

# FIRST RESOURCE BANK



[www.myfrbank.com](http://www.myfrbank.com)



Welcome—we're glad you're here!

WELCOME TO  
FIRST RESOURCE BANK



FIRST RESOURCE  
BANK

Important Notice.....	1
Message From Our Executives.....	2
Who We Are.....	3
A Collaborative Team.....	4
Our Locations.....	5, 6
Online Banking.....	7
Frequently Asked Questions.....	8, 9
Privacy Notice.....	10, 11



## IMPORTANT NOTICE

---

As of April 9th, 2026, First State Bank of Wyoming will become First Resource Bank! We welcome you to the First Resource Bank community of friendly staff, multiple and convenient locations, diverse deposit options, and creative loan products to suit all your banking needs.

As a valued First Resource Bank client, you will receive the best in customer service and customer care – with access to many of the banking professionals you have been working with in Wyoming and Stacy and numerous banking experts at our six additional metro locations in Minnesota and Wisconsin.

---

LEGAL NOTICE: The information contained in this mailing was accurate as of the mailing date to the best of First Resource Bank's knowledge. First Resource Bank reserves the right to change or update information and to correct errors, inaccuracies, or omissions at any time without prior notice.



AARON SIEGLE  
Chief Executive Officer



CHARLES ANDERSON  
President –  
Chief Operating Officer

## DEAR FIRST STATE BANK OF WYOMING FRIENDS,

As you may know, First State Bank of Wyoming locations in Wyoming and Stacy, Minnesota, are being acquired by First Resource Bank. This transaction is nearly complete, and we look forward to welcoming you into our First Resource Bank family.

First Resource Bank believes that strong banking relationships are vital to community progress and to your success. With that in mind, we are focused on providing unmatched services, access to more robust products, and the ability to conveniently bank at additional locations in nearby towns.

This packet will help answer important questions about the transition of your banking relationships to First Resource Bank. We welcome you to stop by or call one of our bankers with any questions you may have. Thank you for the opportunity to serve you. We look forward to building our future together.

Sincerely,

A handwritten signature in black ink, appearing to read 'A. Siegle'.

Aaron Siegle

A handwritten signature in black ink, appearing to read 'Charles Anderson'.

Charles Anderson

## CORE VALUES

First Resource Bank is built on Three Core Values:

- ✓ Providing Unequalled Service
- ✓ Having a Team Approach
- ✓ Making a Positive Impact in the Communities We Serve



## OUR HISTORY

First Resource Bank originated as Eagle Valley Bank, chartered in St. Croix Falls, Wisconsin, in 1919. In 2017, the parent company expanded with the acquisition of First Resource Bank. The merger between Eagle Valley Bank and First Resource Bank took place in 2018, resulting in the current name. In 2022, First Resource Bank acquired two Lake Area Bank branches located in Forest Lake and Lindstrom, Minnesota. In that same year, First Resource Bank achieved the status of becoming an SBA Preferred Lender. Continuing its growth trajectory, in 2023, First Resource Bank launched OnPoint HOA Financial, dedicated to serving its expanding client base of community associations and property management companies within and beyond Minnesota, furthering its posture as one of the fastest growing banks in the region.

Today, with offices in Forest Lake, Lindstrom, Lino Lakes, Minneapolis, Stillwater, and St. Croix Falls, First Resource Bank remains committed to offering comprehensive banking services for small businesses, entrepreneurs, and individuals. While we take pride in delivering prompt client service and providing straightforward lending and deposit solutions, we recognize that our people are the cornerstone of our success. We look forward to building on this foundation by continuing with our values of providing unequalled service, having a team approach, and making a positive impact in the communities we serve.

# A COLLABORATIVE TEAM



**NATE WILNER**

VP/Commercial Lender  
nwilner@fsbwyoming.com  
651-462-7612



*Wyoming Branch Team (from left to right):  
Michelle Gillespie, Stacy Frahs, Kristi Nelson,  
& Sam Severin*



