MISSION

WE WILL PROACTIVELY PROVIDE FINANCIAL SOLUTIONS.

WE WILL CREATE PERSONAL GROWTH OPPORTUNITIES.

WE WILL WILLINGLY SHARE TO BETTER THE PLACE WE LIVE.

WE WILL ENHANCE SHAREHOLDER VALUE.

CORE VALUES

RESPECT IS FOREMOST. WE WILL BE PROFESSIONAL, CONFIDENTIAL AND DIRECT AT ALL TIMES.

CHANGE IS A CONTINUOUS SERIES OF OPPORTUNITIES FOR IMPROVEMENT.

TEAMWORK IS KNOWING WHEN TO ASK FOR HELP AND KNOWING WHEN TO OFFER HELP.

CHOICE FINANCIAL

October 2008

The Choice Voice

WALL STREET INVE

First of all, I want you to note that I deliberatel crisis - *not a main street community banking c*

October 2008

IN THIS ISSUE:

In an effort to keep our mailing list updated, if you know of someone who would like to be added to our mailing list or if you wish to be removed, please call 701-352-0242.

It's very frustrating when all the parts and segments of the financial services sector, including the financially healthy community banks like Choice Financial -- get tossed into this huge barrel of rotten apples. We end up playing defense and trying to defend, alleviate, and ease the public's concerns on the safety and soundness of their hard-earned deposits. Sometimes, the more you try to educate and assure depositors their money is safe, the more apprehensive and anxious they become.

The situation reminds me of the saying, "I'm more concerned about the return **OF** my money than the return **ON** my money." There were times in the last few weeks that depositors put their money in investments that were actually generating a negative return on their funds -- simply because they wanted a safe place to park their money.

Although the financial predicament the country currently finds itself in is very real and needs to be addressed immediately, the truth is the upper Midwest's community banking system remains extremely healthy and uncomplicated. We were a safe and sound place to invest your money before this economic quandary. We continue to be a secure and safe place to invest your money and will be a secure and trusted choice in the future.

FDIC-insured institutions like Choice Financial entered this economic downturn from a position of strength. The latest figures indicate that more than 98 percent of the banking industry (I'd guess it's even higher in the upper Midwest) is well capitalized and holds more than 99 percent of the industry's assets. There isn't a safer place to have your money than in a community bank.

It's somewhat ironic that much of the financial crisis is being driven by a lack of confidence in the financial system; a lot of it boils down to a lack of trust. Every financial system depends on trust. It is likely that we are in this predicament because investors and financial managers have finally lost that trust. While facts and hard financial numbers are important, this financial dilemma is being driven and exasperated in large part by rumors, lack of trust and confidence, speculation, conjecture, and perception. That being said, I learned long ago that perception is reality to people.

Make no mistake -- this situation is a problem -- a very large problem. The reality is we are living in a historic time right now, perhaps for reasons that are not all positive, but none-the-less historic.

The Dow fell 777 points on Monday, September 30 when the House rejected the bailout package. $1.2 trillion of market capitalization was lost that day. If you have a 401(k) for instance, you probably felt it. Interestingly, every stock in the S&P 500 closed lower that day except one: Campbell Soup. There may be something to be said for "comfort food." Go figure.

I've read numerous industry reports and banking publication updates. I've read Internet announcements, *Business*

ESTMENT BANKING CRISIS:

y and purposely referred to this as a Wall Street Investment Banking *risis.*

Week, Newsweek, Time, Wall Street Journal (etc.) articles on what's going on. To be honest, I still don't think I could explain with 100 percent certainty how we got to this point. It's a very complex, intertwined financial system that few people completely understand. It's analogous to a house of cards.

Wall Street started to look more like the casinos on the Las Vegas Strip in terms of bets being made and high risks being taken. The difference is that a lot of these Wall Street gamblers weren't playing with their own money.

Once a couple of the big dominos fell, we found out that these large investment banks and financial firms were indeed too big to let fail and the other dominos started to tip as liquidity in the market dried up.

One can debate whether or not the full $700 billion bailout is needed. I don't know what the exact numbers are, but I truly believe the one option that's unacceptable is to do nothing. It's easy to say, “let all of these institutions fail,” but I'm not sure those who have this opinion totally understand the far-reaching ramifications of this option. Wall Street is a lot closer to Main Street than many think. As much as we'd like to turn back the clock and be able to unring the bell, that's probably not realistic.

