



April 2020

Dear Fellow Shareholders—

The most used word in recent weeks is probably “unprecedented.” All of us have now experienced the rapid and deep changes that the pandemic of COVID-19 has impacted our way of life, families, communities, and the economy.

In the 2019 Annual Report, we share the story of the outstanding year Choice Bank had in so many areas and facets. Given the recent dramatic changes since then, I feel compelled to write a supplement letter updating our investors on our focus and possible impacts we are dealing with and preparing for in the upcoming year.

The Crisis – COVID-19

When an organization is put to the test of this magnitude, it tests, shapes, and ultimately determines what type of organizational foundation exists. We have worked for many years to create the culture of what we call #PeopleFirst and it is this impressive culture that we can now rely on to guide us through these difficult and uncertain times.

Despite the many challenges, I am very proud to report that our team has not wavered from our commitment to our customers by continuing to deliver the services and products for our customers’ personal and business needs. We have done this while prioritizing the health of our employees by implementing measures including limited in-person banking experience and having almost eighty percent of our team work remotely. Our investment in technology over the years has proven to be a wise investment as it has now allowed our employees to stay productive and engaged as they address customers’ financial needs with limited inconvenience.

I am personally grateful to our team who has built this #PeopleFirst culture that is a bright light to our communities every day, but shines brightest in times like these and will carry us however far we have left to go.

Economic Outlook

It is my belief the lasting impact of this situation will be determined by three main drivers:

- The time needed to slow the spread of the virus to allow medical facilities to address the difficult medical conditions that have developed and to develop a testing process that can identify who has or has had the virus, which will lead to allowing people to return to work and the economy to return.



- Development of a vaccine or other medical solution that avoids the transmission of the virus.
- Depth of help/commitment the federal government will continue to make to subsidize the lack of GDP lost during this crisis.

Choice has sent a strong message to customers and communities that we understand their situation and we want to help and be part of the solution. We offered deferred payments, reduced fees, and temporary discounts on mobile banking products and services to help customers navigate the difficult and unexpected challenges.

Our team has also worked countless hours including nights and weekends to ensure our existing customers, and many new customers, are able to obtain maximum help from the SBA Payment Protection Program (PPP) & EIDL program. These programs will provide interim relief to our customers, but as everyone is aware if the timeline on economic restart goes beyond sixty days there will be significant stress for all sectors.

Impact on Choice

This widespread impact will leave no one immune to its effects, including Choice. We, however, entered this crisis with a strong balance sheet and financial performance from 2019. This has positioned us with very manageable debt leverage, which will allow us to sustain the impact of loan losses from customers whose business will not recover from the impact of this crisis.

The Board is committed to maintaining a strong capital position to ensure our depositors, shareholders, customers, and regulators that the bank is well-positioned to ride out this storm. While the overall strength of our balance sheet is priority, we also intend to continue providing a dividend return to our shareholders subject to any regulatory restrictions.

We will leverage the diversity that comes from our fee income businesses including mortgage, insurance, wealth, health benefits, and fintech. All these areas continue to show growth and increased contributions to our bottom line. We also project that our action with the government SBA programs will provide one-time revenue in 2020 that will help absorb potential credit losses.

While we have seen great volatility in the publicly traded stocks, we firmly believe that Choice will not only survive this crisis there will be many opportunities for Choice when good times return. This will be also an opportunity to demonstrate Choice's commitment to standing behind our customers and communities. It will continue to bolster and solidify our already strong reputation and will poise us for continued growth and outperformance of our peers.



In Closing

While our priority is to preserve the value of your investment there will also be opportunity because widespread distress brought forth by this type of crisis creates change and opportunity in the marketplace, whether in the form of partnering, acquisitions or gaining new customers, one customer at a time.

The United States always has and again will rise-up through this challenge much like many others this country has faced. Like most in our past, this will be labeled as unique and/or unpredictable but what we must realize is there is always one that will come again another day.

We strive to sustain your belief and confidence in Choice as a solid investment option, that is well-positioned and great at delivering a solid return, measured by outperforming your other investment options.

I want to express my heartfelt gratitude to our Choice team members. I am very proud of how all of our team members have risen to the many challenges.

Thank you, Shareholders, for believing in Choice and supporting us through the years. We are ready for the challenge and I am confident we will rise to the occasion.

Take care. Stay safe.

A handwritten signature in black ink, appearing to read "B. Johnson", is positioned above the printed name.

Brian L. Johnson, CEO

2019 Shareholder Report



#PeopleFirst



Brian L. Johnson

CHIEF EXECUTIVE OFFICER

IT IS AN INCREDIBLE PRIVILEGE to be with a great team of employees that is passionate about our customers, our values, and continuously embracing the changes of our industry, customer experience delivery and expectations. The challenges are immense, which is evident by the number of bank charters across the country continuing to dwindle annually by approximately five percent, and an enormous amount of non-bank competitors that will only make the challenges greater.

