

Celebrate With Us

June 21-22, 2012
9 a.m. - 4 p.m.

We love to visit with our members! Stop by our offices in Brainerd or Baxter. Enjoy refreshments, chat with us, and enter to win prizes.



Bring this completed form with you to enter to WIN one of our prize drawings.

NAME

PHONE

EMAIL

May we use this email to contact you in the future with BSL member information? We do not share this information with anyone else.

yes no

Social Responsibility

Celebrating 90 years of providing continuous service to its membership, BS&L President and CEO John Forrest comments, "As a community financial institution, it is important to help strengthen the communities that we do business in. BS&L is committed to this support through charitable giving, employee volunteer efforts, and management involvement."

BS&L is a past recipient of:

- American Bankers Association 'Community Bank/Community Commitment Award', recognizing outstanding charitable achievements of ABA member banks based on the innovation, creativity, and effectiveness of the bank's approach to making a difference in its community.
- 'Minnesota Business Gives' award (two years), recognizing the charitable and community involvement activities of Minnesota businesses, measured as a percentage of pre-tax earnings.

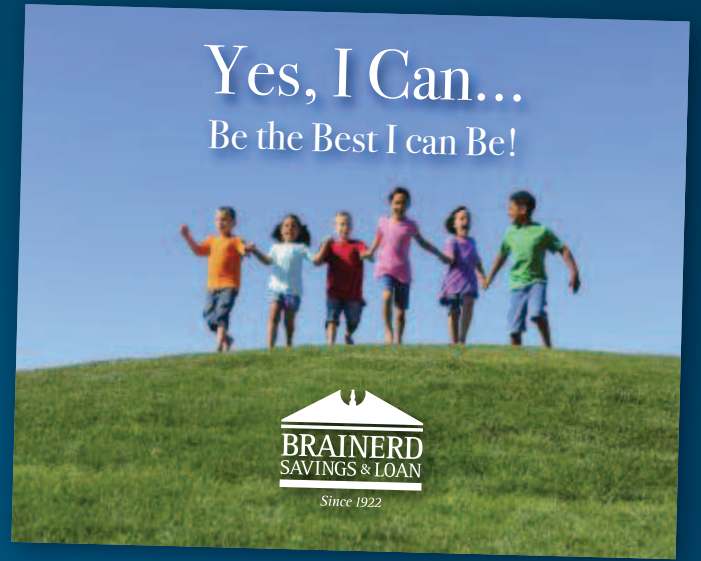
Our focus areas include affordable housing, neighborhood renewal, outreach to meet human needs, and promotion of financial literacy including the following:

Lakes Area Habitat for Humanity
Area food shelf and soup kitchen programs
Salvation Army
Rotary
Healthy Community Partnerships
Susan G. Komen for the Cure
Region V – Sustainability Study

Let's Go Fishing
Healthy Brains for Children
Geritol Frolics
Northland Arboretum
MMBA (Mid Minnesota Builders Association)
Center for Life Long Learning, Central Lakes College

Jaycees annual 'Run for Lakes' fundraising event
Toys for Kids
Kinship Partners
Brainerd Main Street Area schools
Crow Wing County Historical Society
Lakes Area Senior Center

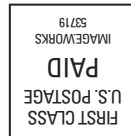
Brainerd Community Action
St. Joseph's Medical Foundation, Heart and Vascular Center
Sertoma – Winter Wonderland



Yes, I Can...
Be the Best I can Be!

BRAINERD
SAVINGS & LOAN
Since 1922

90
Celebrating
YEARS



Since 1922
P.O. Box 503
Brainerd, MN 56401



BRAINERD OFFICE
524 South 6th Street
P.O. Box 503
Brainerd, MN 56401
Phone: 218.829.5183
Lobby Hours: Monday-Friday 8:30-5:00
Drive-Up Hours: Monday-Friday 7:30-5:30
BAXTER OFFICE
14244 Dellwood Dr.
P.O. Box 503
Baxter, MN 56425
Phone: 218.829.5183
Lobby Hours: Monday-Friday 9:00-4:00
Drive-Up Hours: Monday-Friday 7:30-5:30
Saturday 9:00-12:00
ATMs
24/7 at both offices
WEBSITE
brainerdsavings.com



