

From the Vault

WELCOME!

Clear Lake Bank and Trust Company extends a warm welcome to our newest employee, Marcus R. Younge, Vice President – Agriculture/Commercial lending. Although Marc is new to Clear Lake Bank and Trust Company, Marc is not new to the area. Marc, a Ventura native, previously was employed at Farmers State Bank in Ventura, serving as branch manager for ten years.



Marc graduated from Drake University with a B.S. in business and finance. He and his wife, Robin, have two daughters. Marc and his family reside in Ventura. Marc is President of the Ventura School Foundation Board, a Cerro Gordo County Cattleman Association Board Member and an active member of Redeemer Lutheran Church in Ventura.

Clear Lake Bank and Trust Company is excited to add Marc to the bank's staff with his vast experience in the agriculture and commercial loan areas. Stop in to say "hello" as Marc is anxious to help you with all your agriculture and commercial needs.

Clear Lake Drive Up Facility Remodeling

Construction is under way and will continue into November. All drive-up lanes will be completely redone with new cement work, new tube dispensers, and wider lanes to accommodate larger vehicles. The inside of the drive-up will also be given a face-lift. **At least one drive-up lane and the two inside windows in the walk up area will be open during construction.** At some point during construction, the ATM will be temporarily moved to a different location. Watch for signs.

During this construction process, please be patient with us. Customers can help by having transaction slips filled out and ready for processing, and by dropping off business bags to be processed. And remember, the main bank also has friendly tellers to help you with your banking needs!

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**CLEAR LAKE
BANK & TRUST^{CO.}**
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Extreme Web Makeover

In early 2005, Clear Lake Bank and Trust decided it was time for an “Extreme Web Makeover”, and on June 29th rolled out a new and improved web site at www.clearlakebank.com. The new web site, while visually different, still allows customers to access their account information directly from the main web site page and continues to offer information about bank products and services. We have also included information about important financial topics, such as identity theft, as well as links to community related web sites. Congratulations to Blaine and Sage Archer, the winner of \$100.00 in Chamber Bucks. They answered four questions about our new web site correctly to qualify for the drawing.



Let Your Credit Card Reward You

Times have changed, and the Clear Lake Bank & Trust Visa credit card isn't like some of the other credit cards in your wallet. The Clear Lake Bank & Trust Visa credit card allows you to choose exactly how you want to be rewarded. Choose the card that best fits your needs and lifestyle and indulge in your rewards.

The Select Rewards Visa Platinum Card gives you an automatic 1,000 points with your first purchase, and then you earn one point for every purchase dollar spent. Whether your interests include sports, travel or dining, there's something for everyone with Select Rewards. Choose between merchandise, certificates or travel coupons.

Cash Rewards Visa Platinum Card gives back to you a percentage of your purchases every year. You decide how you want to spend your cash reward.

If you enjoy traveling, our **Travel Rewards Visa Platinum Card** is for you. Travel any airline with no blackout dates or seating restrictions! You'll receive automatic bonus points following approval and then one point for every net purchase dollar spent.

Student Credit Cards. As the kids head back to college, don't forget we have a card tailored specifically to college students and young adults who want to begin to establish a strong credit history. Businesses also have a choice of Clear Lake Bank & Trust Visa Business or Clear Lake Bank & Trust Visa Business Travel Card for all of their growing business needs. For more information or to apply, visit any Clear Lake Bank & Trust location.



Office Locations

322 Main Avenue
Clear Lake, IA 50428
(641) 357-7121

325 State Street
Garner, IA 50438
(641) 923-3621

ATM Locations

CLB&T Drive Up +*
322 Main Avenue
Clear Lake

CLB&T Garner Office Drive Up +*
325 State Street
Garner

Wendy's/Shell Oil+*
Fieldstone Plaza
Clear Lake

Fareway+
910 Highway 18 West
Clear Lake

Casey's General Store
6 Plaza Drive
Clear Lake

Food 'N Fuel
I-35 Exit 203
Hanlontown

+ Available 24 Hours
* Accepts Deposits

Telephone Banking

Clear Lake/Ventura
357-3777

Toll Free
(888) 351-3777

CLB&T IN ACTION

Clear Lake Bank and Trust employees enjoy going above and beyond when it comes to supporting the communities we serve. Summer is a busy time in North Iowa, and the CLB&T employees have been hard at work, volunteering their time and talents to help make many events and activities enjoyable for our friends and neighbors.

The Garner Chamber of Commerce held its second annual Customer Appreciation Day on June 18, 2005. Our Garner Office participated in the event by providing free root beer floats in commemorative Garner Cardinal cups and held drawings for Garner Chamber Bucks. Kids had the opportunity to guess the number of goldfish in the fish bowl for a chance to win a CD/Radio Boom box. The lucky winners of Garner Chamber Bucks were Nancy Busick, Merikay Mestad and Pat Pool. Miranda Dodd was the winner of the CD/Radio Boom box.

June was also busy with the Hancock County Relay for Life, held June 24th and 25th. CLB&T was a major participant of this year's event as a Gold Level Corporate Sponsor. Employees of the Garner Office volunteered as the Prize Committee for the relay, gathering over 150 items, which were generously donated by Hancock County businesses. The prizes were used in a silent auction fundraiser, in a Relay Buck live auction at 5:00 a.m., and for door prizes. Clear Lake Bank and Trust Company also had a relay team that raised \$2,675.06 and was the sixth highest fundraising team at the event. Photo courtesy of Tom Trulson/Tom's Photo's of Crystal Lake, Iowa.

(Continued on page 4)



Members of CLB&T participate in the Relay for Life.