It's also more than a little discerning that a couple of the main players in this current process who were possibly a part of creating the problem in the first place, are now trying to become architects of the solution. Treasury Secretary Henry Paulson, (I refer to him as "Uncle Henry") while generally being viewed favorably in his efforts to find a solution to this mess, was head of Wall Street investment banking firm Goldman Sachs. He cashed out his Goldman's stock at a reported $500 million in 2006 when he left to join the Treasury department.

One could also assert that the Federal Reserve, under chairman Ben Bernanke, has not handled the economy in the most efficient manner the past couple of years. His low interest rate, easy credit philosophy have certainly contributed to the current problem. Yet, these are two of the main players in the search for a fiscally workable solution.

Add to this the members of Congress. Very few, if any of them, are financial geniuses in their own right. Some of them even struggle to balance their own checkbooks. All of these players make for a most interesting cast of characters. I guess a person needs to have trust and faith that collectively they know what they're doing in the short and long-term.

The challenge with trying to get your arms around all of this is compounded by the fact that things are moving and changing so quickly -- literally by the hour and by the day. In fact, much of what I'm writing right now (October 3) may be largely irrelevant and of no consequence by the time you read this.

The situation is a little like Agatha Christie's *Murder on the Orient Express*: there was just one victim in the middle of the night, but plenty of passengers made strong suspects. In this banking crisis, I think the taxpayer is the victim and there are indeed a lot of potential suspects responsible for the crime.

In terms of numbers, what do we know as of late?

- $200 billion to assist Freddie Mac and Fannie Mae
- $85 billion investment in AIG
- $700 billion proposed to buy up illiquid mortgage paper

Let's just take the liberty of rounding this up to $1 trillion -- it sounds better.

So, what does the government get for these "investments?"

With regard to Freddie and Fannie, the capital or equity they injected was intended to provide stability and affordability in the housing markets. Default on these maturing bonds would have had a fa-reaching ripple effect in our financial markets. I believe the ultimate goal of this investment should be to get these GSEs (Government Sponsored Enterprises) stabilized and then move to privatize them. Common and preferred stock or equity holders got ripped off in this deal while the holders of the debt came out winners -- go figure.

Interestingly, as of June 30, 2007, the largest holder of mortgage paper held by Freddie Mac and Fannie Mae outside of the U.S. was

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The Choice Voice

INVESTMENT BANKING CRISIS (CO

Continued from page 3
the Chinese government with $367 billion.

It would seem at the outset that the "best" (best being a relative term) investment the government made was with AIG. My understanding is AIG's problems stemmed from the "default insurance." They provided much of the sub-prime mortgage securitized market. When these started to default in large numbers, AIG didn't have the reserves or capital to pay out the default claims. They had a liquidity crisis. Hence, the earlier comment about all of these financial sectors or segments being closely intertwined.

What the government got for its AIG investment was about 80 percent of the company and an interest rate of around 11 percent. AIG has a lot of good assets that could be liquidated for pretty decent money. Moreover, given the 11 percent interest rate being charged, AIG has a huge incentive to get this money paid back as soon as possible.

The proposed $700 billion investment is a little less understood. It's intended to buy up illiquid mortgages at a sizable discount. I believe the theory is that the government is the only entity that has the size and scale to buy these mortgages and hold until the market stabilizes. It's widely agreed that the market is in a freefall and this action by the government would put a floor or net underneath this market segment, but at a highly discounted level.

There may be a possibility that the government could be made whole on the $700 billion over time. Because the mortgage paper they're buying is already substantially discounted, there is a chance (albeit probably a small one) that when there's stability back in the market and a floor is found, credit-worthy investors will be back in the market buying up some of these distressed assets held by the government. That being said, if this should happen it could be years, not months, before this all flows through the market.

While I am concerned about the ability of the government to act in a financially sound and prudent manner in selling off these assets, we do have some historical basis of successfully doing this before.

Back in the savings and loan crisis of the 1980's, a government agency was formed to liquidate many of the S&L assets. This agency was called the Resolution Trust Corporation (RTC). By most accounts, this agency was successful and did a good job liquidating these assets and minimizing the loss to the government and you as a taxpayer.

There is a lot of investor money parked on the sideline waiting for the right time to come back into the market and buy some of the distressed assets. I hope the government can operate the disposition of these assets efficiently and expeditiously to get this matter resolved.