Choice has a strong reputation and base of business throughout the region, and we continue to build on that by attracting talented employees and having a diverse business model of revenue in banking, insurance, wealth, health benefits, and Fintech operations. Based on assets, we are now the third largest bank chartered in North Dakota.

Going forward, our executive team has defined pillars of execution to include:

- **Organic Growth** - We believe we can see substantial growth in deposits, loans, non-interest income, and Fintech relationships. 2019 was a year of change for our team and with that coming to a close, we believe our focus on customers and market opportunities will contribute significant growth in assets and revenue.
- **Strengthen/Deepen Relationships** - With the talent that has been acquired and hired over the past several years, we believe that existing banking customers will be open to allowing our teams to quote their insurance and handle their company's 401k and/or benefits plan. If we are able to have multiple relationships with a customer, data shows that customer is much more likely to remain our customer for an extended timeframe with a much higher

likelihood of remaining with the bank despite changes in their business or a family transition.

- **Develop Employees & Build Bench Strength** - Committed employees deserve to develop their leadership skills and see career development opportunities. The workforce today will experience over double the career changes compared the generation before. Thus, our team is committed to creating a culture that attracts talent to Choice and makes a continual effort of coaching and developing career path opportunities that will keep them engaged and committed to Choice. If achieved, it will produce greater performance at lesser expense because replacing talent is time consuming and expensive.

If we achieve the above defined pillars, it will generate results for the short and long run which will continue to build our business, brand, and reputation as a great place to work and do business.

FINANCIAL PERFORMANCE

The commitments our leadership makes to our teams and their focus on deepening our customer relationships provides the foundation for our organic growth and resulting financial performance. We finished 2019 with pretax net income of \$47.3 million compared to 2018 at \$33.9 million. Our after-tax Return on Assets (ROA) of 1.60%, after-tax Return on Equity (ROE) of 12.88%, and Net Interest Margin (NIM) of 4.6% are among the strongest in our region. Looking ahead, a declining interest rate environment will continue to provide challenges. However, we have a diligent and proactive team who, when collaborating with our customers, will be in front of the challenges and work towards solutions. We have set a lofty budget of \$51.57 million pretax net income and have the commitment and drive to get there.

COMMUNITY & EMPLOYEE INVESTMENT

Choice began by bringing four banks together that had local ownership and the organization has made concerted efforts in expanding shareholder opportunities for local investors as well as putting a focus on employee ownership opportunities. The capital raise of 2018 greatly expanded the number of shareholders, and employee ownership reached its highest level in 2019.

In further building upon that effort, the board approved a long-term equity plan which provides employees the opportunity to earn Choice shares based on the organization achieving financial success and the employee staying with Choice throughout their career.

We also believe the stock split will put the share price in a range that is a more appealing entry price for local investors and employees to purchase shares as well.

I compliment our board of directors for showing the strategic vision of this decision which lives up to our core values and pillars of what we want to achieve for all stakeholders, customers, employees, and shareholders. This program demonstrates great leadership to reward the dedication of our employees for their efforts and years of service to Choice.

SERVICE & DEDICATION

I want to take the opportunity to highlight the team's efforts of delivering a #PeopleFirst experience to all the communities we serve. The time and energy given towards volunteering, making contributions, and being there to make someone's day a little brighter is second to none.

Our Wishing Well program has provided members of our communities the ability to request (make a wish) for assistance to an individual or organization. For example, this program has provided a new motorized wheelchair to an individual and the ability for one of our communities to acquire a police service dog. The Wishing Well was an employee-led idea and after its success in 2019, I'm happy to share we've decided

to continue granting wishes in 2020. You can visit choicewishingwell.com for more information.

Our employees bring passion and pride to our customers and communities every day. The board of directors and leadership provide an environment that fosters these efforts, but it is the employees who are motivated, collaborative, and determined to make it part of who we are.

It is admirable and a defining difference of what it means to be community versus corporate.

IN CLOSING

Thank you to our shareholders and board of directors who have given us the resources, the latitude, and the support to continue to make Choice a great place to be. Your support is valuable, and our leadership and employees don't want to take it for granted and believe we should earn it every day.

We also greatly appreciate the introductions, referrals, and accommodations that our shareholders make to help us be successful. Our shareholders are shining examples of why we are successful, because your businesses, your farms, and your care for our communities is something that doesn't go unnoticed by customers and those who are our future customers.

Please continue these efforts because they are key to our success.

Finally, we want you to know as a shareholder we want to hear from you. If you have a question, a need, or an opportunity, please don't hesitate to reach out to myself or anyone you know from Choice. We have grown tremendously but operate with humility knowing the we can learn and always strive to get better. Your thoughts and cares help make that happen so please continue to encourage and challenge us!

Take care,



2019 Choice Footprints



Choice Footprints is an annual recognition and reward program that highlights the achievements of top-performing team members who leave lasting footprints in our organization's growth and prosperity. Team members nominate their peers based on characteristics and behaviors that exemplify Choice's Core Values. In 2019, 108 Choice team members were nominated.

