:00 p.m.

### Leota

Tuesday, December 11th  
9:00 a.m. - 12:00 p.m.

### Edgerton

Wednesday, December 12th  
9:00 a.m. - 5:00 p.m.

### Pipestone

Thursday, December 13th  
9:00 a.m. - 4:00 p.m.

### Oxford

Friday, December 14th  
9:00 a.m. - 5:00 p.m.

## EMPLOYEE SPOTLIGHT



Laurie Maras has been with First State Bank Southwest for 11 years and she is a Customer Service Representative.

Laurie's banking career started in 1996 as a part time teller at Community First Bank while going to school at Worthington Community College. She then moved to St. Cloud, MN working at TCF Bank as a Senior Sales Associate, doing teller work and opening new accounts for the next seven years before returning to Worthington.

Laurie and her husband, David, live in Worthington and have two sons, Dillon (14) & Lincoln (8). The boys are keeping them busy with their school & church activities.

Laurie is currently serving on the Southwest Crisis Center and We Care Day Care Board of Directors. Laurie is very active in American Lutheran Church, serving on the youth and personnel committees, mentoring confirmation students and a member of the choir.

Laurie enjoys long walks in the summer, music, shopping and spending time with family and friends. Laurie is based out of the Worthington branch on Oxford Street.

## PRODUCT FEATURE

Tis' the season to start planning and shopping for the holidays! If you're like me it's always more of a scramble at the last minute! Well, we want to help you and your family in any way we can. In order to help you organize and hopefully make your holiday a little bit easier, we'd like to showcase some of our easy to use products.

First on the list is Visa Gift Cards. These are a fabulous gift idea for the "hard to shop for" people on your list. They are easy to purchase and come already activated! You can load these gift cards for any amount from \$10 to \$1000. You can stop by any branch and pick up as many as you want for only \$5.00 per card. And to make it even easier, call ahead and we can have it ready for you before you even walk in the door! If you are trying to set a budget for your holiday shopping, gift cards are a great way to keep you accountable. Simply load the gift card with your desired spending limit and you no longer have to worry about spending more than you planned!

We also offer Person to Person as a great new feature to our online bill pay. Person to Person allows you to pay and/or gift anyone by simply emailing or texting them. The funds are distributed directly from your account to theirs in 1-2 business days. Let's just say you and your siblings want to purchase a gift for your parents. This is an awesome product that allows you to get the money to your siblings quickly and easily without having to send a check or wait to see them at Christmas! It takes one more thing off your to-do list! And if you aren't interested in sending a gift card to your loved one through the mail, you can simply send the money via Person to Person as a gift. Person to Person can give you a sense of security knowing that your gift won't be lost in the mail.

First State Bank Southwest also offers Mobile Deposit. We have all had that random check that we get from someone and you can't make it to the bank before it closes. We have the solution! Mobile Deposit allows you to deposit checks directly into your account by using your smartphone! All you need to do is 1. Endorse the check and write "via mobile deposit" under your name, 2. Take a picture of the front and back of the check, 3. Type in the amount of the check, 4. Hit submit! It's that easy! Mobile Deposit can save you time and gas! If you aren't already signed up, stop in, call or email our Customer Service Representatives today to get yourself enrolled for Mobile Deposit.

We hope these digital products will make your holiday better and brighter! From all of us at First State Bank Southwest - we wish you a Merry Christmas and a wonderful holiday season!

