



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

**Highland Bank - Bloomington**

5270 West 84<sup>th</sup> 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

**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

- Safe Deposit Box Rentals
- Telephone Transfers
- Foreign Currency Exchange
- Bond Coupon Redemption
- Wire Transfer Services
- Cash Management Services (lockbox, sweeps, etc.)

- 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)

- 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;

Transaction Fees: See attached Service Fee Schedule.

- Rates and fees centrally managed, no differences by branch