

OIAV

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friends," Hammond said. "I have always felt they were also very competitive in terms of interest rates too. They have always been a good bargain also. They have helped me run my lifestyle and my business."

Kristen Scissons, a lending assistant, backup personal banking representative and teller at the bank, has been with First Dakota National Bank for nearly two years after moving over with Bank 360 after it was purchased by her current employer. "I like the people, the

environment, and the customer service," Scissons said. "I like it here. We are still considered a local bank, a local branch where we can provide that great customer service. Even though we are growing, we can still provide that 'come on in and talk to us' personality."

"I like the employees and they really take care of them. For a single mom you need those awesome benefits. The training is really good and people who are from Sioux Falls are willing to come here and come train. It's like a second family."

That type of atmosphere makes a customer feel right at home with the bank.

"I am comfortable with

them because I feel like I can trust them," Dick Nissen of Nissen Farms Inc., said. "I feel like they know what they are doing in the banking business. They do their job of banking and let me do my job with farming."

Nissen, is the second longest standing customer with the bank, having held a nearly 39-year relationship, and has had his share of tough times which has brought out the best in First Dakota National Bank.

"I farm on the Vermillion river bottom and we flood almost every other year down there and they know what I go through and the crops I have lost. When things get tight they stay with me all the

time. Some years I jokingly wish that they'd tell me to quit, but they are patient. As long as I am honest with them they are honest with me."

The mission of the company and its 16 total branches is "To anticipate, meet and exceed our customers' expectations. We will strengthen our communities by providing time, talent and resources. We are proud of our past and committed to building successful futures."

Testimonial ?? There is still more to come from First Dakota National Bank as they plan to change to a new location on the north side of Cherry Street,

directly across from Casey's, by next year.

"We're excited," Pratt said. "This has been something we have been thinking about for a number of years. It's been something I have been working on since I've been here. We're downtown, we like downtown, but we are a block off Main Street so we are a bit off the beaten path so visibility is a little tough."

"Banking has all changed and evolved and this facility could use some updates to the ways we conduct business in today's environment. An opportunity with this property came up and we looked at that as a way to enhance our visibility and our entrance in Vermillion.

Hopefully it will give First Dakota National Bank more visibility from a physical standpoint."

Pratt said they are still working on the new location's design and are definitely making sure it is as good as it gets.

"You only get one chance to do it right," Pratt said. First Dakota National Bank is located at 111 Court Street and the lobby is open from 9 a.m. - 4 p.m. Monday - Friday, while the drive-up hours are 8:30 a.m. - 5:30 p.m. those same days and 9 a.m. - noon on Saturdays.

They can be reached at 605-624-5555 and for any more information one can visit www.firstdakota.com.

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