**JIM FRIEND**

VP/Commercial Lender  
jfriend@fsbwyoming.com  
651-462-7629



**BOBBIE LANGER**

Teller  
blanger@fsbwyoming.com  
651-462-7623



**HEATHER ZARUBA**

Teller  
hzaruba@fsbwyoming.com  
651-462-7623



**SAM KNOLLS**

Stacy Office Lead  
sknolls@fsbwyoming.com  
651-462-7677



**JENNIFER LORUSSO**

SVP Retail Banking  
jlorusso@myfrbank.com  
715-557-7003



**KRISTA KOOK**

SVP Deposit Services/Cash Mgmt  
kkook@myfrbank.com  
651-717-2876



**MARC COVE**

Chief Development Officer  
mcove@myfrbank.com  
651-430-8609



## FOREST LAKE, MN

808 W. Broadway Ave  
Forest Lake, MN 55025  
651-464-9001

### Lobby Hours:

Mon - Fri: 8:30 AM - 5 PM

ATM available 24/7



## LINDSTROM, MN

12790 First Ave N.  
Lindstrom, MN 55045  
651-257-1117

### Lobby Hours:

Mon - Fri: 9 AM - 5 PM

### Drive-Up Hours:

Mon - Fri: 8 AM - 5 PM

Drive-Up ATM available 24/7



## LINO LAKES, MN

7449 Village Drive  
Lino Lakes, MN 55014  
651-785-9320

### Lobby Hours:

Mon - Fri: 9 AM - 5 PM

### Drive-Up Hours:

Mon - Fri: 8 AM - 5 PM

Drive-Up ATM available 24/7



## MINNEAPOLIS, MN

811 S Washington Ave, Suite 104  
Minneapolis, MN 55415  
612-339-5455

### Lobby Hours:

Mon - Fri: 8:30 AM - 4:30 PM



## STILLWATER, MN

1946 Washington Ave S  
Stillwater, MN 55082  
651-351-1200

**Lobby Hours:**

Mon - Fri: 9 AM - 5 PM

**Drive-Up Hours:**

Mon - Fri: 8 AM - 5 PM



## ST. CROIX FALLS, WI

2206 Glacier Drive  
St. Croix Falls, WI 54024  
715-483-5016

**Lobby Hours:**

Mon - Fri: 9 AM - 5 PM

**Drive-Up Hours:**

Mon - Fri: 8 AM - 5 PM

Drive-Up ATM available 24/7



## STACY, MN

6115 Stacy Trail  
Stacy, MN 55079  
651-462-7677

**Lobby Hours:**

Mon - Fri: 9 AM - 3 PM

**Drive-Up Hours:**

Mon - Fri: 9 AM - 3 PM



## WYOMING, MN

26741 Felton Ave  
Wyoming, MN 55092  
651-462-7611

**Lobby Hours:**

Mon - Fri: 8:30 AM - 5 PM Sat: 9 AM - 12 PM

**Drive-Up Hours:**

Mon - Fri: 8 AM - 5 PM Sat: 9 AM - 12 PM

Drive-Up ATM available 24/7

Additional ATM Location: Visit the Holiday Stationstore at 26690 Kettle River Blvd, Wyoming, MN 55092

As of April 9, 2026, you may continue to access your online banking portal via [www.fsbwyoming.com](http://www.fsbwyoming.com). *Your username and password will remain unchanged.*

## MOBILE BANKING

Shortly after the acquisition, your mobile banking apps will have a new look! These new apps will have the same features and functionality you are accustomed to using.

### PLEASE NOTE:

- Your username and password will remain the same.
  - Google (Android) Users: You will be prompted to download the new apps shown here. Simply follow the prompts on your mobile device. You will also be able to find the new versions of the apps in the Google Play Store by searching for [MyFRBank](#)
    - Keywords: Finance, Mobile Banking, First, Resource, Bank, Minnesota Bank, Business Banking, First, State, Bank, Wyoming
  - Apple IOS (iPhone) Users: Depending on the setting you have selected in your phone, your apps will update automatically and will look like the above new icons. If your phone does not receive the update, simply delete your current app and re-download the new app from the Apple App Store by searching for [MyFRBank](#)
    - Keywords: Finance, Mobile Banking, First, Resource, Bank, Minnesota Bank, Business Banking, First, State, Bank, Wyoming
- Please note that when you visit the App Store, you will see two First Resource Bank apps—one with a navy background and one with a white background. Please select the app with the [white background](#)

MyFRBank



## BRANCH LOCATIONS:

### Will my branch contacts at First State Bank of Wyoming change?

Familiar faces of the Wyoming & Stacy offices will continue to be a part of your banking experience. You will also see several new faces of First Resource Bank in the branch offices (see page 4). Please stop by and say hello!

### Will the branch hours for the Wyoming and Stacy Locations be changing?

Office hours for both locations will remain the same.

### Where are other First Resource Bank locations?

First Resource Bank has locations in Forest Lake, Lino Lakes, Lindstrom, Minneapolis, Stillwater, Minnesota and St. Croix Falls Wisconsin. Refer to pages 5-6 for additional information on all our convenient locations.



## DEPOSIT ACCOUNTS:

### Are my deposit accounts still FDIC insured?

Yes, your deposit accounts are still insured up to \$250,000 per depositor, per ownership category by the FDIC.

