BANKING WITH CLB&T IN THE 1920S

1973: Ray Hewitt joins Clear Lake Bank & Trust Company as Executive Vice President & Director.

One of the first actions Ray Hewitt took charge of as CEO was to create a new logo for the bank (the original logo was simply a picture of the bank). Together, Ray and Avery Lauber, owner of Mohawk Advertising in Mason City, came up with the idea of a sailboat and incorporated the letters C L B (Clear Lake Bank) into the logo design. The logo was patented a few years later, and has since become an important tool in marketing the Clear Lake Bank & Trust Co. brand.

1974: FDIC insurance coverage increases to \$40,000 under a law signed by President Gerald R. Ford.

1976: Ray Hewitt named President and M.A. Arneson assumes the position of Chairman of the Board.

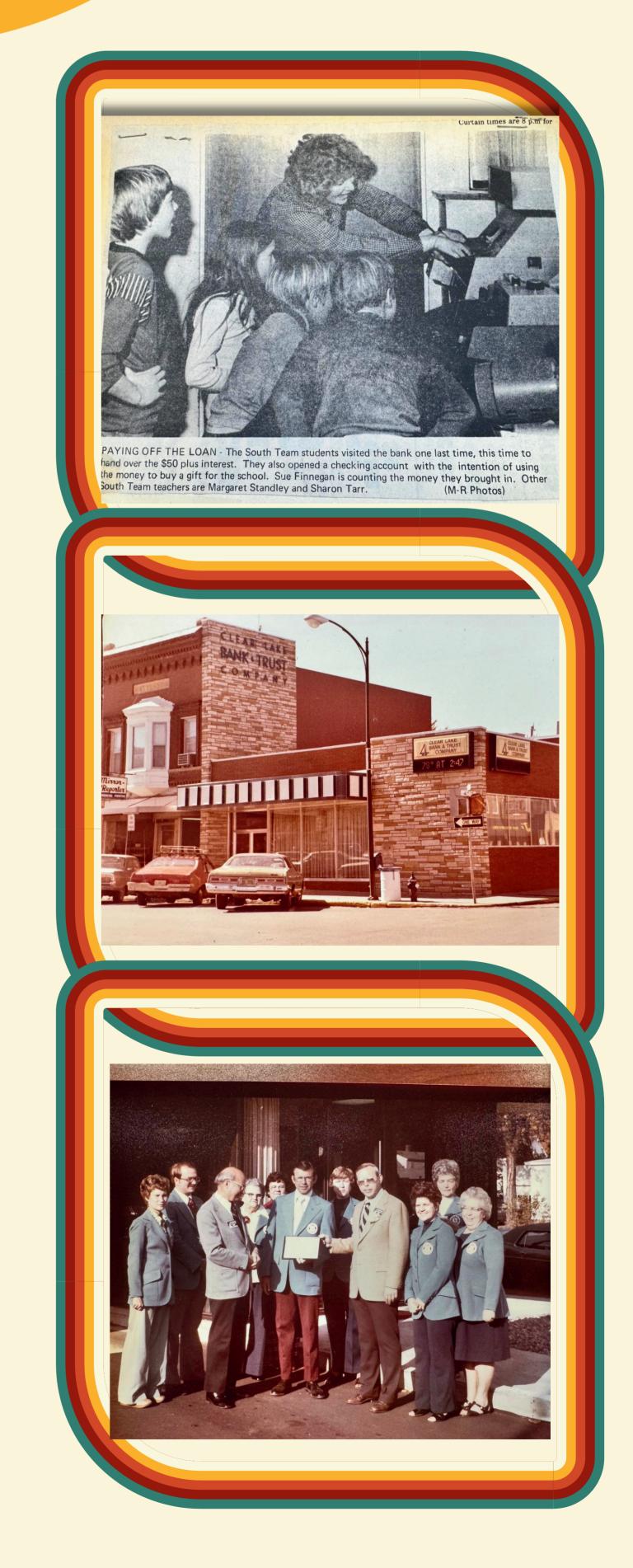
Mid-1970s: CLB&T introduced their first computer.

Mid-1970s: CLB&T's Clear Lake Drive-Up location was placed. The drive-up was previously located inside the main lobby building. Ray Hewitt made a contract with Diebold, a company who sold modular bank buildings and bank equipment. They guaranteed a turn-key operation within 90 days.

While delivering the building to Clear Lake from their Texas location, the building fell off their truck and into a ditch. They put it back in the truck and delivered it to Clear Lake. M.A. Arneson and Ray Hewitt were not made aware of the accident for some time. They examined the building and determined it to be okay.







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