



CITIZENS BANK & TRUST CO.

BANK NOTES

NEWSLETTER



SUMMER 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

● FOUNDATION ACTIVITIES

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

- **Computer equipment** for the Hutchinson Public Library

● YOUR DEPOSITS INSURED UP TO \$250,000 THROUGH 2013

Recently, the FDIC announced that they have extended the insurance coverage of \$250,000 through 2013. Previously the coverage was set to expire at the end of 2009.

Contact Customer Service if you have any questions about FDIC insurance protection.



JOIN CB IN GOING

The media has certainly heightened everyone's awareness about conserving our natural resources and being more environmentally conscious. We realize that these things don't happen overnight, but each of us, by making small changes, can have a significant impact.

We are excited to offer two new conveniences that will make your electronic banking faster, easier and safer!

NEW: E-STATEMENTS!

Don't look at your paper statement any more? Then save a tree and sign up for our free E-statement service. You'll receive your statement electronically instead of by traditional paper methods. An e-mail will arrive every month, which you can click to login and download your statement and store it electronically. You will be able to sign up in our lobby or watch our website to download a short sign up form. Go to our website for all the details.

NEW: FREE ONLINE BILL PAY!

Imagine no more stamps. No more running to the mailbox. Now, with a few simple clicks, you can pay bills once you are logged into CB Online Banking. Log in to your account, click on the account you want to pay a bill from, and select the new "Bill Pay" tab. Simply add the companies and the people you want to pay. That way, all that information is stored for the next time you want to pay bills. It's a wonderful way to make recurring payments, or even one-time payments to whomever you choose. Please contact the bank at 320-587-2233 if you have multiple checking accounts you wish to pay from.

It's fast. It's easy. It's free.
YOU'LL LOVE IT!



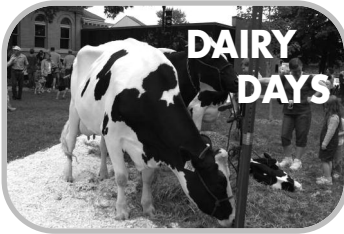
Once you try it, you'll be hooked on the great convenience. If you have any Bill Pay questions, please call 1-866-348-6052.

BANKNOTES

► COMMUNITY EVENTS RECAP:

Thanks to the many volunteers who are involved in the events that make our community so enjoyable. We are proud of the efforts that our staff members put into these organizations and events. We are also looking forward to being a sponsor of our newest celebration, RiverSong.

The recently completed Water Carnival was another successful event. We would like to thank **ANDREA SCHMELING** for being the Citizens Bank Queen Candidate. Also, CONGRATULATIONS to retired CB employee **LOIS GRAMS** for being named the Hutchinson Woman of the Year!



► HEADING TO COLLEGE?

No matter where life takes you, your CB accounts can travel with you. In fact, your accounts are as close as your nearest computer or cell phone. Add these services to your current account:

- CB Online Banking
- CB Photo Debit Card with expanded free ATM network
- Bank on your cell phone 24/7 with CB OnCall (320) 234-6234



► MORE FREE ATMS: SHAZAM PRIVILEGED STATUS NETWORK



We have joined the Shazam "Privileged Status" network, giving you access to another 120+ free ATMs in Minnesota, available at community banks using the Shazam network. To view all of the free ATMs, simply go to this website: www.shazam.net. You'll then be able to enter the city you are traveling to, and you can see the locations of all the free ATMs!

Better insurance *Lower insurance* **COVERAGE. PREMIUMS.**

In times like these, it makes sense to revisit your insurance policies to try and save money or improve coverage.

See Scott or Candace for great personal service and quality insurance carriers for your business, life, home, car and other valued items!



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

DO YOU HAVE A RECOVERY PLAN FOR YOUR INVESTMENTS?

Set up an appointment with Steve for details on reviewing your portfolio.

320-587-0850



STEVE SNAPP, CFP®
Financial Advisor



CITIZENS INVESTMENT SERVICES, LLC

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

Securities are not FDIC insured, obligations of or guaranteed by Citizens Bank & Trust Co. and involve risk, including loss of principal.

Registered Principal offering securities through SagePoint Financial, Inc., member FINRA/SIPC. Advisory services offered through Citizens Investment Services, LLC. Citizens Bank & Trust Co. and Citizens Investment Services, LLC are not affiliated with SagePoint Financial, Inc.