### Will my current deposit products change?

Your current First State Bank of Wyoming deposit product options will not change at this time.

### Will my account number change?

For most customers, the account number will remain the same for deposit & loan accounts. It is possible, however, that a small percentage of clients could experience a change in account numbers. If your account is affected by this change, you will receive direct communication.

### Will the bank routing number change?

No, the routing number will not change.

### Can I still use my debit/ATM Card?

Yes, you can still use your current debit/ATM card at this time.

### Can I still use my current First State Bank of Wyoming checks?

Yes, you can still use your current check stock.

### Will any of my automated deposits/payments be impacted?

No, ACH deposits and payments will not be impacted by the acquisition. However, if you are contacted regarding a change to your account number, you will need to update your automatic payments to reflect the updated account number.

## **Can I open additional accounts at First State Bank of Wyoming?**

Yes, you may continue to open additional deposit products as needed.

## **Will there be any changes to the Funds Availability Policy?**

At this time the Funds Availability Policy will remain the same.

## **Will the daily cutoff time for deposits and withdrawals change?**

No, the cutoff time will remain at 5:00PM for lobby transactions and 4:00PM for mobile deposits at this time.

## **ONLINE BANKING / MOBILE BANKING:**

### **How do I log into my online banking?**

As of April 1, 2026 you may continue to access your online banking portal via [www.fsbwyoming.com](http://www.fsbwyoming.com). Your username and password will remain unchanged.

### **Will the mobile banking app change?**

Yes, the look of the current First State Bank of Wyoming mobile banking app will change; however, the functionality will remain the same. Please refer to page 7 for more information.

### **Who do I contact for assistance if I have difficulty accessing the online banking system?**

You can continue to contact the familiar faces at the Wyoming or Stacy locations.

## **LENDING:**

### **Can I continue to use my First State Bank of Wyoming credit card?**

Yes, if you have a First State Bank of Wyoming credit card, you can still use the card.

### **What happens to my First State Bank of Wyoming loan(s)?**

Your loan term and rate will remain as currently defined in the loan agreement unless the loan is refinanced with First Resource Bank.

### **What lending options are available at First Resource Bank?**

First Resource Bank offers several lending options to meet customers' needs including commercial loans, SBA financing, consumer mortgage purchase loans, refinance, Home Equity Line of Credit and Home Equity Term Loans. Please contact your local branch to learn more.

### **Where can I make loan payments?**

You can make your loan payment(s) at any of our eight locations on pages 5-6. Make your check payable to First Resource Bank.

## **MISCELLANEAOUS:**

### **Rates**

Deposit accounts and Certificate of Deposits will continue to earn the current rate on the account at this time.

### **Service Fees**

The fees you are accustomed to will not be changing at this time.

### **1099 and IRA Reporting**

All end of year reporting will be provided by First Resource Bank for the entire year.

## WHAT DOES FIRST RESOURCE BANK DO WITH YOUR PERSONAL INFORMATION?

### WHY?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

### WHAT?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances;
- Transaction history and payment history;
- Credit scores and credit history.

When you are no longer a customer, we continue to share your information as described in this notice.

### HOW?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons First Resource Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Resource Bank share?	Can you limit this sharing?
<b>For our everyday business purposes-</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes-</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We Don't Share
<b>For our affiliates' everyday business purposes-</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes-</b> information about your creditworthiness	No	We Don't Share
<b>For affiliates to market to you</b>	No	We Don't Share
<b>For non-affiliates to market to you</b>	No	We Don't Share

## WHO WE ARE

### Who is providing this notice?

First Resource Bank

## WHAT WE DO

### How does First Resource Bank protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

### How does First Resource Bank collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money;
- Pay your bills or apply for a loan;
- Give us your contact information.

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes information about your creditworthiness
- Affiliates from using your information to market to you;
- Sharing for nonaffiliates to market to you.

State laws and individual companies may give you additional rights to limit sharing.

## DEFINITIONS

### AFFILIATES

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include financial companies such as our Holding Company: Ameri Financial Group, Inc. and First Resource Merchant Services.*

### NON-AFFILIATES

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *First Resource Bank does not share with nonaffiliates so they can market to you.*

### JOINT MARKETING

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *First Resource Bank does not jointly market.*

### OTHER IMPORTANT INFORMATION

We educate our employees on the importance of maintaining confidentiality of customer information. Furthermore, we limit employee access to customer information to those with a business reason to have access to such information.

# CONNECT

WITH US



@First Resource Bank

[www.myfrbank.com](http://www.myfrbank.com)





**FIRST RESOURCE**  
**BANK**

[www.myfrbank.com](http://www.myfrbank.com)

Member  
**FDIC**

