

Building A Legacy Of Caring!



A BANK THAT'S INSPIRED BY YOU.

FOR GOOD REASON.

Personalized Mortgage Lending

Here at BANKWEST, we're not just another mortgage lender. Of course we offer the meat and potatoes of mortgage lending – a variety of financing options from VA, FHA to Bridge loans as well as home equity loans and lines of credit, but those meat and potatoes won't taste as good without butter, spices and a big piece of apple pie. BANKWEST gives you all those extras – personalized lending, local decision making, and superior expertise – when it comes to your mortgage lending experience. We really care about our customers, we work well as a team, and work hard to make sure all customers have a positive experience whether you are buying, refinancing or building.

We have a team of true professionals on your side. Our mortgage lending team of Rhonda, Elizabeth and Tammy have a combined 52 years of experience in the industry. After all that time in the lending business, our team still cherishes the opportunity to help customers work toward achieving their home ownership goals. The excitement customers bring to the lending process at BANKWEST is motivating and heartwarming for our lending team.

Like many of us at BANKWEST, our mortgage team loves working here because of our community bank background and enjoy working with an organization that truly cares for its customers and employees. When they're not here with their lending family, they all love to spend time with their



own families. Rhonda has two teenagers, so it's likely you'll find her cheering them on at some kind of activity or spending time outside or up north. Elizabeth can also be found cheering on her three kids at their sporting events, serving the community and the school – she was born and raised in Rockford and loves giving back to the community she came from. As for Tammy, her family time as of late has consisted of weddings! Her son just got married this spring and now she's busy preparing for her daughter's wedding later this summer.

At BANKWEST, you'll always have the confidence that you're in great hands when it comes to your home financing!



By Steve Huston

history of community banking goes back to the mid-1900s. In practical terms, community banking defines a depository financial institution that is typically locally owned and operated and focuses on the needs of its customers where it is located. While BANKWEST does meet the “standards” of a community bank, we are far more than just ordinary.

I just celebrated my 38th year in banking, so I’ve been in community banking now for over three decades. I grew up on a hog and crop farm near Litchfield, Minn. and eventually came to work at BANKWEST one year after my parents purchased the bank in the early 1980s. Since then, I’ve done just about everything at the bank. I’ve worked as a teller, managed the insurance agency, and currently I’m in the role of CEO/President as well as Co-Owner of BANKWEST with my mother, Shirley Larson. In my tenure here, I’m proud to say we have grown our assets from a \$7 million bank with one location to over \$145 million institution with three locations.

Our mission at BANKWEST is building a legacy of caring and our mission always comes first. A customer recently told me:

“I remember meeting with you several years ago when you and your bank provided me with a business loan. I want to thank you for giving me that first loan and getting me through the recession period when other banks were shutting down my friends’ businesses. I could never have done it without your bank. Thank you, again, for being a wonderful bank.”

This customer’s testimonial exemplifies our impact on community banking. We put people ahead of everything else, and by people I mean our clients, staff and community. Our staff lives in the communities we serve and they raise their families here, so we all have a vested interest in making our communities a great place to live and do business. We put great value in the time our staff spends volunteering in our communities. My wife and I have raised our three daughters in this community and are proud to remain here and show our six grandchildren what it means to be part of our communities.

At BANKWEST, we offer all the same services and products that the big bank names have, but you can also trust that we care about you and your family far more than anything. We’re not like the big and wonderful Oz behind the big green curtain, we’re personable and make all our decisions locally. When we’re at the gym or grocery store, we’ll make sure we stop to say hello and ask how your family is doing. The future is bright for community banking and as we see more and more industry consolidation, I think people will see more than ever the value of a community bank like BANKWEST.

National Bank, Regional Bank, Credit Union, Retail Bank, Community Bank.... it’s the alphabet soup of the term bank. But the term “Community Bank” is starting to have more and more value in an ever changing financial market. At BANKWEST, our

Helping Hands reaching many causes

In 2018, BANKWEST created an all staff volunteer initiative through the creation of our Helping Hands program. This program was created to further live out our bank mission of building a legacy of caring in all three of the communities we serve. We have had 100% participation in the program from all our employees.

In its first year, the Helping Hands initiatives were aimed at helping children in literacy comprehension and mathematical skill, assisting a local community park with cleanup and painting projects, providing companionship to seniors in assisted living and throughout our communities with a home visit, and expressing gratitude to staff at Rockford Area Schools with a home cooked lunch.



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