



Highland Bank
Community Reinvestment Act ("CRA")
Branches and Hours

Highland Bank - Bloomington

5270 West 84th Street
Bloomington, MN 55437
Hennepin County
Census Tract: 256.05, MSA: 33460

Lobby: 9:00 a.m. - 5:00 p.m. M-F

Drive-up: 8:30 a.m. - 5:30 p.m. M-F
Closed Saturday

Highland Bank - Ely

601 East Sheridan St.
Ely, MN 55731
St. Louis County
Census Tract: 153.00, MSA 20260

Lobby: 9:00 a.m. - 4:00 p.m. M-F

Drive-up: 8:30 a.m. - 5:00 p.m. M-F
Closed Saturday

Highland Bank - Maple Grove

13250 Grove Drive
Maple Grove, MN 55369
Hennepin County
Census Tract: 267.10, MSA: 33460

Lobby: 9:00 a.m. - 5:00 p.m. M-F

Drive-up: 8:30 a.m. - 5:30 p.m. M-F
Closed Saturday

Highland Bank – Minnetonka/Ridgedale

1700 Plymouth Road
Minnetonka, MN 55305
Hennepin County
Census Tract: 264.04, MSA: 33460

Lobby: 9:00 a.m. - 5:00 p.m. M-F

Drive-up: 8:30 a.m. - 5:30 p.m. M-F
Closed Saturday

Highland Bank - St. Michael

113 Central Ave E
St. Michael, MN 55376
Wright County
Census Tract: 1008.02, MSA: 33460

Lobby: 9:00 a.m. - 5:00 p.m. M-F

Drive-up: 8:30 a.m. - 5:30 p.m. M-F
Closed Saturday

Highland Bank - St. Paul

2100 Ford Parkway
St. Paul, MN 55116
Ramsey County
Census Tract: 376.01, MSA: 33460

Lobby: 9:00 a.m. - 5:00 p.m. M-F

Drive-up: 8:30 a.m. - 5:30 p.m. M-F
Closed Saturday



Highland Bank - Woodbury
2230 Eagle Creek Lane, Suite A
Woodbury, MN 55129
Washington County
Census Tract: 710.23, MSA: 33460

Lobby: 9:00 a.m. - 5:00 p.m. M-F
Drive-up: 8:30 a.m. - 5:00 p.m. M-F
Closed Saturday

Highland Bank – Operations Center
6901 East Fish Lake Rd, Suite 124
Maple Grove, MN 55369
Hennepin County
Census Tract: 267.10

Not open to the public

ATMs

- All full-service branch locations have ATMs that take deposits.
- One off-site ATM located at the Grand Ely Lodge, Ely MN. Cash dispensing only, no deposits.

Branches Opened and Closed Since 2022

Opened (2022)

113 Central Avenue East
St. Michael, MN 55376

Closed (2022)

701 Central Avenue East
St. Michael, MN 55376

Opened (2023)

None

Closed (2023)

None

Opened (2024)

None

Closed (2024)

None

Opened (2025)

None

Closed (2025)

11800 Aberdeen St NE, Suite 120
Blaine, MN 55449



Services

Loan Products:

- Overdraft Reserve Line
- Automobile Loans
- Recreational Loans
- Single Payment Loans
- Unsecured Loans
- Credit Cards
- Real Estate Loans (Purchase and Refinance)
- Home Improvement Loans

- Home Equity Loans
- Home Equity Lines of Credit
- Real Estate Construction Loans
- Revolving Lines of Credit
- Small Business Loans and Lines
- Commercial Loans and Lines
- Small Business Administration (SBA) Loans and Lines

Deposit Products:

- Checking Accounts
- Savings Accounts
- Certificates of Deposits
- Traditional Individual Retirement Accounts (IRAs)

- Roth IRAs
- Coverdell Education Savings Accounts
- Nonprofit and Association Deposit Accounts
- Small Business and Commercial Deposit Accounts

Other Services:

- Automated Teller Machines (ATM's)
- Bank by Mail
- Instant Cash and Check Card
- Instant Cash Card
- Traveler's Checks
- Cashier's Checks
- Savings Bond Orders/Redemption
- Automated Clearing House (ACH) Services (Deposit & Bill Paying)
- Online Banking
- Bill Payment
- Notary Services
- 24 Hour TeleBank (952-854-4884)

- Safe Deposit Box Rentals
- Telephone Transfers
- Foreign Currency Exchange
- Bond Coupon Redemption
- Wire Transfer Services
- Cash Management Services (lockbox, sweeps, etc.)
- Remote Deposit
- Positive Pay
- Mobile Deposit – Business and Consumer
- A representative is available by phone. Securities and insurance products provided by CETERA Investment Services: Not FDIC-insured; May go down in value; Not financial institution guaranteed; Not a deposit; Not insured by any government agency;
- Rates and fees centrally managed, no differences by branch

Transaction Fees: See attached Service Fee Schedule.