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July is always a month of celebration for CLB&T with the Clear Lake 4th of July and Garner Duesey Days festivities. CLB&T volunteers enjoy being a part of the Clear Lake 4th of July committee, events in the park, and the parade. The parade theme was “Building Successful Partnerships” and included an adorable hand made float with a playhouse and picnic table give-away. The lucky winners of the playhouse and picnic table were Dan and Kristin Ollenburg. Photo courtesy of Melissa Hansen.



July was also the month of the Hancock County and Cerro Gordo County 4-H fairs. Marc Youngue took time to be at both fairs, helping with the cattle and sheep shows.

To show how much we appreciate our customers, on August 5th, CLB&T employees handed out bottled water to the drive-up customers. Employees took turns visiting with customers and letting them know how much we appreciate their business.



Employees handing out bottles of water.

The annual Clear Lake Chamber Golf FUNdraiser was held on August 23, 2005. CLB&T was proud to not only participate in the FUNdraiser, but to also be the major sponsor for the event this year, with Sue Finnegan, Vice President at CLB&T, taking on the responsibilities of event chairperson. CLB&T, along with Lake Chevrolet, sponsored a hole-in-one contest by giving away a Chevrolet SSR convertible pickup on hole #2. The big news...Craig Ocheltree of Mason City drove away with that vehicle!



Craig Ocheltree seated in his new convertible.

August is back-to-school time. Garner CLB&T, in partnership with the family of Francis Zrostlik and the Garner-Hayfield Community School district, provided funding to build a new concession stand at the Garner-Hayfield High School. The new concession stand replaced the original facility, which was built in the early 1970's and needed repairs and updating. The new concession stand is 2,376 square feet, has modern food preparation and serving areas, outdoor heated restrooms and a large storage section for equipment and supplies.

If you have a community project that is in need of volunteers, please contact us. We enjoy banking but we also love to “lend” a helping hand wherever we can.

“Check” It Out!

Your CheckMate Card issued by Clear Lake Bank and Trust is a convenient, cost effective, and secure way to have access to your accounts. With your CheckMate debit card, you can make purchases anywhere Visa debit cards are accepted and purchases are deducted directly from your checking account. It is also your ATM card, providing access to ATM's worldwide that display the Shazam, Plus, and Visa logos.

CheckMate is quicker to use than writing a check because you don't need to provide identification or wait for check approval. It is also accepted at locations where checks are not and is safer to carry than cash or blank checks because a Personal Identification Number (PIN) is required to access cash at an ATM and your liability is limited if the card is lost or stolen. By using your CheckMate card instead of writing checks, you'll also realize the savings when ordering checks less frequently.

Clear Lake Bank and Trust has 6 ATM locations to serve you. Visit our new drive-up ATM at our Garner Branch, as well as 4 locations in Clear Lake. We have a drive-up ATM at the Clear Lake Bank and Trust drive up facility and at Wendy's/Shell Oil (both accept deposits). Our in store ATM's are located at Fareway and Casey's in Fieldstone. We also have an ATM at Food 'N Fuel, located just off I-35, at the Hanlontown exit.



CLEAR SAILING “55” UPDATE

Thank you, thank you, thank you! Since the publication of our first issue of “From the Vault” newsletter, Clear Lake Bank and Trust Co. has added many new names to the Clear Sailing “55” Club. Remember, you too can become a member of the Clear Sailing “55” Club with the following **qualifications**:

- Must be 55 years of age or older (on a joint account, only one account holder needs to meet the age qualification).
- Must have \$1,500 in checking or savings OR \$15,000 in total Certificates of Deposit.

Clear Sailing “55” Club members enjoy the **benefits** of 400 free wallet-style checks per year, free Debit/ATM card, free cashier's or traveler checks, free monthly “Movie Day” at the Lake Theatre and the opportunity to travel with Clear Sailing “55” Club members for the day and extended trips such as Old Log Dinner Theater, “Lion King”, South Dakota, Branson, Washington, D.C., or a cruise to Alaska!

REMINDER

If you are headed south for any amount of time in the upcoming winter months, please be sure to give Clear Lake Bank and Trust Company your forwarding address and phone number. Doing so ensures that you will still receive your monthly statements, notices and Clear Sailing “55” quarterly newsletters.





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BULK RATE
 U.S. POSTAGE
 PAID
 CLEAR LAKE, IA

Clear Lake Office

322 Main Avenue - P.O. Box 8
 Clear Lake, IA 50428
 (641) 357-7121 or (800) 374-0664

Business Hours

	<u>Lobby</u>	<u>Drive Up</u>
Monday-Thursday	9:00 - 4:00	8:30 - 4:00
Friday	9:00 - 4:00	8:30 - 6:00
Saturday	9:00 - 12:00	8:30 - 12:00

Direct Dial Numbers in Clear Lake (area code 641)

Customer Service	355-2217
Drive Up	355-2220
Insurance	355-2223
Investments	355-2221
Loans	
Agriculture	355-2244
Business/Commercial	355-2234
Consumer	355-2205
Real Estate	355-2218
New Accounts	355-2219
Trust	355-2207

Garner Office

325 State Street - P.O. Box 98
 Garner, IA 50438
 (641) 923-3621

Business Hours

	<u>Lobby</u>	<u>Drive Up</u>
Monday-Thursday	9:00 - 4:00	8:30 - 4:30
Friday	9:00 - 4:00	8:30 - 6:00
Saturday	9:00 - 12:00	8:30 - 12:00

For 24-Hour Account Information

Internet Banking

www.clearlakebank.com

Telephone Banking

From Clear Lake/Ventura, call 357-3777

Toll Free, call (888) 351-3777

CLB&T ATM locations can be found on page 3 of this newsletter.