LEFT TO RIGHT
Tara McFadden
 SVP, Chief Compliance Officer
Langdon, ND

Zared Lefor
 Insurance Advisor
Dickinson, ND

Todd Olson
 AVP, Credit
Grand Forks, ND

Landon Poss
 AVP, Business/Ag Banker
Fargo, ND

Sam Retcher
 Sr Commercial Loan Systems Specialist
Eagan, MN

Brett Lawrence
 VP, Commercial Loan Officer
Roseville, MN

Jess Lupkes
 HR Officer
Grand Forks, ND

Josh Goedel
 VP, Core Systems Manager
Golden Valley, MN

Christina Lau
 Sr Deposit Services Account Manager
Eagan, MN



From purchasing a customer's groceries to going the extra mile for a fellow team member to tracking down a property abstract to ease a soon-to-be bride's mind, our team members have always consistently risen up.



Rise Up Program

The Rise Up recognition and reward program is a way for team members to acknowledge each other for going above and beyond – or simply for their everyday hard work. In 2019, 2,332 Rise Ups were submitted, and we launched our first-ever video storytelling versions, building engagement and sparking enthusiasm among co-workers.

2019 Financial Highlights

Choice Financial Group

INCOME STATEMENT DATA	2019	2018	CHANGE
Interest Income	116,383	73,906	57.47%
Interest Expense	22,905	10,583	116.43%
Net Interest Income	93,478	63,323	47.62%
Provision for Credit Losses	5,362	1,669	100.00%
Non-Interest Income	19,335	15,357	25.90%
Non-Interest Expense	60,187	43,132	39.54%
Income Before Income Taxes	47,264	33,879	39.51%
Income Tax Expense	11,776	9,469	0.00%
Net Income	35,488	24,410	45.38%

AT DECEMBER 31

Assets	2,379,086	2,139,705	11.19%
Securities	88,815	105,216	-15.59%
Loans & Leases	1,973,376	1,796,796	9.83%
Allowance for Credit Losses	16,811	11,887	41.42%
Deposits	2,026,295	1,863,571	8.73%
Total Stockholders' Equity	288,886	266,652	8.34%

OPERATING RATIOS

Return on Average Equity	12.88%	13.60%	-5.29%
Return on Average Assets	1.60%	1.60%	0.00%
Efficiency Ratio	53.30%	56.74%	-6.06%
Equity/Assets	12.14%	12.46%	-2.56%

Choice Financial Holdings, Inc.

AT DECEMBER 31

Outstanding Debt - Trust Preferred Securities	28,006	27,933	0.26%
Total Stockholders' Equity	276,827	242,181	14.31%

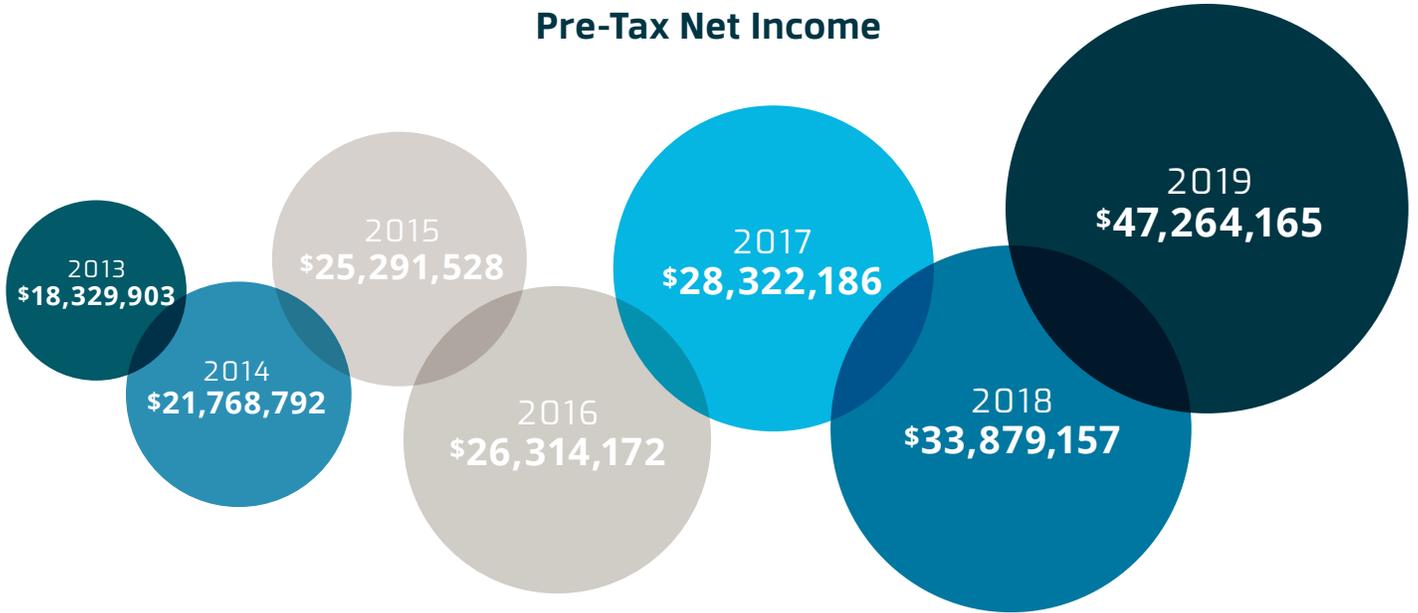
PER COMMON SHARE Shares Outstanding = 26,200.28 on 12/31/19 and 25,666.28 on 12/31/18