Some may say these "bottom-feeders" who will likely be buying some of these troubled assets are "lucky." I believe luck is what happens when preparation meets opportunity. Many of the folks who may be in a position to take advantage of this opportunity planned for it.

At the end of the day, I'd like to see the taxpayers paid out of these government initiatives. I certainly don't want to see any executives of the companies that are getting bailed out or even shareholders of these companies be given a life raft if the taxpayers don't get made whole first.

The bottom line is that for capitalism to work, there needs to be rewards and consequences for taking risks. Making companies and investors whole for their bad choices is completely wrong and misguided.

How did we get to this place and what are the future ramifications for the fix and clean-up?

I think this all started to unravel in August 2007 when Countrywide, the nation's largest mortgage lender, essentially failed when Bank of America purchased them. The business model for Countrywide was to buy mortgages with funds it raised from Wall Street and resell them to Fannie Mae and Freddie Mac. Many of these mortgages were loaned to folks who couldn't afford the house or the payments. At its peak, Countrywide was doing $41 billion a month -- in part because of Congress's overzealousness in pushing home ownership.

I think the number one lesson and wake-up call for the public to realize is what a global economy we live in and to what extent large, intertwined companies are drinking from the same well. For example, Lehman Brothers' biggest creditor was Citicorp. When some of these investment banks needed capital, the first place they went was to other big banks. Without question, we have financial service firms that were and still are too big to let fail. Just look at Bank of America who bought Countrywide Mortgage and recently bought Merrill Lynch. Talk about a mammoth company that is now too large too fail. Add the Washington Mutual and JPMorgan Chase merger along with Wachovia and Wells Fargo as other examples. There are other shotgun corporation weddings now occurring which will create even larger financial organizations than we have presently.

The investment banks that failed (Bear Sterns, Lehman Brothers, Merrill Lynch, etc.) had very limited regulatory oversight. Being the CEO of a community bank like Choice Financial, I can tell you that the regulatory environment and world we live in is substantially higher than what these companies were governed by.

For example, community banks are required to have one dollar of capital for each 10 or 12 dollars of assets -- a leverage ratio of 10:1 or 12:1. With this leverage ratio comes extensive regulatory oversight and examinations.

Investment banks on the other hand, leveraged their capital up to 35:1 -- with little or no regulatory oversight on the types of high risk assets they were dealing in. It was a recipe for disaster -- one that was predictable and had been forecast in many circles for years. It is too bad the right people weren't watching and listening.

It causes me to pause and wonder what the real story is in regard to the true seriousness of the situation. Then again, I may not want to know.

Younger Americans need to get involved. This crisis is just another example of my generation writing checks that we'll expect future generations to

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$700 Billion: WHAT IT MEANS TO YOU

Assuming the $700 billon bailout is going to occur, I see several things happening in the financial services sector:

- Higher FDIC insurance premiums for all banks will be a given.
- Much higher regulatory oversight for all financial institutions -- even ones like ours that had nothing to do with creating this mess -- but we'll be paying for the fix and clean-up.
- A lot of this problem was created with cheap and easy money. I believe obtaining credit in the future for marginal borrowers and companies could be more difficult. There are currently parts of the country (not our part of the world) today that even very credit worthy borrowers are having a hard time borrowing money.
- A lot of investment banks will convert to more traditional type of banks.
- This needs to be an experience we all need to learn from. I believe experience is what you get when you didn't get what you wanted.
- I believe there will continue to be additional bank failures in many of the higher risk areas of the country -- Florida, Texas, Arizona, Nevada, California, etc. These areas went way over the top in terms of real estate speculation. That said, the traditional banking sector will likely take care of and clean up its mess.
- North Dakota community banks will continue to be a very safe place to do business, both as a place to invest your money and as a place to borrow money.
- Higher FDIC insurance limits for bank depositors.

At the end of the day, as a taxpayer, this situation will have a direct effect on you. Even if the government doesn't lose any money on the $1 trillion in assistance, the interest alone on the temporary increase in our nation's debt is substantial.

INVESTMENT BANKING CRISIS: (CONT.)

Continued from page 5

cash. Be informed and get involved. This is more of your problem than you think.

