

# Your Community Bank

We're here to be a trusted financial partner for you, helping fulfill your hopes and dreams, and are committed to building strong communities together.

## Local Roots

Merchants Bank was founded in Winona, Minnesota in 1875 with a dedicated focus on community commitment and financial partnership that remains today. Since then, we've helped thousands of families meet financial goals, watched businesses grow from the ground up and had a hand in creating thriving communities where we live and work.

## Local Commitment and Community Support

When the community thrives, the bank will too. As your community bank, it's our responsibility to give back to the communities we serve. In 2019:

- Our employees volunteered more than 15,000 hours to 211 organizations.
- Company-wide, Merchants Bank contributed to more than 500 organizations with total charitable donations of more than \$595,000.00, or 2.63% of Merchants Bank's pre-tax income.

## Local Ownership and Financial Strength

Merchants Financial Group (MFGI) is the parent company for Merchants Bank, Merchants Bank Equipment Finance, a division of Merchants Bank, and is among the largest independent financial organizations in our region.

Since 1989, MFGI has strategically acquired several smaller banks that align with our commitment to the community banking philosophy. We are proud to be locally owned by our employees and mostly individuals and families from southeastern Minnesota and west-central Wisconsin.

## Local Leadership

We know the value of local decision-making. By design, our local Bank Presidents are empowered to make decisions based on local community needs and the local economy.

We also rely on local advisory boards to provide meaningful feedback and strategic direction. Our advisory boards are local leaders, representing many areas including local business, healthcare, education and agriculture industries.



## Strength and Flexibility for Our Customers

The Merchants Bank logo possesses a streamlined, forward and rhythmic motion, which conveys the message that Merchants Bank is a strong organization with an eye on the future. The three shapes, which together create the letter M, are interlocking and woven together giving the appearance of a rope, which implies strength and flexibility.

The three shapes which compose the M also represent characteristics inherent to Merchants Bank. Each builds off another:

- Our employees, customers and shareholders
- The regional, central and local aspects of our organization
- Quality products, outstanding service and profitability
- Volunteers, community and relationships