Earnings Per Share	1,256.56	872.03	44.10%
Dividend Paid Per Share	300.00	-	100.00%
Book Value Before Annual Dividend	9,192.51	8,113.38	13.30%
Book Value After Annual Dividend	8,892.51	8,113.38	9.60%
Book Value Growth Rate After Dividends	9.60%	48.28%	-

**Dollars in thousands, except per share data.
NOT AUDITED*

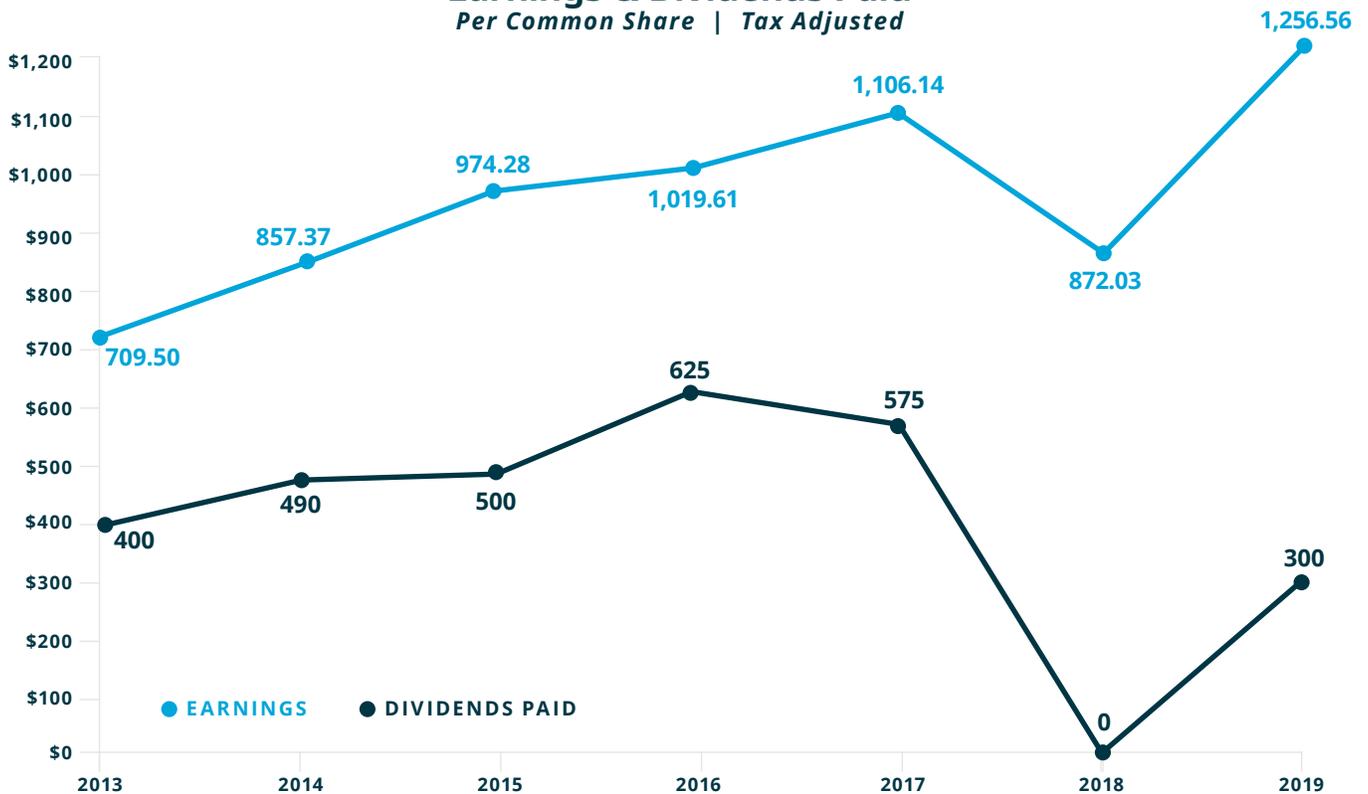
2019 Financial Highlights

Pre-Tax Net Income

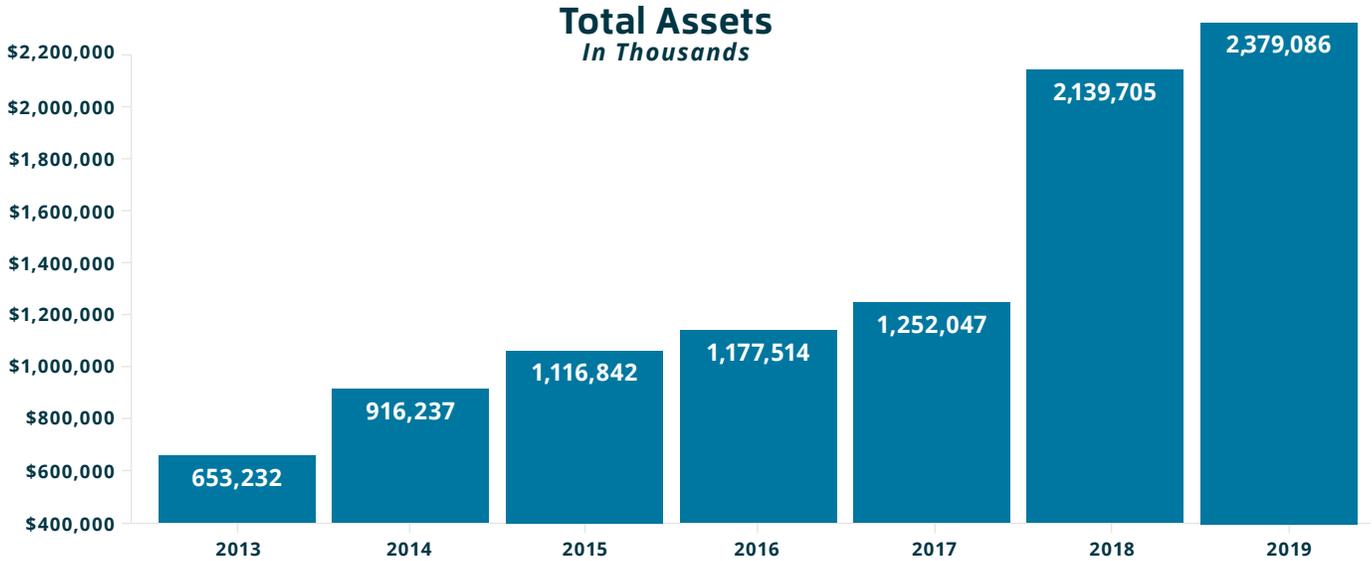


Earnings & Dividends Paid

Per Common Share | Tax Adjusted



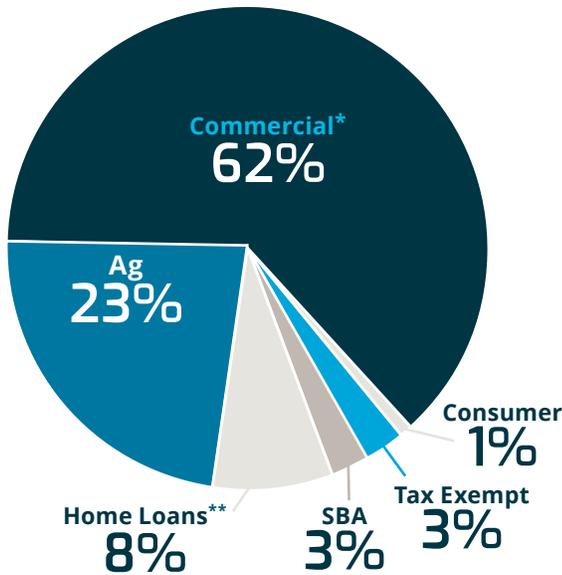
2019 Financial Highlights



Based on assets,
Choice Bank is now the
third largest bank
chartered in North Dakota.

2019 Growth

Gross Bank Loan Portfolio



*Commercial Breakdown = Owner Occupied CRE (12%), Non-Owner Occupied CRE (11%), 1-4 Family/Multi-Family Investments (8%), Lines of Credit (13%), Commercial Term Loans (13%), Construction/Development (3%), Leases (1%)
 ** Home Loans includes In-House, HELOC, and Secondary Market



Benefits

Through our partnerships with a wide range of reputable and trusted insurers, we are offering our customers flexibility in the services and coverages they can offer to their employees and helping them navigate the ever-evolving healthcare industry. We serve businesses from 2 employees to over 1,600 in 15 states. In 2019, total commission revenue generated was \$1.2 million, a year-over-year increase of 14.1%.



Fintech

As technology continues to share and evolve our everyday lives, Choice has positioned itself on the leading edge of the fintech space among banks. Some of our first partners, including Lively, have grown to nationally recognized providers. Applying our organization's PeopleFirst approach and customization to our fintech partner solutions has poised us for continued growth and opportunity over the next 12-18 months.



2019

Top Ag Bank

Choice continues to be a leading expert in ag lending as we were recognized as a Top Ag Bank by the American Bankers Association (ABA). Coming in at #39 out of 100 banks in the nation is a testament to how committed we are to our ag communities.

