

The times are a changing.



We can help you retire in style!

**AN IRA ROLLOVER WILL HELP YOU
KEEP YOUR RETIREMENT FUND
SAFE AND SECURE.**

When you change jobs, it's easy to forget that retirement will be here sooner rather than later. By rolling your retirement fund into an IRA, your money continues to grow in a tax sheltered retirement account. That means that when the time comes for you to retire, you can do it in style!

Talk to us today about IRA rollovers.



Main Bank 502 Minnesota Avenue (218) 751-2430
Express Bank 429 Minnesota Avenue (218) 333-4370
First National North 1260 Paul Bunyan Drive NW (218) 333-4360
First National South 607 Washington Avenue South (218) 333-4396

Member FDIC • Equal Housing Lender

Topsy turvy over retirement planning?



We can help you get
your balance.

USE AN IRA ROLLOVER AND GET YOUR BALANCE!

When you change your job, take early retirement or just take a mid-life career break, there's no reason to lose your balance in planning for your retirement. By rolling your retirement fund into an IRA, your money continues to grow in a tax sheltered retirement plan. That means that when it's time to retire, you'll be up and running!

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Once upon
a time...



You didn't have
to worry about
retirement.

WE CAN HELP YOU WITH THE HAPPY ENDING.

It's never too early to start planning for your retirement. IRAs are a great way to put a little aside each year and watch it grow in a tax deferred retirement account. By the time you are ready to retire, you'll have a nice nest egg. And then you can live happily ever after!

Talk to us an IRA today.



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It's your party...



Can you retire if you want to?

**MAKE YOUR WISHES COME TRUE
WITH CATCH UP CONTRIBUTIONS
TO YOUR IRA.**

IRA catch up contributions are a great way to make sure you have your retirement wrapped up and tied with a big red bow! If you are 50 years of age or more, you can contribute up to \$500 more this year to your IRA.

Catch up today and party tomorrow!

Talk to us today about IRA
catch up contributions.



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Are you singing the retirement blues?



There's still time to
change your tune.

YOU CAN HIT THE RIGHT NOTES
IF YOU PRACTICE REGULARLY
WITH YOUR IRA.

If these baby boomers look like they could be you, it's time to make sure you're not singing the blues with your retirement savings. The friendly savings teachers at First National Bank Bemidji have lesson plans that will help your retirement savings grow. Come in for a few retirement planning tips!

Talk to us today about your IRA.



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Retirement planning taking a back seat?



We can help you
come out ahead.

WHEN IT COMES TO PLANNING
YOUR RETIREMENT, YOU WANT
TO BE IN THE DRIVER'S SEAT.

If you're one of these baby boomers,
it's probably time to trade your econ-
omy retirement plan in for the Cadillac
plan. Putting the maximum amount
away for your retirement today means
you'll be riding in style tomorrow.

Talk to us today about your IRA.



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It used to be
fun to pretend.



Now your retirement
is a reality.

**WE CAN HELP YOU PLAN FOR
A SECURE RETIREMENT.**

First National Bank Bemidji is here to help you make sure your retirement is secure. Our A+ rating for safety and security means your retirement dollars are not only insured by the FDIC but also backed by the strong capital position of First National Bank. We've been helping Bemidji area families and people insure a secure retirement for over 100 years! We're here for you.

Talk to us today about your IRA.



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