From the President

Since our first home loan in 1922, Brainerd Savings and Loan has built a heritage of long term financial relationships with generations of friends and families. At Brainerd Savings and Loan you're not just a customer, you're a member and an owner. Every member owns a part of BSL – there are no wealthy investors who take any profits for themselves. As a local, member-owned association, our commitment to this community is a part of everything we do. We believe that small and personalized business experiences are essential to the people and the vitality of rural communities. Our Board of Directors is comprised of local business people who serve to benefit our community's best interests, not their own. Our employees and our Board of Directors serve in city and county government roles, volunteer for a variety of human service organizations, as well as in our schools and our churches. We are proud to be part of the Brainerd Lakes area, the community that many talented, skilled, good people call home. In addition, we are pleased to partner with some of the most respected and vibrant community organizations, which enables us to expand our reach beyond our customers.

Our continued growth and health, even in these challenging economic times, can be attributed to our remarkable staff and a Board of Directors that is committed to our goals. We

provide our members with the latest banking security technology and forward-thinking banking products that enable us to grow yet we're small enough to know your name. Our decisions are made locally, not at some far away corporate headquarters. We continue to return profits to our members and our community while providing the best in customer service, just as we have for 90 years.

Today we continue in our 90 year tradition of providing value to our members who serve as the foundation for our success. Stop in, call, or chat with us online to experience a level of customer driven service that only a true community bank can deliver.

John F. Forrest, President

Share Your Stories

about your relationship to your money and your bank!

Here are some ideas to get you thinking...

- What is the funniest or most memorable thing about your piggy bank, savings account, or allowance when you were a kid?
- Do you remember something about taking out your first mortgage?
- Did you celebrate when you made your final mortgage payment?

Submit your memories to BSL by dropping by one of our offices or emailing it to bsl@brainerdsavings.com. We will share these (no names will be used) throughout 2012 as part of our 90th year Celebration.



Did you know?

BS&L is as old as...

- ...the first aircraft carrier.
- ...Wimbledon center court.
- ...*Reader's Digest*.
- ...water skiing (Ralph Samuelson is the first person to ski on water).
- ...the first successful insulin treatment of diabetes in Canada.

Announcing E-Apply



We are pleased to announce our new and exciting E-Apply.

E-Apply enables you to enter our online Mortgage Center and apply for a loan from the comfort of your couch or your beach chair. With this powerful new tool you can research loan products, obtain transaction specific rates and accurate closing cost estimates, and instantly get pre-qualified for a loan or submit a full application. After you click submit, one of our in-house loan specialists will follow up with you to answer your questions and find the best loan for you.

- EZLoans. EZ Refis
- Say good bye to confusing forms and terms
- We're fast! Our in-house underwriters are the best!
- Use the tools and resources at our online Mortgage Center – brainerdsavings.com

Yes, you can E-Apply!

NEW Loans MADE EZ

Fast • Simple • Personal

- Pre-qualification letter / full application
- View current rates and fees
- Sign up for Rate Watch

Becky Eckelman
Sam Horn
Carol Donato

- Access rates and our full menu of mortgage programs – Conventional, VA, RD, and First-time homebuyer programs
- Don't need a loan right now? Look around and find a wealth of useful information, including calculators and other tools
- Go to brainerdsavings.com and click on **E-Apply**

Our award-winning Internet-based mortgage partner has been a leading provider of origination solutions for the mortgage industry since 1997, serving over 1,000 banks nationwide.

Personal Service – Even Online!

Chat Live

At brainerdsavings.com, you'll find an array of information and tools, but we still want to talk with you and provide answers to your questions and concerns. Welcome WorkFace, our web technology partner that keeps things personal.

WorkFace enables our online visitors to contact us 24/7 even though a response may not be received until the next business day. So, if you are checking your accounts at 2am and have

a question, just click the green button CHAT LIVE, located on the left side of every page. Choose which BSL employee you would like to chat with. Forgot their name? Just choose their picture. If the person is not online, you can still leave them a message. It's so much easier than opening your email program.