2019 Fintech Growth

- Launched 2 New Partners**
Current & Lili
- Partnered with 2 Top Payment Platforms**
Galileo & Visa DPS
- 220,000+ Active Deposit Accounts**
Exceeding \$74MM
- Integration of 2 New Partners**
Dough & TeamPay

*** Choice Bank *** Top Performing Bank

For the fifth year in a row, Choice was named a Top Performing Community Bank by the Independent Community Bankers of America (ICBA). Out of more than 750 banks in the nation with assets over \$1 billion, Choice came in at #12.

2019 Growth

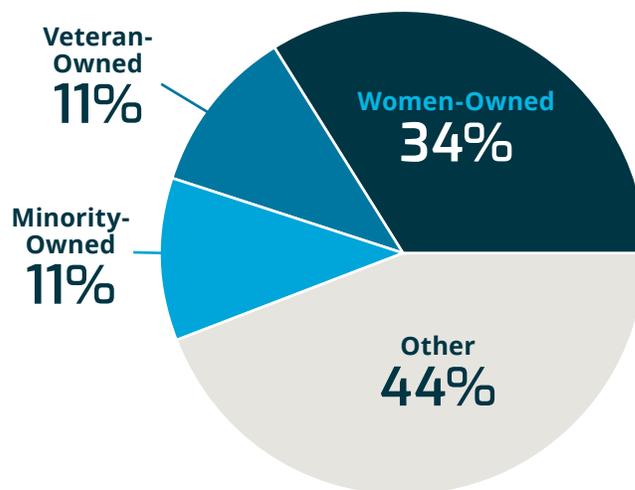
Our SBA lending efforts created 378 local jobs in 2019.

Since establishing our status as a Preferred Lender with the SBA in 2018, we have continued to help small businesses grow and thrive.



U.S. Small Business Administration

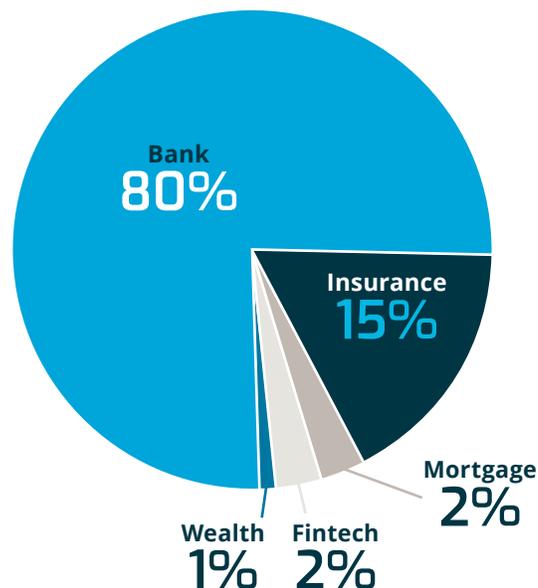
Total SBA Loans IN 2019



772
New
Business
Banking
Customers
IN 2019

2019
Choice Wealth
recognized as
TOP 50
PROGRAM
in the U.S.
by LPL Financial

Business Unit Revenue



Insurance

It's been an incredible year of growth for our insurance division as we look to extend a wide range of insurance services across both personal and commercial lines. Since the end of 2018, the team has grown from 39 employees to 81 with a client base reaching over 12,000 across all 50 states.



Wealth

Similarly, the wealth division has focused on steadily growing our expertise and reach. Now with customers in 30 states and Puerto Rico, we are serving 7,000 wealth customers with 16,750 accounts resulting in over \$900 Million total assets under management.



George Wald

CHAIRMAN OF THE BOARD

I AM VERY EXCITED FOR this opportunity to share some of the great things that happened at Choice Financial Holdings, Inc. during 2019. Before I comment on the financial events, I want to recognize our great employees for the many wonderful ways in which our organization embraced and demonstrated a culture of #PeopleFirst. Our staff facilitated many heart-warming, thoughtful and compassionate gestures. I encourage you to ask any employee to share their favorites so you can get a firsthand appreciation for the efforts our organization puts forth to give back to the customers, future customers and communities we serve. The blending and integration of Choice Bank and Venture Bank continued, and I wish to compliment and thank all of our employees for their sharing of knowledge and continued hard work that has made the merger an enviable success.

The departure of several team members during 2019 allowed our management team to promote from within and maintain our very strong financial performance this year. Credit conditions continued to become more challenging during this last year and I believe some of the strategic actions management took over the last several years has also supported our strong bottom line for 2019.

The Board would like to congratulate Mr. Brian L. Johnson, our current Chief Executive Officer since February 2, 2011, on his 20-year anniversary in banking on June 30, 2019. Brian has been a huge contributor and a leader in many of the recent successes of Choice and its entities. We wish to thank Brian for his vision, dedication, and guidance in leading our organization. We are looking forward to what the future will bring with Brian as CEO. A genuine thank you to Brian's family as well for sharing him and allowing him to dedicate a large portion of his time and his talent.

