



CITIZENS BANK & TRUST CO.

# BANK NOTES

NEWSLETTER

SPRING 2009

Two locations in Hutchinson  
102 Main Street South • P.O. Box 339  
1390 Highway 15 South  
Local: (320) 587-2233  
Toll-Free: 1-888-234-2910  
Member FDIC

CB On-Call:  
**(320) 234-6234**

CB ONLINE:  
[www.cbhutch.com](http://www.cbhutch.com)

## FOUNDATION ACTIVITIES

The Bank and its related foundations recently approved the following grants and donations:

- **Hutchinson Fire Department** for the purchase of a Thermal Imaging Camera

## 2009 IRA NEWS

Minimum distributions from retirement accounts will not be required in 2009.

The RMD is the lowest amount that you must take out of retirement accounts once you reach age 70 1/2.

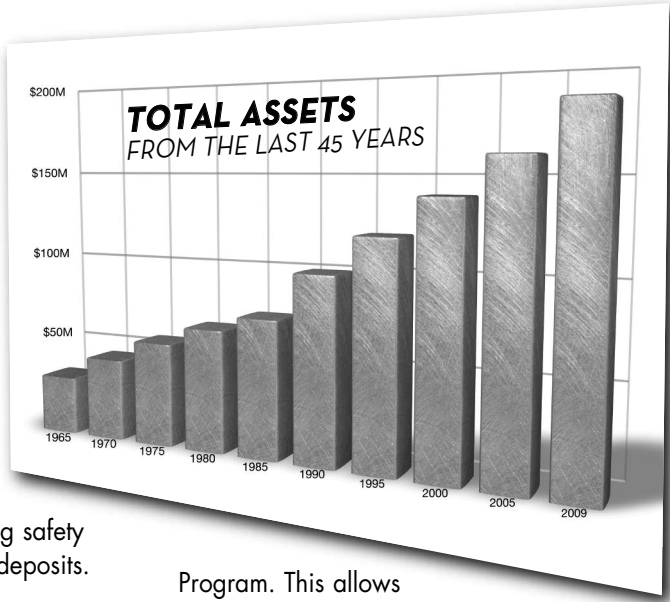
Ask about our IRA savings options with guaranteed rates and principal.

## STRONG AND STABLE COMMUNITY BANKING

Looking for reasons to feel good about your bank? Citizens Bank & Trust has over \$185 million of them and growing every day. Unlike the large corporate banks, we have a long history in Hutchinson as being a responsible lender and providing safety and security for our customers' deposits.

In fact, your deposits at Citizens Bank & Trust are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 per account holder. This is a new policy approved by the U.S. Government and will apply to all deposit accounts through December of 2009.

To provide our customers with even more insurance, Citizens Bank has signed up for the Transaction Account Guarantee



Program. This allows all non-interest bearing deposit accounts you have at Citizens Bank to have unlimited FDIC coverage through December of 2009.

Need more information? We invite you to contact one of our Customer Service Representatives with your specific questions about safety and security. Thanks for being a customer and placing your trust in us!

## CB ONLINE SERVICES:

# E-STATEMENTS AND BILL PAY ARE ON THE WAY!



Watch our website for details or check your statements for when these great conveniences will be available.

# BANK NOTES

## ► GOOD PEOPLE TO TURN TO!

Citizens Bank & Trust's experienced lending team is here to answer your questions and offer you a variety of loan products. Whether your needs are commercial, ag related, home financing or personal in nature, we have competitive products to offer you. In addition, our loan decisions are made on a local level and our service is second to none.

Call or visit our lending team today.



## ► TO PREVENT FRAUD — WATCH YOUR STATEMENTS!

The experts say that it's always a good practice to watch your bank and credit card statements for unexplained or unusual activity. Better yet, get your statements online when E-statements become available this Spring. Contact a Customer Service Representative for details.

## ● INSURANCE SPOTLIGHT

### DON'T LET YOUR BUSINESS RUN THE RISK OF BEING UNDER-INSURED

Insurance coverage is an expense that many small business owners might be tempted to cut back on or even forgo as they try to cut costs during the recession. They're making a bet that they won't need the coverage, but it's a bet they could lose. Spring floods aren't too far off, along with other disasters that can also threaten a business - fire, theft, power outages, even someone being injured on the premises.

Contact Scott or Candace to get an assessment of your current business insurance. We'll shop for you to give you the best coverage at the lowest price from quality insurance providers.



**CITIZENS INSURANCE  
AGENCY  
OF HUTCHINSON, LLC** (320) 587-2674

• NOT A DEPOSIT • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY  
• NOT GUARANTEED BY THE BANK • MAY LOSE VALUE



Scott Decker



Candace Carlson

## FREE INVESTMENT REVIEW

Not sure what to do with your investments?

Need a plan for the future?

Ask for a free investment review today!

**320-587-0850**



**STEVE  
SNAPP,  
CFP®**  
Financial Advisor



**CITIZENS  
INVESTMENT  
SERVICES, LLC**

Located in the Citizens Bank South Building:  
1390 Hwy. 15 South

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