Our goal is to put a human face to your experience on our website.

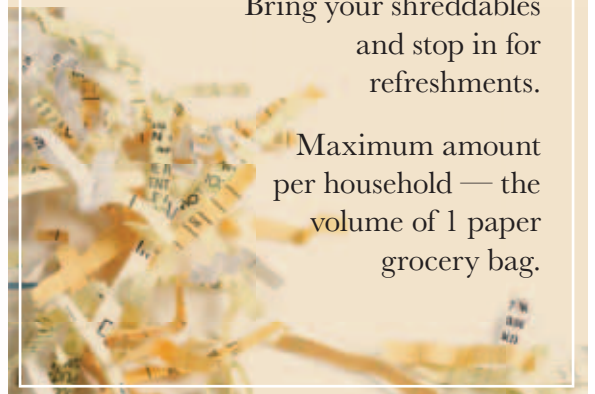


SHRED DAY

July 18th • 9 a.m. – 3 p.m.
Baxter Office Only

Bring your shreddables and stop in for refreshments.

Maximum amount per household — the volume of 1 paper grocery bag.



Ask the Experts

Q.) Can you explain what my mortgage lender means by underwriting?

A.) Underwriting refers to the process that we use to assess the credit and risks involved in a loan. The process is based on factors established by the industry, regulators, and BS&L. It involves verifying funds for down payment, checking credit history, and determining affordability including debt-to-income ratios, verifying assets, and determining the value of the property. A mortgage must meet the established underwriting rules of Fannie Mae, Freddie Mac, the Federal Housing Administration, or the Veterans Administration depending on the applicants needs.

We are equipped with the knowledge to assist you in finding the mortgage and terms that are best for you. With two in-house underwriters we guarantee the fastest turn-around time that you can find. The mortgage industry is complex and always changing. Count on us to provide the expertise and the best personalized service for your home loan needs.

You can find our ASK THE EXPERTS articles in *The Brainerd Dispatch*, every Tuesday and as a link on our website.

PRIVACY POLICY

Rev January 2011

FACTS	WHAT DOES BRAINERD SAVINGS AND LOAN DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also required us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.	
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and Income • Account balances and Transaction history • Overdraft history and Credit history • Account Transactions and Employment Information When you are <i>no longer</i> our member, we continue to share your information as described in this notice.	
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Brainerd Savings and Loan chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information:	Does Brainerd Savings and Loan share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share
Questions?	Call 218.829.5183 or go to bsl@brainerdsavings.com	

Thank You, John for 35 Years of Service



We express our appreciation to you for your leadership and your commitment to the goals of the BSL founders. In 1922 these pioneers of the housing finance industry believed in the importance of providing affordable home ownership to people of the community and that profits should be returned to account holders and to the community.

We laud your active involvement in the community, your deep sense of integrity, your willingness to tackle

tough projects, your sensitivity to the human condition locally and around the world, and your respect and support of employees and their families.

Our celebration of 90 years is linked to your leadership which has navigated BSL through some of the toughest economic times in U.S. history including that of the housing industry.

We are honored and blessed to call you our boss, our friend, our colleague, our tennis partner, our soup kitchen server, our fellow Ski Patroller, our golf partner, our Rotarian buddy, our daily joker, our Boy Scout leader, our star and constellation monitor, our dad, our neighbor, and our supporter of all things that improve and strengthen the community.



Did you know?

You can find great Brainerd area history at brainerdhistory.com thanks to the Brainerd Dispatch.



What we do	
How does Brainerd Savings and Loan protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, secured files, and buildings.
How does Brainerd Savings and Loan collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Open an account or show your driver's license • Deposit money or apply for a loan • Give us your contact information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you State law and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Brainerd Savings and Loan has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Brainerd Savings and Loan does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products and services to you. <ul style="list-style-type: none"> • <i>Brainerd Savings and Loan does not jointly market.</i>