



The FMCBank

STATEMENT

An Update For Our Customers

Volume I, Number I

Fall 2001

SURVEY HIGHLIGHTS: Putting Customer Feedback to Action



As part of its steadfast commitment to providing customers with the highest quality, personal service, First Minnetonka City Banks conducted a survey of its customers during spring 2001.

The survey asked customers to rate the bank's performance, in terms of customer satisfaction, communication of its services, and customer needs and preferences, among other criteria. We rely on tools like this to evaluate and improve the products and services we provide to you.

Approximately 1,500 customers were randomly selected to participate in the survey, and an astounding 898, or 60 percent, responded. Thank you to all who participated. With such an impressive response rate, it demonstrates your commitment to making First Minnetonka City Banks your community bank. The survey also showed the following results that we are using to evaluate our product and service offerings:

- 97 percent are satisfied or extremely satisfied with the bank's services
- 22 percent of the bank's customers are business owners

- 62 percent have been bank customers for more than 10 years, and 77 percent have been customers for more than six years
- 34 percent heard about FMCB through a friend or family member
- 98 percent would refer friends, family and colleagues to us
- 66 percent have computers with Internet access
- A majority of respondents wish to receive communications via newsletters and flyers, and approximately 20 percent would like to access bank-related information via email or our web site
- The most popular desired future customer communications topics include:
 - Online banking: How to automate your personal and business banking

- Protecting yourself from identity theft
- Planning for retirement: What you need to know
- Enjoying retirement: Making the most of your money when you're retired
- Making investments simple: How to manage and grow your assets

INVESTMENT CENTER SEMINAR:

How to Manage and Grow your Assets

Mark your calendar now for the first in a series of investment seminars for FMCBank customers. The seminar will be held on Thursday, Nov 8th, from 4:30 p.m. to 6:00 p.m. at the Glen Lake office. To register, call Kristi at 952-935-8663.

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FIRST MINNETONKA CELEBRATES ITS 37TH ANNIVERSARY WITH ANNUAL CUSTOMER APPRECIATION WEEK

While First Minnetonka celebrates its valued customer relationships every day of the year, we recently dedicated a week to honor our customers. To help celebrate the reason behind our 37 successful years in the community, our customers, we held a week-long customer appreciation event, July 9 through 13.

The celebration included daily food and prize give-a-ways, 450 people attending a special WHITE SIDEWALLS concert in the park, a picnic lunch and many contests.

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For questions regarding this newsletter, please contact: Tom Rogers at 952.935.8663 or trogers@fmcbank.com

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COUNTRY VILLAGE OFFICE | 11500 Highway 7 | Minnetonka, MN 55305 | 952.935.5995



An Enhanced Web Site to Better Serve You



In our lakeside community, we hear a lot about launches, but at First Minnetonka City Banks we're not talking about launching a boat. We're excited to tell you about the launch of our enhanced web site, at www.fmcbank.com.

First unveiled in July, our new web site was designed for maximum usability, incorporating a user-friendly interface and navigational

system; detailed information about our commercial, personal and mortgage banking services; and an online banking application. The site's online banking application, a unique offering for community banks like ours, will enable customers to view their account balances; transfer funds between accounts; pay their bills electronically; and much more, 24-hours-a-day, seven-days-a-week. We will also use the site to communicate information about our new products and services, upcoming seminars and technology upgrades.

According to bank President Tom Rogers: "We are excited about the enhancement of our web site. We have always prided ourselves on the high-quality, complete range of services we offer to our customers. With our new site, we are taking those services online."

Please take a moment to visit the new site at www.fmcbank.com, and send us your feedback. ●

INVESTMENT INSIGHTS

First Minnetonka City Banks' Investment Department Gets a New Name



First Minnetonka City Banks is pleased to announce the renaming of our investment department to First Minnetonka Investment Center. For more than five years, the department has served First Minnetonka customers. Now, with this new name, we hope to more clearly, effectively and seamlessly communicate the center's and the bank's services to you.

Whether you have been saving for a lifetime and need help making that money last through retirement, or if you're thinking

about starting a savings plan for you or your children, First Minnetonka Investment Center can help. Our investment professional and Certified Financial Planner, Tam Hubert, has more than 10 years of industry experience helping individuals and businesses develop investment strategies tailored to meet their unique goals, and in monitoring those strategies and their implementation to help keep the portfolios on track.

