



BANK NOTES

NEWSLETTER



SPRING 2007

Two locations in Hutchinson
102 Main Street South
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

WELCOME ABOARD JEFF JENSEN!

Please welcome Jeff Jensen to the Citizens Bank staff as our Ag Lender. Jeff is a native of Hutchinson and is looking forward to serving our ag customers.

We invite you to visit with Jeff for any of your farming needs.



Jeff Jensen
Ag Lending Officer

CITIZENS BANK CONTINUES TRADITION OF STRONG COMMUNITY SUPPORT



Citizens Bancshares of Hutchinson, Inc. recently provided funding for the new electronic sign/message board located by the Burich Arenas.

Pictured at left: Citizens Bank Chairman/CEO Buzz Burich with the HHS Varsity Hockey Team Captains: Torey Prah, Jared Ellig, Dea Winn, Alex Braun, Beau Braun
Photo courtesy of the Hutchinson Leader

GETTING VALUE OUT OF YOUR NEXT HOME IMPROVEMENT PROJECT

When it comes to payback value of home improvements, some are definitely more profitable than others. Generally speaking, kitchen and bathroom projects usually get a nice return on investment, typically 90% or more. Things like adding rooms or finishing basements tend to pay back the least. Finishing a basement usually returns less than 50%, so it's not a project likely to show profit at selling time.

When you need assistance in financing your home improvement projects, visit the lending team at Citizens Bank & Trust. If you shop around, you'll see that our current home equity loan programs are **THE BEST DEAL IN THE AREA**, offering great flexibility and the capability to lock-in a low rate for up to three years. Plus, there are **NO CLOSING COSTS** and no pre-payment penalties!

With your home equity loan you also have the flexibility to do more than home improvements. You can use it for buying that new car or boat, paying college tuition, or even consolidating other loans.

Call us at 587-2233 and apply today!



Personal Bankers (L to R): Linnea, Shannon, Donna, Carol and Mandy



BANK NOTES

● CB BULLETIN BOARD

➤ WHEN TRAVELING...THE BEST PLACES TO GET CASH WITH YOUR PHOTO CHECKCARD

When you are out of town and need cash, you have several convenient options:

- 1) **USE AN ATM** To find a location near your destination, go online at: www.shazam.net. Use the ATM locator to find an ATM by city/state location. For international ATM locations, use instructions for the "Cirrus" logo.
- 2) **GET A CASH ADVANCE AT ANY BANK** When an ATM is not available, go to a bank and get a cash advance. (Cash advance fees do not apply when using a Visa checkcard. Visa exchange rates apply when traveling internationally.)
- 3) **GET EXTRA CASH AT A MERCHANT** Many merchant terminals (department stores, grocery stores, etc.) now offer cash back options. You will need to know your PIN for these types of debit transactions. Simply select the amount of cash back when the option is displayed. (ATM fees/surcharges do not apply since it is a purchase transaction.)

➤ FOUNDATION ACTIVITIES

The I. J. Burich Family Foundation met recently and approved the following grants:

- Hutchinson School District for the purchase of concert dress uniforms for the High School band
- Hutchinson Police Service for the purchase of a mobile command post
- Crow River Arts for a technology development project
- Hutchinson School District for the purchase of uniforms for the Track and Cross Country teams
- Rose Ensemble concert to be held in Hutchinson in April

Grants made by this foundation are in conjunction with other fundraising efforts by the grantees.



I J BURICH FOUNDATION BOARD

FRONT: Bob Peterson, VP;
Connie Lambert, Secretary;
Chuck Carlson, President.

BACK: Marc Vaillancourt, Sherry Ristau,
Dr. George Smith and Buzz Burich



INVESTMENT CORNER:

STEVE SNAPP, CFP®
Financial Advisor

PUT YOUR SAVINGS IN CRUISE CONTROL

If you would ask me the most effective means of saving money for retirement or some other goal, I would say "automatic monthly investments." Best of all, it is just basic budgeting. We would arrange to have a certain dollar amount transferred from your checking account every month, so you don't have to think about it or even lift a finger. Everyone who has started this program wishes they would have started earlier. See us for more information on putting your retirement savings on cruise control with automatic monthly investments!



CITIZENS INVESTMENT SERVICES, LLC

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

Call **320-587-0850** for an
appointment!

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

A program of regular investing neither ensures a profit nor protects against loss, and investors should consider their willingness to keep investing when share prices are declining.

● INSURANCE SPOTLIGHT

FREE TRAVEL ATLAS WITH AN INSURANCE REVIEW

Does saving money on insurance sound like a nice route to take? Then stop in at Citizens Insurance Agency and receive a **FREE TRAVEL ATLAS** when you have a complimentary insurance review. Simply bring in your insurance renewal policy and we will see how we can save you money or improve your coverage. Offer ends on May 31st, 2007.



**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