This may be an over-simplication, but at its core, I believe one of the main culprits in all of this is the rising price of oil. People that were just getting by paying their mortgage payment when gas was $1.50 a gallon found themselves unable to make adjustments to their spending habits when gas hit $4.00 a gallon. As a result, they started falling behind on their house payments. There were minimal refinance options available because the value of their home was no longer increasing. Once mortgages started going delinquent, some securitized mortgage investments went into default and the dominos started to fall. I don't have any statistics to back up this theory, but often times complex problems have at their core simple or basic issues.

It's interesting to note that in the past five and a half years, mortgage debt in America went from $6 trillion to $10.6 trillion -- an increase of 76 percent. That said, as of August 31, 2008, 14 out of 15 mortgages in the U.S. were current on their principal and interest payments. Most homeowners are working hard to stay current on their house payments.

One last prediction: beware of the next domino to fall in this economic turmoil -- the consequences of personal credit card debt.

I can say with certainty -- there will continue to be significant global, national, and regional financial challenges ahead.

As I travel out of state from time to time and have discussions about local and state economic conditions with other bankers, I truly appreciate how fortunate we are with the general positive economic climate we're currently living in. Whether it's sustainable over time will be the challenge.

Bottom line? Choice Financial and the rest of the region's community banks are open and are as ready to do business with good customers as we've always been. Our commitment to our region and footprint hasn't changed at all. In fact, it's strengthened as we realize how fortunate we are to be doing business in a region of the country where character, respect, morals, integrity, and ethics are still valued by businesses and the customers they serve.

Until next time,

Lynn Paulson
CEO/Editor

2008 Election:

I know there are a few topics that one should refrain from discussing -- religion being one, politics being another. But with this being a presidential election year, I can't help myself with respect to making some general comments about the latter.

First, get out and exercise your constitutional right to vote. Given all the flexible ways to cast your vote, there's simply no excuse for not voting in N.D.

Second, be informed. Listen to what's actually being said by the candidates with regard to their stance on issues that are important to you. Listen to what's being said beyond the 15-30 second sound bytes you hear on the evening news. Resist the temptation to give too much credit for style points, but rather focus on substance.

The presidential race is shaping up to be a very close contest. I don't put a lot of stock into polls which are proving to be a fairly unreliable way of gauging people's preference. It could boil down to who turns out to vote in some of the key states.

The reality is, our next president will be determined by relatively few undecided voters in a few, very key, swing states. I heard James Carville a few years ago, and he had it reduced down to the actual number of voters that will determine the next president. It's actually a very, very small number.

Take time to reflect on where you want this country to be in the future and where you want it to be for your kids and your grandkids. We can't promise everything to everyone and expect to pay for it -- it's simply not possible.

I believe there was a political candidate a few months back that got himself in a bit of trouble by saying -- or at least implying -- that we have become a country of whiners. I'm not so sure I don't agree to a limited extent. I do believe there is a growing segment of Americans who have fallen into the "I'm the victim" and whiner category. These folks are looking for someone, other than themselves, to blame for their problems or someone to pay for or fix it for them.

Certainly, not everyone falls into this category, but I believe it is a growing sentiment and frame of mind across the country. Self-reliance and independence seem to be on the decline. This needs to be reversed. It's completely opposite of what built this country and helped it to become the envy of the rest of the world. These attributes and traits often start at home. If you look around, there are developing countries in the world that have the same drive and mindset as the U.S. did a century ago and are significantly narrowing the gap between the U.S. and their country.

Lastly, think about what the role of government should be. There was a recent letter to the editor in *The Forum of Fargo-Moorhead* that ended with "It's the duty of government to take care of the people."

While I believe it's the government's role to assist people in time of need, I don't believe it's the government's role to be permanent caretakers.

That mindset will surely be the demise of our free and private enterprise society and a clear move to socialism -- which is a close cousin to communism.

So, get out and vote. If you don't, you really don't have a right to complain when you disagree with how the government is operating on a local, statewide, or national basis.

Choice Financial CUST

Payroll Express/Overland Payroll
West Fargo, N.D.

Payroll Express Inc. has been a local, family-owned business since 1995. Darcy Pope-Fuchs started this PEO (Professional Employer Organization) and was joined by her husband, Todd Fuchs in 2003. Since then they have also started a sister company, Overland Payroll Inc. Payroll Express was operating out of their home office until 2006, when Todd and Darcy purchased an old Domino's Pizza building at 301 Sheyenne Street in West Fargo. They turned it into a beautiful new commercial building, patterned after the original Pony Express building in St. Joseph, Missouri.