Applying this personalized approach to all her client relationships, Tam offers services and products in the following areas, among many others:

- Estate and financial planning
- College planning
- Mutual funds
- Individual stocks and bonds*
- Annuities
- Insurance

Tam is always available to discuss your individual investment situation and goals — whether in person or over the phone. Call her today at 952-935-8663, or email her at thubert@fmcbank.com to schedule your one-on-one appointment. ●

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MORTGAGE MATTERS

First Minnetonka's Mortgage Services Help Individuals and Families Achieve Their Home Ownership Dreams



While the U.S. economy may be slowing, people are continuing to build new and buy existing homes. Whether you are in this market, or if you're looking to take advantage of declining interest rates through

refinancing an existing mortgage, First Minnetonka City Banks has a variety of products and services suited to your individual needs. These include:

- Pre-qualification programs
- Long-term, fixed rate mortgages
- Long-term, adjustable rate mortgages
- Jumbo mortgages

- Construction loans
- Mortgages for individuals with low-to-moderate income

Call First Minnetonka's mortgage banker, PAUL TESAREK, today at 952-935-5995, or email him at ptesarek@fmcbank.com to discuss your mortgage needs. ●

A Complete Range of Personal Banking Services

Based on your feedback from our recent survey, First Minnetonka would like to remind you about the complete range of personal banking services we provide — including those you may not even know we offer!

FREE CHECKING

First Minnetonka makes your personal checking simple, and free, with our free checking account. Now, you can have a First Minnetonka City Banks checking account with no minimum balance required, no monthly service charge, unlimited check writing and automatic check safekeeping. Open your account today and get your first order of 50 checks at no charge!

ONLINE BANKING

Through this new service, you will be able to view your account balances, transfer funds, pay your bills electronically, and much more. Visit the site today to learn more about online banking, and sign up to receive further information when the service launches later this year.

TELEBANK

Similar to the convenience our online banking service will offer, First Minnetonka City Banks' TeleBank lets you perform a wide variety of functions from any touch-tone phone. Our helpful TeleBank operator

will guide you through reviewing recent account transactions, transferring funds and making payments. Additional information on this service, including an online reference menu, can be found at www.fmcbank.com.

CASH MACHINES

In addition to the automated teller machines (ATMs) located at both branches, First Minnetonka customers can use all Instant Cash branded cash machines.

AFTER-HOURS SERVICES

To best meet your after-hours banking needs, First Minnetonka City Banks offers a variety of services, including a night deposit drop at both bank locations; the ability to directly deposit your payroll checks; TeleBank; our new online banking feature, FMCBank Online; and ATMs.

In every issue of this newsletter and on our web site, First Minnetonka City Banks will notify you of any updates to our personal banking services. ●

YOUR BUSINESS: THE BOTTOM LINE

First Minnetonka Meets Businesses' Wide Range of Banking Needs



If you're a business owner, you understand the importance of providing exceptional customer

service — it can make or break you. First Minnetonka City Bank's commercial banking is grounded in this principle, and offers business customers the entire spectrum of banking services to best serve your and your customers' needs. Our services include the following to make your business banking as effective, efficient and convenient as possible:

- Working capital lines of credit
- Equipment financing
- Real estate financing
- SBA programs
- Merchant services for the acceptance

of credit card payments

- Corporate credit cards
- Domestic and international letters of credit
- Indirect paper financing

Only First Minnetonka can deliver on the following promises that set us apart from the bigger banks:

- Our knowledgeable staff takes the time to understand your business and to help you make informed decisions.
- Our employees are well established, ensuring you have lasting relationships with experienced bankers you trust and who understand your business banking needs.
- Your questions will be directly answered by real people who are empowered to make decisions.

- As an independent, locally owned bank, we provide flexibility in our terms, structure and conditions. ●

Contact one of our dedicated commercial banking professionals today to learn how our services can benefit you:

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The FMCBank Statement • An Update For Our Customers

SURVEY HIGHLIGHTS • Continued from page 1

We have already taken your feedback to heart, by modifying, enhancing and expanding our services. Based on results like the above, we decided to publish this newsletter — this being the debut issue; revamp our web site and add online banking capabilities; and host informational seminars on finance-related topics.

Through the survey's results, we also learned that many of you are unfamiliar with the full range of services the bank provides.

To increase your awareness and help you take advantage of the personal, business, investment and mortgage services we offer, First Minnetonka City Banks will provide information through this newsletter and other avenues on a regular basis.

Be sure to visit our enhanced web site, at www.fmcbank.com, and read upcoming issues of our newsletter for more information about these and other service enhancements. ●

APPRECIATION WEEK • Continued from page 1

Throughout the week, customers registered at each bank location for our grand prize give-a-way — a portable Sunbeam gas grill. Also awarded were a croquet set, a three-piece cooler set and a First Minnetonka City Banks stitched shirt. In a separate contest, customers guessed the amount of money in

fishbowls located in both branch office lobbies for a chance to win \$100 U.S. savings bonds. The Country Village location winner placed a guess that was a mere \$0.37 off of the \$385.92 total. In Glen Lake, the competition was just as close, with two winners each placing guesses of \$790 for

the fishbowl that actually contained \$793.95.

Thank you to all who participated in this annual event, and to all of you who have made our 37 years so enjoyable and memorable. ●

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