



Rick Gobell, President
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Ties that Liberate

It seems that in the past ten years more and more companies have taken the time to identify the values that guide the business in its pursuit of success. Core values are more than what a business considers worthwhile. Rather, they represent the organization's highest

priorities, deeply held beliefs, and fundamental driving forces. Core values define how an organization connects with its employees and with the world.

The power of verbalizing these values is strongest within the company, and not so much with customers. While it is easy to share your values with customers, they are mere words. Customers must *experience* these values to believe them.

And that is my message, today. We decided that the words that best describe our approach to building success are Teamwork, Integrity, Engagement and Skill. Lucky for us they spell the word "ties," because that acronym has relevance, too! We work to build lasting ties with our customers, and ties to other resources that will help them achieve their goals.

By many measures, Drake Bank is a small bank. Our vision is big, however. Serving our customers while being mindful of our values will help us get to where we want to be. More importantly, it will help you, our customer, get to where you want to be!

Being connected to bankers who know you, your plans, and how to make things happen is powerful. It's a tie that opens you to new possibilities. It's a tie that liberates, not binds!

DRAKE BANK CORE VALUES



Applying all of our knowledge, we work together to support our clients and communities, always honest and intent on doing what is right and best.

The Truth about Stories

We all know how most fairy tales and children's books begin. The words "Once upon a time" set a mystical tone and an expectation of magic. The space between "Once upon a time" and "The End" may have been filled with mystery, drama, and tension. But the words "once upon a time" still put us at ease, because so often "The End" is preceded by "And they lived happily ever after."

It is a marketing fact that stories are a very effective way to share information, ideas, and values. According to neurologists, our brain is programmed to absorb stories very easily. Even the most polished graphic presentation with charts and bullet points cannot convey a message and survive in our memory as effectively as a well-written or well-spoken story.

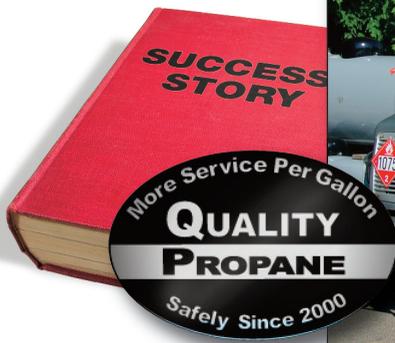
Maybe it's because stories trigger our imagination. In the 1940's when most families relied on radio for entertainment or news, the imagination created more vivid images and long-lasting memories than the video clips and photos on the TV or web, that we see today.

Drake Bank is filled with stories. Our offices occupy the space where 10 foot cubes of solid marble were once stacked, then cut and sculpted into everything from restroom walls to columns and tile for magnificent buildings. Our bankers are professionals, but they are also regular people with their own stories... stories about their families, their experiences, successes, and challenges. And, there are the stories that our clients bring to us...stories of dreams and inspirations.

"Once upon a time" is not always the beginning of a fairy tale. Sometimes it's the beginning of a very successful business.

Come talk to us!





Russ built much of the equipment used in their automated cylinder filling facility

Russ and Bev Head in their storage yard

The year 2000 was a big one for Russ and Beverly Head. That is when they started their company, Quality Propane, working with one truck and operating out of their home. Today, 13 years later, they have eleven employees and a very significant operation, serving everyone from homeowners to major construction projects and events, including Target Field, the new I-35W bridge, a Minnesota Vikings game and the Taste of Minnesota.

Russ and Bev met when they both worked for another propane company. Consequently, they entered into an industry knowing the products, the operations, and the challenges before them. These challenges included distinguishing their company from others that all sell a “generic” product and one that is not well understood and a bit “scary.” Russ and Bev also knew that the propane industry is seasonal and sensitive to the economy, being closely linked to construction activity.

They had answers. They diversified, keeping their employees busy year-round with dust control and ice-melting services for

roads and parking lots. They added mobile, on-site electrical power service. They emphasized convenience. Drivers can fill up propane-powered vehicles anytime, day or night, using a passcode. And, they focused on safety. Their operation is a model of cleanliness and organization. It’s no surprise that Quality Propane has grown steadily using only word-of-mouth as their marketing strategy.

Why do Russ and Beverly bank at Drake Bank when it is located in St. Paul and Quality Propane is in Burnsville?