As a PEO, Payroll Express offers a large variety of services to small and medium sized companies, including the outsourcing of payroll, workers compensation, human resources, and employee benefits administration. Overland Payroll Inc. is a payroll company that also offers human resource consulting. Payroll Express and Overland Payroll client companies have an average size of three to seven employees. More than 300 employees statewide receive compensation and benefits through these two companies.

Todd and Darcy are very active in the business community. Darcy serves on the Board of Directors and was Chair of the West Fargo Area Chamber of Commerce. Darcy also recently completed her PHR (Professional in Human Resources) certification.

The employees of Payroll Express are Susan Weber - Receptionist, Nancy Koetz - Payroll Processor, and Harlan Goerger - Sales. Payroll Express best fits the description of 'Your HR/payroll department down the street.' For smaller companies that want to save time and money, Payroll Express will be your expert in Human Resources.

When asked why they enjoy banking with Choice Financial, Darcy and Todd stated, "Payroll Express,

Inc. loves its relationship with Choice Financial. Our company requires some unique solutions to a varied amount of banking problems. The small size of our neighborhood Choice location allows us to walk across the street and visit with their professional staff who can handle everything we ask of them; from our building mortgage to ACH files going out to 300 employees at 60 client companies every other week, without error. We're always greeted at the teller line with a friendly smile and their fresh-baked cookies aren't bad either! Thanks Eddie, LeRoy, and the rest of the great Choice gang!"

For more information please call Todd or Darcy at 701-282-0619 or visit their Web site at www.payrollexpressinc.com.

TOMER PROFILES:

DustbusterZ Commercial Cleaning and Hapka Warehousing
Grand Forks, N.D.

Hard work and determination have always been attributes of Desiree Hapka's. She proved this in 1990 when she started her cleaning business while attending real estate classes at the University of North Dakota. Desiree was a single mom at the time and was also juggling other part-time jobs along with her studies.

Her cleaning business first consisted of residential homes only. She had enough clients to hire two part-time employees. Some of her clients owned businesses, which lead her to start the commercial cleaning business. As a result, business grew and referrals came her way, prompting her to incorporate the business. In 1997, DustbusterZ, Goal Inc. was established. DustbusterZ got its name from Desiree's son whose name is Dustin and the "Z" is a unique part of the trade name. She arrived at the name Goal Inc. from her high drive to achieve goals. Today DustbusterZ primarily does commercial contracting and some construction clean-up. As a benefit for her clients, she also takes care of the window washing, stripping/waxing of floors and carpet cleaning which she subcontracts out to other local businesses.

More of Desiree's challenges were at the beginning in finding employees who had the same work ethic and could learn how important it is to be as Desiree calls it "clean, white and bright." She has had low employee turnover over the years. Today, Desiree employs 13 part-time employees and eight subcontracted employees. One of her employees has been with her for more than 13 years and others more than seven. Desiree values her employees and feels they deserve recognition. She also feels being a good manager is the key to success. Desiree's favorite part of her job is all the people she has met through her business. Her goal is to have enough contracts to employ 25 part-time employees.

In 2005, her son Dustin, encouraged her to purchase a warehouse in Grand Forks which started another corporation: Hapka Warehousing, LLC. She leases space to three business entities. Choice Financial recently financed leasehold improvements consisting of hooking up to city water and sewer along with asphalting the parking lot. She plans to expand the warehousing business in the future.

Most people would be shocked to know Desiree has never advertised in the phone book or Yellow Pages. The only advertising she has done other than referrals is on her son's race car. Since advertising on his late model race car, Desiree's commercial cleaning company has tripled. When she's not working, you can find Desiree at a race track!

When asked why she enjoys banking with Choice Financial, Desiree stated she wanted to continue a banking relationship that was already established with a Choice employee who understood her banking needs. She also appreciates the quick response to her requests and the convenience of two Choice Financial locations in Grand Forks.

For your commercial cleaning needs, call Desiree at 701-772-7522 or 701-741-5955.

Technology: BANKING IN THE 2

Do you recall watching those great sci-fi movies that referred to the year 2012, and how far away that seemed at the time? If you were like me, it seemed as if it were a lifetime away with the portrayal of what the future would look like. Well, here we are closer to those futuristic times than we once thought and believe it or not some of those peculiar ideas are now a part of our daily lives.