On February 1, 2019 we purchased Northern Capital Insurance Group, an insurance agency with its main office located in Bloomington, MN. The purchase will create additional value and complement the Venture Bank acquisition to provide a more comprehensive suite of customer services in the Twin Cities market. At the time of the purchase, the agency had 35 employees and generated approximately \$7.8 million in insurance related revenues on an annual basis. This entity is now part of Choice Insurance Services, LLC, which is a subsidiary of Choice Financial Holdings, Inc. The ownership within the Holding Company should allow for greater utilization of the Holding Company structure we currently have.

On March 11, 2019 we opened a location in Moorhead, MN. As of year-end 2019, there are seven employees in this location, gross loans of \$54.4 million and deposits of \$23 million. Congratulations to the team in Moorhead for bringing awareness to Choice Bank and all it has to offer in this community.

As of year-end 2019, we have 329 shareholders in our company, 671 shares changed hands during this past year, and we added 41 new shareholders for 2019. I encourage all shareholders to register their personal profile on Banclist.com, a third-party stock listing service that allows current shareholders to receive an email as to when there are shares either listed for sale or when there are buyers looking for shares to purchase.

A huge thank you to all new and existing shareholders for their interest in Choice Financial Holdings, Inc. Banking, Insurance, Benefit Services, and Wealth Management continue to evolve at a rapid pace and we are committed to offering a valued suite of products for our great customers.

Board of Directors



Joe Bata
ADAMS, ND
Board Member Since 2001



Tom Campbell
GRAFTON, ND
Board Member Since 1994



Erv Inniger
FARGO, ND
Board Member Since 2007



Brian L. Johnson
GRAND FORKS, ND
Board Member Since 2006



Rodger Johnson
GRAND FORKS, ND
Board Member Since 1994



Susan Mathison, MD
FARGO, ND
Board Member Since 2016



Lauris Molbert
OCEAN RIDGE, FL
Board Member Since 2016



Candace Muggerud
BISMARCK, ND
Board Member Since 2016



Clay Swanson
HOOPLE, ND
Board Member Since 1994



Craig Tweten
GRAND FORKS, ND
Board Member Since 2006



George Wald
DICKINSON, ND
Board Member Since 2014



Mike Zenk
MAPLE PLAIN, MN
Board Member Since 2018

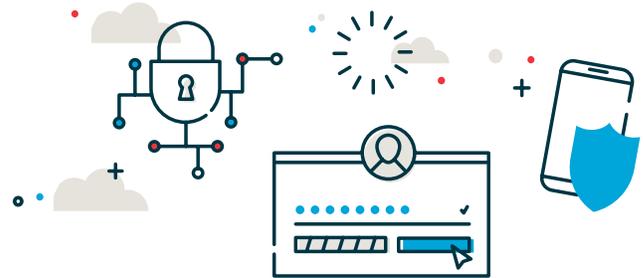
Choice Shareholders 2019 TOTALS

- 329 Total Shareholders
- 671 Shares changed hands
- 41 New Shareholders Added
- 52 Employee shareholders
- 3 Classes of Shares
(Common, Preferred A, Preferred B)

Keeping Banking Safe

Cyber Security Efforts

As we continue to grow as an organization, cyber security remains at the forefront of everything we do. This year we bolstered our cyber security efforts both internally and externally with the combined leadership efforts of Crystal Hatcher, EVP, Chief Risk Officer and Steve Fercho, SVP, Chief Information Security Officer.



INTERNAL EFFORTS

- Held regular mandatory training sessions for employees throughout the year
- Performed 2,701 internal phishing email tests to enhance employee training
- Enhanced email protection through automated encryption rules
- Expanded laptop security to cover all laptops through a new program
- Added a patch management process to ensure our applications and software stay up to date
- Performed a security software review and expanded use of security tools we already own
- Implemented backup protection from ransomware through Veeam Cloud Connect
- Added internal vulnerability scanning to consistently scan for security vulnerabilities unauthorized parties may exploit

EXTERNAL EFFORTS

- Enhanced our cyber security page on our website with more resources for businesses and consumers alike
- Participated in Cyber Security Awareness Month where we put out weekly blogs with cybersecurity tips on our social channels and website for the duration of October
- Increased public speaking engagements in the community regarding cyber security safety
- Offered free cyber security training seminars on-site with customers

For the latest news, resources, and tips on cyber security, visit our website at bankwithchoice.com/cybersecurity

Human error contributes to
95% of all security incidents.

