

Bell Bank is not your typical bank, or even a typical company. *We're real people who love what we do* – using our work to build relationships and make a difference.

We don't just work in the community, we're committed to creating opportunities here. We help people grow their businesses, own homes and find the financial guidance they need along the way. And we pay it forward – by empowering our people to give where it's needed, and to listen and act to make the world a better place. *We care. For real.*

Founded in 1966 as State Bank of Fargo, Bell Bank is one of the nation's largest independently owned banks, with assets of more than \$9 billion and business in all 50 states. We embrace a simple yet powerful “bottom line” mission: *“Happy Employees! Happy Customers!”*, and our core values of family, unequalled service and paying it forward are at the heart of all we do.

Bell's ownership remains solidly committed to growing as an independently owned bank. That means we're able to think longer-term than our publicly traded competitors, so we can make smart investments, even at the expense of this quarter's or this year's earnings, knowing it's the best thing for our employees, customers and our shareholders in the long-run.

Historical information and images courtesy of Zenith City Press, University of Minnesota Duluth Kathryn A. Martin Library and Duluth Public Library.

A Brief History of the Temple Opera Block

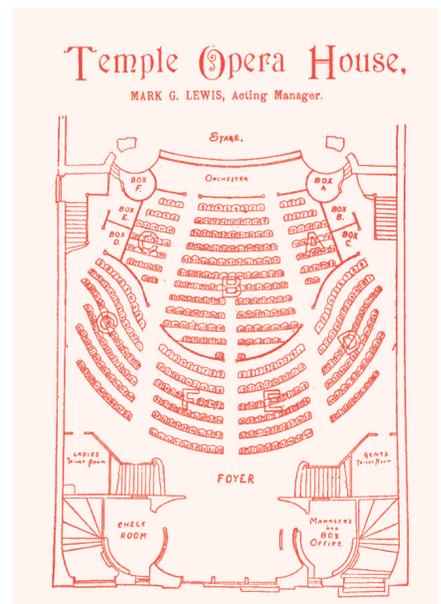




The Temple Opera House and Temple Opera Block, 1890



The second floor was the first home of the Duluth Public Library



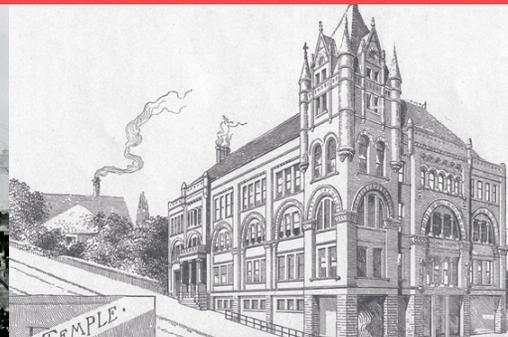
Over the course of its 132-year history, the Temple Opera Block, located at 221 E. Superior St. in Duluth, has served many purposes, *housing everything from restaurants and coffee shops to a beauty salon, pharmacy and computer repair store.* Long before it was home to Fargo, N.D.-based Bell Bank, the building was a Masonic temple, library and opera house.

Built in 1889, the Richardsonian Romanesque-style building with Moorish details *was originally seven stories tall* and topped with an onion-shaped copper copula.

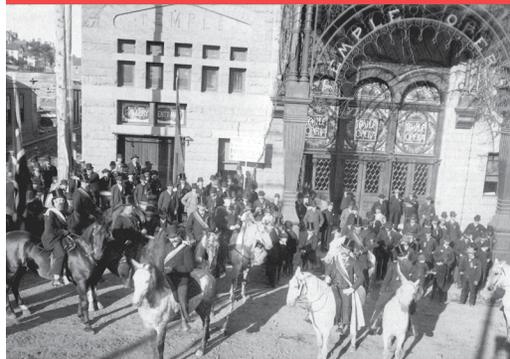
After fire consumed Duluth's Grand Opera House, along with what served as Duluth's library, *the Masons added an opera house to their plans for a new temple.*



Masons lay the cornerstone for the Temple Opera Block, 1889



A rejected design for the Temple Opera Block



Swedish-Americans celebrate outside the Temple Opera House, 1890



The Mason's Blue Room on the top floor of the Temple Opera Block

While a separate building, it connected behind the temple and led to the buildings' names: *Temple Opera House and Temple Opera Block.* In addition to music and theater, the opera house contained the Mason's Scottish Rite theater, where members earned different levels of Masonic degrees.