The world is changing every day and technology is playing an instrumental role. Technology is enabling people to share information instantly and purchase goods and services over the Internet. It also enables friends and family to keep in touch and allow collaboration between co-workers. All of this can take place at the touch of a button on your computer at many places across the globe. It truly is part of how we live, learn, and play. For example, did you know that when you are at a McDonald's drive-through, the friendly voice that is taking your order is probably not located in the same building? More than likely, the person is sitting at home taking your order via a computer.

In the banking world we too are leveraging technology to deliver transactions instantly. In some ways, money can become invisible if you want it to be. With electronic services such as direct deposit and online bill pay, you may never have to carry cash or write a check again. In fact, the last time I wrote a check at a retail store, the person took my check, scanned it into a machine and then handed it back to me to destroy. What the retail store did was convert the check into an electronic payment.

Beginning late fourth quarter 2008 and early first quarter 2009 we will be making a number of enhancements that will enable us to deliver products and services in an entirely new way. These new enhancements will enable you to bank anytime anywhere and at real time speeds.

- Open a checking, savings, CD, money market or HSA account online in a matter of minutes. Easy to fund, easy to switch, easy to open.
- Improved bill pay system, with payments that are withdrawn from your account once the funds have been accepted and cleared by the payee/vendor.
- Interface to Intuit's Quicken® or Quickbooks® products, for both PC and Mac systems.
- Mobile banking service for cell phone users to stay connected with their bank accounts.
- Newly designed website where banking online is a snap.

Imagine this day: You wake up and decide that you are going to the Internet. During this time you choose to visit our website to sign on to online banking. What's this you notice? Choice Financial is running a CD special and there is a link to open the account online. You click on the link and in a few short moments you can take advantage of this special and have it setup and opened within a matter of minutes. With our new enhancements, this scenario will soon be a reality for Choice Financial customers.

Perhaps this is not at all how you imagine doing your banking. If your idea of banking is to continue to stop in to your local branch and visit with one of our banking experts, this style of banking will remain as it always has. We will continue to offer the great service you deserve and have become accustomed to.

Above all, I would like to convey that no matter if you bank with us online or at one of our locations,

1st CENTURY

our number one priority is to keep your information safe and secure. Nothing is more important to us. Choice Financial continues to be a leader among its community banking peers. We continue to invest in state-of-the-art security equipment that safeguards your information. In fact, we were awarded the highest level of achievement for safety and soundness in our most recent FDIC regulatory exam. We exceed the examiners expectations in many areas. We continue to be humble in this area and will do whatever necessary to keep your information private and secure.

Tim Heilman

Chief Information Officer

In Memoriam: LOIS WALZ

It is with great sadness that we announce the passing of Lois Walz, respected co-worker, shareholder and friend of Choice Financial.

Lois passed away on Sunday, September 28 at Innovis Hospital in Fargo, N.D., following a brief and unexpected illness.

Lois began her banking career close to 50 years ago in Wheaton, Minn. She moved to Fargo in 1980 where she joined Metropolitan Federal Bank. In 1987 she joined First National Bank at the West Fargo location, which is now owned and operated as Choice Financial, and had become a trusted advisor to her customers and co-workers.

Her passing is a huge loss for Choice Financial, especially to her important customers. The team misses her presence, and she was truly like family to all of us. As an organization, our success is directly linked to having great employees. Sadly, with Lois' passing, we lost one of the best.

An annual scholarship fund for children of Choice Financial employees is being established in her memory.

As we think back to the special memories of Lois, this quote seems fitting:

"When you are sorrowful look again in your heart, and you shall see that in truth you are weeping for that which has been your delight."

--Kahlil Gibran

CHOICE FINANCIAL

645 Hill Avenue
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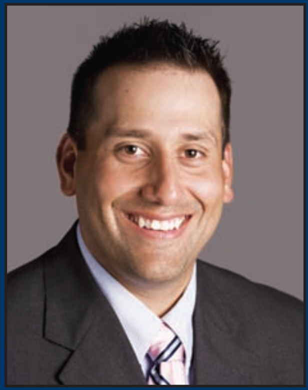
CHOICE MORTGAGE SERVICES TEAM

Sherri Stern
Fargo

Kevin Hanson
Fargo



Michael Mihulka
Fargo

Brenda Holman
Fargo

Gail Hove
Grand Forks

Paul Canton
Grand Forks

Sheri Gustafson
Grand Forks

Lisa Buchweitz
Langdon