“First of all, my banker is Dave Mennen,” said Russ. “He knows us and our business. The propane business requires a major investment in assets, and Drake has financed our tanks, trucks and more. Dave is great. Second, we are a small business, and I prefer to bank with a smaller bank. They appreciate us and they show it. And, third, we use remote deposit service that makes our banking very easy!”

Quality Propane is located at 12650 Zenith Ave South in Burnsville. Their phone number is 612.788.6906.

Put Your Plans Into Action. The Time is Right!

At long last, we see signs that we’ve pulled through this period of economic turbulence. Though we are still on the uphill climb from these fiscal challenges, the economy has shown signs of growth and stabilization in 2013. In fact, recently released data from the U.S. Bureau of Economic Analysis showed that real GDP was up 3.9 percent in the Twin Cities in 2012 over 2011. That growth rate was the fifth-best nationally last year. Only four metro areas grew faster than the Twin Cities in 2012. They were Houston, Dallas-Fort Worth, San Francisco and Seattle-Tacoma. Meanwhile, as unemployment continues to drop, interest rates for lending products remain low.

What does this mean for businesses?

With clear signs that the economy is churning, many businesses will seek additional capital to meet growing demand. Given the current low rate environment, businesses owners have a unique opportunity. Drake Bank wants to help businesses seize the opportunity with business expansion, equipment, and commercial real estate loans. Give us a call. Let’s put your plans into action!



Ideas for Success

Ask customers what they want.

What our customers want changes continuously. Simply monitoring changes by asking customers will help with your planning.

Tell customers what they want.

In reality, however, customers and prospects often don't know what they want because they have no idea what is possible. Here is where your creativity and vision is critical.

Watch for breakthrough technologies.

Many customer-related innovations are driven by technology. What potential will new systems and technology have for your business?

Focus on the customer experience.

Whether your business is selling things or providing a service, the quality of the the customer experience will have a significant impact on the strength of the relationship. Most important: your customer must feel appreciated and understood.

Leverage your “smallness.”

Small businesses can be more responsive to new opportunities or changes in market factors; they can deliver more personal attention; internal communication is clear and teamwork can be more easily be developed. There are many reasons why “small” is good place to start... and, sometimes, a good place to stay!

Spotlight on Drake Bankers

A series that will let you know more about **everyone** at Drake Bank!



Vickie Finnegan, SVP

I grew up in...

Austin, Minnesota...also known as "SPAM Town USA" for those of you who eat that stuff.

I got into banking when...

I accepted a part-time teller position offered by a Bank President while I was waitressing at Perkins and attending the U of M.

I relax by...

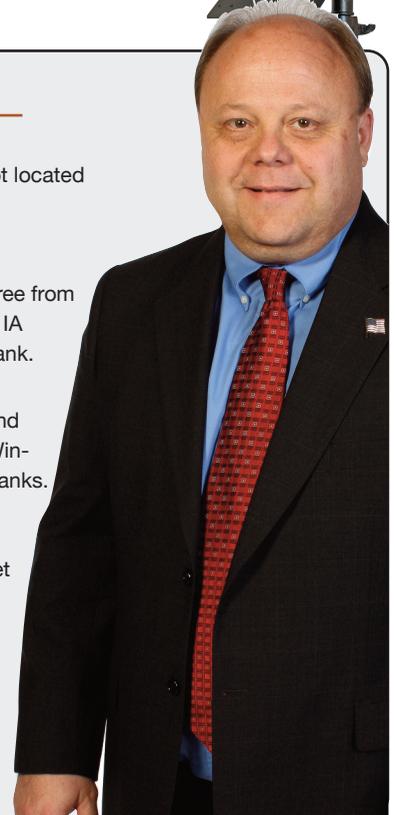
doing pretty much anything active outdoors. Going on a trail run or a bike ride always relaxes me and clears my mind.

What I like most about my job is...

It's a toss-up between the diversity of my position and the people (co-workers and our customers alike).

When someone asks "why should I bank at Drake" what do you say?

Some banks may offer greater convenience but Drake promotes and believes in the personal relationships.



Dave Mennen, SVP

I grew up in...

North Central Iowa on a small farm not located by any cities anyone would know!

I got into banking when...

After I graduated with a business degree from Buena Vista University in Storm Lake, IA I got a job as a loan officer at an ag bank.

I relax by...

spending time with my two children and collecting old military items such as Winchester rifles and cast iron toys and banks.

What I like most about my job is...

working with fellow employees to meet our customers' needs.

When someone asks "why should I bank at Drake" what do you say?

Drake Bank strives to meet the needs of customers in a timely and helpful manner.