The Masons used the fifth floor of the Temple Opera Block as a banquet hall and ballroom, and the sixth as a lodge. Early tenants rented the second, third and fourth floors as offices, primarily teaching dance, theater and music. *Half of the second floor became the Duluth Public Library,* and the ground floor operated as a retail storefront, occupied for many years by a pharmacy.



The Temple Opera House was destroyed by fire on October 12, 1895

Fire destroyed the Temple Opera House building just six years after it was built. Newspapers reported a “perfect cyclone” of flames that “shot nearly 200 feet into the air” and razed the building within 30 minutes. (A firewall saved the Temple Opera Block.) *The opera house’s ruins sat empty for ten years and were once thought to be haunted.*

After years of squeezing out other tenants and eventually spreading to the third floor, in 1902 the library outgrew its space in the Temple Opera Block and relocated.



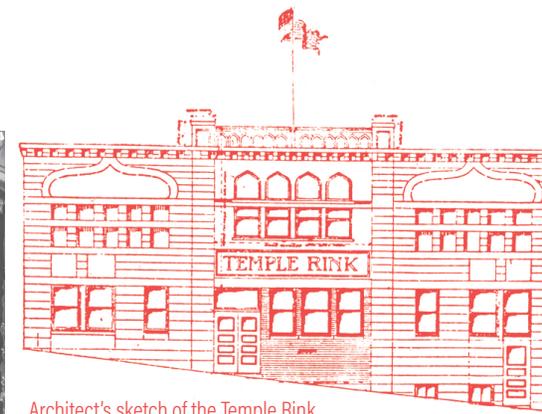
Working in the wings backstage at the Temple Opera House



A strong-man act entertains at the Temple Opera House



The Orpheum Theatre was built on the Temple Opera Block site in 1912



Architect’s sketch of the Temple Rink

Ruins to Rollerskates

In 1905, the Temple Opera House ruins were converted into the Temple Rink, *a rollerskating facility large enough to accommodate 700 skaters.* In 1910 the rink was demolished and Duluth’s Orpheum Theatre was built on the lot.

The Temple Opera Block spent much of the 1900s and early 2000s as office space, serving a variety of businesses (including several coffee houses) and occasionally sitting vacant. In 1942, *the Temple Opera Block’s top three floors and Moorish dome were removed, but the reason why is unclear.* In 2010 the city of Duluth obtained the building as part of its purchase of the NorShor/Orpheum facility.



Committed to becoming a fixture in Duluth, Bell Bank teamed up with Titanium Partners, which owns the Temple Opera Block, investing several million dollars each to renovate the building.



DSGW Architects and Johnson Wilson Construction completed the renovation and restoration, *preserving as many historic details as possible,* including the original second-floor balcony and wrought-iron railing, bannister and light fixture in the employee stairwell, brownstone exterior and “keyhole” window frames. Former Duluth Preservation Alliance president Dennis Lamkin told the *Duluth News Tribune* *the windows reflected the shape of the main entryway and original dome once located atop the building.*



Renovations in Fall 2020

Construction started in April, finished in December, and the branch opened Jan. 4, 2021. *Bell occupies all three floors* of the building, offering personal and business checking, savings, loans, investments, insurance, financial planning and mortgage lending.



Merging Bell’s history with Duluth’s history, the lobby fireplace stonework comes from the Sharon, N.D., farm of the late Thomas “Mickey” Snortland, a longtime majority shareholder and bank director. Before his death in 2013, *Mickey used to personally deliver rocks from his farm to Bell’s branches, connecting the bank with his agricultural roots.* Employees now carry on his tradition by gathering fieldstone from Mickey’s farmland for new branches.



Affectionately dubbed “legacy stones,” the rocks have come to represent Bell’s strong foundation and values. It was Mickey who inspired the bank’s unique bottom line of *“Happy employees! Happy customers!”*