Executive Team



Lisa Artz
EVP, DIRECTOR OF
CORPORATE RELATIONS
Fargo, ND



Travis Barkve
EVP, CHIEF STRATEGY &
OPERATIONS OFFICER
Golden Valley, MN



Mike Boub
PRESIDENT, CHOICE
FINANCIAL SERVICES, CHIEF
REVENUE OFFICER
Fargo, ND



John Fritz
PRESIDENT, CHOICE BANK
MINNESOTA
Golden Valley, MN



Tony Gudajtes
EVP, AG MARKET PRESIDENT
Grafton, ND



Crystal Hatcher
EVP, Chief Risk Officer
Golden Valley, MN



Tim Heilman
CHIEF INNOVATION OFFICER
Fargo, ND



Brian L. Johnson
CHIEF EXECUTIVE OFFICER
Grand Forks, ND



Brian P. Johnson
PRESIDENT, CHOICE BANK
CHIEF BANKING OFFICER
Golden Valley, MN



Tim Karsky
President, Choice Bank
North Dakota, Chief
Commercial Officer
Fargo, ND



Scott LeDuc
SVP, CHIEF CREDIT OFFICER
Grand Forks, ND



Kara Lombard
EVP, CHIEF PEOPLE
STRATEGIES OFFICER
Bloomington, MN



Gwen Stanley's Retirement

After a successful 40-year career in banking, Gwen Stanley, EVP and Director of Finance retired on October 4, 2019.

After co-founding Venture Bank with Michael Zenk in 2001 with just nine employees and \$8 million in capital, Gwen spent the next 17 years at the helm of Venture's success before finding the best possible partner in Choice. Her keen eye for financials proved to be invaluable as she oversaw the finances of Choice after the acquisition of Venture. We couldn't have done it without her!



#PeopleFirst Partners



Kim Kaufman

We expanded our brand ambassador program to include LPGA Tour Member, Kim Kaufman and embarked on a partnership that will carry our name across the globe.



Adam Thielen

Continuing our commitment to the Thielen Foundation and its mission to inspire and educate youth in our communities, Choice hosted Adam and Caitlin Thielen in Fargo for a series of community events including a speaking appearance at 1 Million Cups, a free youth football camp, and the first Thielen Foundation Fundraiser Gala where we raised more than \$160,000.



Sacred Heart School

In an effort to help bring more real-world skills into the classroom, we teamed up with Sacred Heart in East Grand Forks to develop curriculum based on personal finance, business, and entrepreneurship. Choice team members have been regularly visiting the classroom to share their experience and knowledge with students.



Wishing Well

Born from a challenge to come up with a #PeopleFirst idea that would show how much we care for our communities, the Choice Bank Wishing Well Program encouraged individuals in our communities to submit wishes for those they saw as most in need. In the same year we granted a total of 17 wishes and relaunched the program to be able to accept and grant wishes year-round in an effort to reach even more people in our communities.

Hospice Fundraisers

For the 7th year in a row, we rallied our communities to join us for our annual hospice fundraising celebrations across North Dakota in Fargo, Dickinson, Bismarck, and Grand Forks. Collectively we raised a total of \$183,903, bringing us to a grand total of \$950,851.67 raised for hospice care organizations since we started this initiative back in 2013.

Go Hawaiian
FOR HOSPICE



Community Impact



In 2019, our employees gave

6,741

hours of **VOLUNTEER SERVICE**

From packaging food at our local food banks, to educating youth on financial responsibility, to serving on community boards—our team members have a passion to better the places we live.



\$100,000
for Great Plains Food Bank

Choice made a commitment of \$100,000 over the next five years to the Great Plains Food Bank and their mission to end hunger in ND and western MN. Coupled with the 2,346 pounds of food collected through food drives at each of our locations, our contributions will provide 301,955 meals to those in our communities.



SHOPPING SPREE For Good

As part of our annual leadership retreat (Ignite), employees filled shopping carts with donations for charities in their communities.

Everything from non-perishable foods to hygiene products to clothing were donated.

BIO GIRLS Putting Girls First

Citing that a staggering 62% of girls suffer from low self-esteem, BIO (Beautiful Inside and Out) Girls' main mission is to increase the self-esteem of adolescent girls through a 12-week program. Choice donated over \$8,000 which impacted 1,085 girls in 2019. Over half of our donation was dedicated to funding scholarships to need-based participants.



GIVING CAMPAIGN

For our Minnesota Giving Campaign, employees packed 338 personal hygiene kits which were donated to local food shelves. MN employees also pledged \$47,794.08 to United Way and Community Shares and with Choice's match, the total community impact was over \$95,588.



GIVING HEARTS DAY

This year we decided to have one collective effort to increase the impact of our giving. Employees ended up donating \$10,615 to 107 charities in ND and northwest MN. Choice matched these donations up to a predetermined amount, bringing the total to \$15,160.

\$183,903

RAISED IN 2019 FOR
HOSPICE CARE

FARGO
\$80,000
HOSPICE OF THE RED RIVER VALLEY

BISMARCK
\$48,865
SANFORD HOSPICE CARE

DICKINSON
\$35,038
CHI HOSPICE

GRAND FORKS
\$20,000
ALTRU HOSPICE

#PeopleFirst



CHOICE BANK

#PeopleFirst



CHOICE INSURANCE



CHOICE WEALTH



CHOICE BENEFITS



CHOICE HOME LOANS

#PeopleFirst

#PeopleFirst

bankwithchoice.com insurewithchoice.com choicewealth.com

Member FDIC. Choice Bank is a division of CFG.