Welcome, Jay Bajwa!

Drake Bank is pleased to introduce Jay Bajwa as Vice President, Commercial Lending. Jay brings over 25 years of experience in Twin City banking to Drake Bank, most recently serving as Vice President and Commercial Lending Manager for a bank in the northern suburbs. "He is a great addition to our Bank," said Rick Gobell, President of Drake Bank. "Besides having lending responsibilities at a number of community banks plus a large regional bank, Jay has also been very involved with SBA loans... an area where Drake Bank has excelled. We are glad he is here!"



Jay Bajwa, Vice President Commercial Lending

You may contact Jay at 651-767-9816 (direct), at 612-499-0743 (cell), or by email at jbajwa@drake-bank.com.

Know us better!
find us on
Facebook



Alexandra is keeping customers up-to-date on what's happening around Drake Bank. Check it out. Use the QR code as a shortcut to our Facebook page!



Alexandra Borzo Fay
Drake Bank Client Services
and Social Media



What does it mean that Drake Bank is an SBA Preferred Lender?

The Preferred Lenders Program was created by the SBA to streamline the procedures necessary to provide financial assistance to the small business community. Under this program, SBA delegates the final credit decision and most servicing and liquidation authority and responsibility to carefully selected Preferred Lenders.

Lenders are considered for this status based on their record with the SBA, and must have demonstrated a proficiency in processing and servicing SBA-guaranteed loans.

For our clients, this means that working through Drake Bank for an SBA loan guarantees that they will benefit from experienced, knowledgeable bankers and faster service.

Stop in or call Jay Bajwa at 651-767-9816 or email him at jbajwa@drake-bank.com.



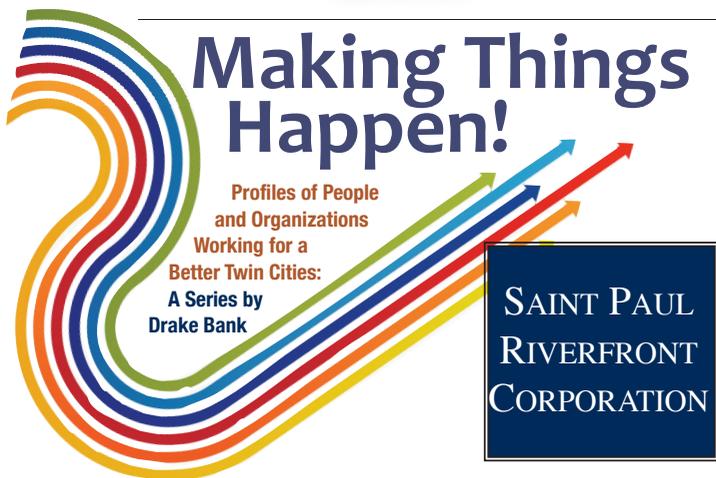
General Small Loans | Real Estate & Equipment Loans | Disaster Loans

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Active in Saint Paul's renaissance since 1994, the Saint Paul Riverfront Corporation (SPRC) is a non-profit organization that works to stimulate economic and community development through urban design. The SPRC supports broad community development efforts such as the Central Corridor Light Rail Line, the Great River Passage, and Lowertown Saint Paul by providing urban design resources. Their projects aim to create a healthy, vibrant river city. They champion urban design as a strategic tool for improving Saint Paul's quality of life and business climate. With an expanded, citywide geographic reach, they focus their place-making work in four key areas:

Design Leadership

This is about being proactive—getting ahead of development to ensure high quality, well-integrated projects that enjoy broad public support. The SPRC advocates for investment in the public realm as a proven catalyst for economic development and private investment.

Project Advancement

At some point, every development project needs an advocate. For projects that meet Saint Paul's standards of urban design, SPRC "goes to bat" from a platform of urban design expertise, strong community relationships, solid organizational partnerships, and a track-record of consensus building.

Community Engagement

Through community engagement, the SPRC creates civic ownership of Saint Paul's urban design principles, fostering a depth of understanding and advocacy that extends beyond the offices of city planners and urban designers.

Education

The SPRC provides educational opportunities to engage citizens in urban design issues and make high quality resources and thinking available to all. They hold design competitions to stimulate innovative solutions to design challenges.

Want to know more?

The Saint Paul Riverfront Corporation is located at 25 West Sixth Street in Saint Paul. Their website is riverfrontcorporation.com and their phone number (651) 293-6860.