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Remote Deposit Saves

Guaranty Bank now offers remote deposit for your business banking needs. With this service, you can electronically transfer your bank deposits using a desktop scanner and a secure Internet connection. The deposit never leaves your office, but is still credited to your account as if you personally handed it to a bank teller.

EXAMPLE COST ANALYSIS

Trips to the bank each week?	5
How many miles round trip?	6
Mileage Reimbursement (IRS)	\$0.405
Weekly travel cost	\$12.15
Employee travel time?	1 hour
Est. hourly wage	\$12.50
Weekly wages	\$62.50
Est. total daily cost	\$14.93
Est. total weekly cost	\$74.65
Est. total monthly cost	\$323.48
Est. total annual cost	\$3,881.80

Monthly Cost of Remote Deposit:	\$50.00
Realized Monthly Savings of Remote Deposit:	\$273.48
Realized Annual Savings of remote Deposit:	\$3,281.80

For more information, contact Brendan Murphy, Vice President, Cash Management at 286-6259 or bmurphy@guaranty-bank.com



Attention Guaranty Bank Debit Card Users!
New Security Information— See page 4.



At Your Service

Be a First-time Homebuyer!

Ready to make home ownership a reality for the first time? Know someone who is? Guaranty Bank offers the FirstHome and FirstHome Plus programs from the Iowa Finance Authority (IFA).

The FirstHome program provides qualified buyers affordable mortgage financing with a low, fixed interest rate and no points or origination fees. The program provides flexible credit qualifications with little to no down-payment. IFA's FirstHome Plus program gives qualified new buyers a cash grant of \$2,500 to assist with down payment, closing costs and home repairs.

To find out if you qualify for this program, call 286-6200 and ask for one of our mortgage lenders.





Executive Forum

A message from our President

Robert D. Becker
President & CEO

The area presence of Guaranty Bank grew significantly this quarter with the opening of our Fairfax and Bever Park offices. This brings Guaranty Bank & Trust to nine area locations—For your kind of life!

These bases of operations are closer to you whether you're on the road or in the store, on the way or at home. We look forward to warmly welcoming you at each location that works best for you. We also look forward to catching up with you at your business, home or community event while we reach out from these bases of operations to the neighborhoods around us. We are proud to serve Cedar Rapids, Fairfax, Hiawatha and Marion.

Our "branching out" has been possible because of the confidence you place in us as your trusted bank. Thank you! Guaranty is here to serve your financial needs. We look forward to your feedback on what we are doing right, as well as what we could do even better for you.

If you're so inclined, we also would welcome you to recommend us to your friends, employees, family, and neighbors. We think you'll agree that these prospective customers will benefit from the kind of financial services only a locally owned bank focuses on, and they'll thank you for caring.

This year, we hope you notice us throughout the community as our team participates in a variety of community events. There are so many local organizations that spread kindness in our Cedar Rapids area that enhance the quality of life for everyone. We salute the effort you make to get involved—For your kind of life.

Call or e-mail us anytime with your feedback: 286-6200 or moe@guaranty-bank.com.

Robert D. Becker
President & CEO

At Your Service

Fairfax and Bever Park Offices Now Open!

The Guaranty Bank Fairfax Office at 300 80th Street Court next to Highway 151 opened for business on Tuesday, January 16, 2007. Manager Jason Rabe, personal bankers Ryan Herold and Ashley Pegorick, as well as teller Kelley Davis are ready to serve your deposit and loan needs in Fairfax.

The Fairfax Community Room on the second floor is available for reservation. There is no charge for non-profit groups, with a nominal fee for personal use. Contact Jason Rabe, 286-6191 or jrabe@guaranty-bank.com or stop by to make your reservation today.

The Guaranty Bank Bever Park Office at 2711 Bever Avenue SE opened for business on Monday, February 26, 2007. Manager Virginia Wilts, personal bankers Marlys Crane and Jean Nemer Maher, as well as teller Kendra Malcolm are ready to serve your deposit and loan needs in SE Cedar Rapids.

The former 7-11 store has been closely integrated into the surrounding neighborhood and features several energy-efficient design elements. Those elements include extensive use of solar tubing for more natural lighting, a corn pellet stove and a recycled money countertop.



Above: Fairfax Branch Below: Bever Park Branch



Thinking about a new car or adding a car in your family this spring?

Guaranty Bank is ready to help with auto loan rates as low as 6.50%* APR. Call your loan officer or (319) 286-6200 for an auto loan approval process that's closer to you.

* Rates current as of April 4, 2007



At Your Service



Mike Poggenklass

Mike Poggenklass joins Guaranty Bank as Wealth Management Officer. Mike chose Guaranty Bank based on the superior service experiences he and his wife received as customers of the Guaranty Bank Cedar Hills office.

Look for Mike to join familiar Guaranty Bank faces on visits with you. He will be ready to discuss Wealth Management and Trust services available through Guaranty Bank.

Mike is a native Eastern Iowan who brings ten years' business development experience to Guaranty Bank. He is an avid sports fan and music enthusiast.

Contact Mike at 286-6233 or mpoggenklass@guaranty-bank.com.



Ruth Nebergall

Ruth Nebergall joins Guaranty Bank as Vice President, Commercial Lending. She brings 21 years of operational and commercial lending experience, most recently with a community bank in Lafayette, Colorado.

Ruth is a native Iowan and recently moved back home to be closer to her new grandchildren in the "Hawkeye State."

Ruth lives in Cedar Rapids and spends her free time reading, biking, golfing, playing piano, walking her dog Malu, shopping and spoiling her two grandchildren. She loves to travel, with her most recent trip being to the Grand Hotel, Mackinaw Island.

Contact Ruth to discuss your commercial banking needs today at 286-6273 or rnebergall@guaranty-bank.com.



Linda Bendixen

Linda Bendixen joins Guaranty Bank as Business Development Banker for our Hiawatha office at 1195 Boyson Road. Bendixen recently retired from a 33-year public service career, including the last eight years as Hiawatha City Clerk.

Linda has volunteered the last eight years with Big Brothers Big Sisters and urges everyone to get involved in a child's life as a mentor. She also volunteers for Witwer, showing movies once a month to Hiawatha senior citizens at the Community Center.

Linda is enjoying her visits with Hiawatha businesses and the chance to still be working for the good of the city. She can be reached at 286-6234 or lbendixen@guaranty-bank.com.



Virginia Wilts

Banking has been a part of Virginia Wilts' life for 35 years. She enjoys every moment of her career, especially assisting Guaranty Bank clients as Manager of our new Bever Park office. Virginia's banking career has progressed from service as messenger, teller and retail banker into her current leadership role.

Virginia is active in many community organizations and loves the chance to serve as a volunteer and a banker. Her hobbies include traveling, cooking, golfing, and walking. She's looking forward to afternoon breaks walking through Bever Park.

Contact Virginia for your banking needs at the new Bever Park office at 896-6195 or vwilts@guaranty-bank.com.



For Your Financial Health

Attention Guaranty Bank Debit Card Users

Guaranty Bank is in the process of implementing a new security system to alert you to potential debit card fraud. This change may impact you if your card is being used outside your normal geographic spending area and/or for much larger amounts than usual. If an irregular purchase shows up, someone from SHAZAM will contact you to verify whether or not you authorized it. If SHAZAM is unable to reach you, a temporary block may be put on your card to limit further use until verification is possible.

If a debit card transaction is made that triggers a phone call, you will hear an introduction similar to: "This is John, calling from SHAZAM on behalf of Guaranty Bank." You will then be asked to validate your identity through a series of qualifying questions, possibly your address or ZIP code. If the SHAZAM representative gets an answering machine, he or she will leave a message and phone number for you to call them back.

No legitimate SHAZAM representative will ever ask you for your debit card number, Personal Identification Number (PIN) or any other account information.

The information you give in response to the call must match the information we have on file for you. **Therefore, it's crucial we have your current address, as well as your cell, home and work phone numbers on file. If you will be taking your debit card on vacation, call and let us know, especially if you're going out of the country.** In these situations, unusual activity is likely to be detected and your card may be inconveniently blocked from use until we can verify it hasn't been compromised.

To update your address and phone numbers or to notify us of an upcoming vacation, please call us at 286-6200.

Customers speak up

Mi nombre is Diego Ramirez y yo estuve en su banco localizado en 302 3rd Ave SE el día 6 de Diciembre porque necesitaba resolver un problema que tenía con mi préstamo. La razón de este e-mail es para decirle que tiene una empleada que me dió un excelente servicio. Su nombre es Vanessa Espinoza y fue muy atenta conmigo. Me explico con claridad el proceso que tenía que seguir para resolver mi problema y fue mas allá en sus esfuerzos para que yo

estuviera seguro de que mi problema estaba resuelto. Gracias por tener una empleada tan eficiente y atenta y que habla dos idiomas. Para concluir solo quiero darles las gracias por emplear gente con tanta humanidad y deseos de ayudar.

My name is Diego Ramirez and I visited your branch located at 302 3rd Ave SE on December 6th because I needed help resolving a problem with my loan. The reason for my email is to inform you of the excellent service I received

from your employee named Vanessa Espinoza. She was so attentive in explaining to me, with such clarity, the steps I needed to follow in order to resolve my problem. She also went the extra mile to follow up and make sure the situation had been resolved. Thank you for having such an efficient employee that is bilingual and attentive. To conclude, I wish to thank you for employing people who demonstrate such caring and level of humanity and have such a helpful disposition.

Locations

42nd Street
1819 42nd Street NE
Cedar Rapids, Iowa 52402
(319) 286-6272

Bever Park
2711 Bever Avenue SE
Cedar Rapids, Iowa 52403
(319) 896-6194

Cedar Hills
191 Jacolyn Drive NW
Cedar Rapids, Iowa 52405
(319) 286-6282

Downtown
302 3rd Avenue SE
Cedar Rapids, Iowa 52401
(319) 286-6200

Fairfax
300 80th Street Court
Fairfax, Iowa 52228
(319) 896-6190

Hiawatha
1195 Boyson Road
Hiawatha, Iowa 52233
(319) 286-6215

Marion
700 25th Street
Marion, Iowa 52302
(319) 286-6261

Wal-Mart Supercenter
3601 29th Avenue SW
Cedar Rapids, Iowa 52404
(319) 286-6284

Wal-Mart Supercenter
2645 Blairs Ferry Road NE
Cedar Rapids, Iowa 52402
(319) 286-6265



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