

Donna and Linnea working
at Arts in the Park

CITIZENS BANK & TRUST CO.

BANK NOTES

NEWSLETTER



FALL 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

DEPARTMENT SPOTLIGHT: DOWNTOWN TELLERS

Having experienced professionals at the teller line can make a big difference for you. Our Main Bank tellers have a combined 80 years of service with Citizens Bank. This experience allows them to "know their customers" and to be able to handle a variety of transactions. Stop in for fast and friendly personal service from bankers who get to know you!



Right to Left: Sue Homan,
Julie Wichterman and Sue Shimanski

● THE HANDY CARD THAT TRAVELS WITH YOU: THE CB PHOTO CHECK CARD

We are certainly making steps to become more of a paperless society. In fact, last year was the first that check card (commonly called debit card) transactions outpaced paper checks, as consumers are seeing the great convenience and simplicity that their check cards provide.

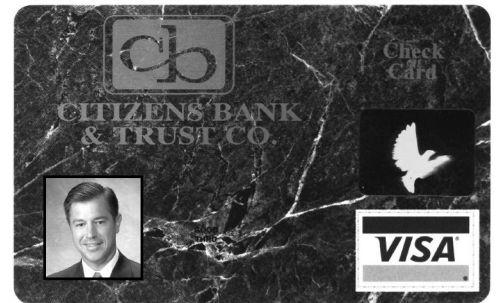
Citizens Bank has been offering the CB Photo Check Card for several years and have heard nothing but great comments from our customers. If you do not already have your Photo Check Card, now is a great time to apply for this free card before the holiday shopping season. Please allow for a two week processing time.

MORE CONVENIENCE

- It reduces the risk of losing your checkbook. Simply bring this handy card with you and leave your checkbook at home.
- The card can be used at any merchant who accepts VISA Debit Cards. It's great at restaurants, paying at the pump, and when you travel.
- It works just like a check: the purchase amount comes right out of your checking balance.
- It's better than using a credit card because there are no balances that can accumulate interest.
- Get cash at ATMs all over the world.
- It seems ATMs out of town are getting more expensive. To avoid this cost, you can get a cash advance at any bank without a fee. You can also go to many merchants and choose to get cash back above your purchase amount.

**"I WON'T LEAVE THE
HOUSE WITHOUT IT!"**

Tim Ulrich, President



MORE SECURITY

- At no cost to you, your photo can be added to the card to give you extra security should your card be lost or stolen.
- In the event your Check Card is lost or stolen, you will not be liable for any unauthorized transactions.
- For increased security against fraud, purchase amounts are limited to \$500 per day with the card. Pre-approved, larger daily limits may be granted for special transactions.



**ATTENTION SNOWBIRDS:
GET YOUR PHOTO CHECK CARD BEFORE YOU START
HEADING SOUTH!**

BANK NOTES

● CB BULLETIN BOARD

► FOUNDATION ACTIVITIES

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

- Hutchinson Football Program — helmets that are concussion resistant
- Park equipment for Mothers of Pre-Schoolers (MOPS)

► WELCOME ABOARD: BRITTANY WITTE, PART-TIME TELLER

Brittany Witte is a junior at Hutchinson High School and is a part-time teller at all three bank facilities. She also enjoys being a part of the Hutchinson Showstoppers Dance Team. Banking must run in the family as she is the daughter of CB employee, Nancy Witte.



► SCAM ALERT: THE CANADIAN LOTTERY

Fraudulent letters are being mailed to unsuspecting elderly consumers, telling them that they have won a prize in the Canadian Lottery. The most important thing is you CANNOT win without buying a ticket. Canadian Officials do not contact winners and you NEVER have to send CASH to anyone to redeem a prize, even if they say it is an emergency.

Here are some red flags to look for regarding scams:

- Unsolicited calls asking if you would like to be in a "Lottery pool."
- Mail notifying you that you have already won a substantial sum of money.
- Any request for you to send cash to redeem your prize.
- The caller telling you that you must keep your winnings a secret to avoid taxes.

If you suspect a scam, please get as much information as possible from the caller, including a call back telephone number, and call the Minnesota Attorney General's Office.



INVESTMENT CORNER:

STEVE SNAPP, CFP®
Financial Advisor

HOW NOT TO SAVE FOR COLLEGE

Skyrocketing college costs might tempt you to invest your money in a single risky stock or sector with the hopes of hitting it big.

However, the best way to save for college is to build a well-diversified portfolio with a stock/bond mix that suits your child's time horizon. Keep in mind that if your child's college years are drawing near, you'll want to be taking fewer risks with any money you have earmarked for college, not more.

See me for a more detailed plan on setting up a college education fund.

● INSURANCE SPOTLIGHT

COVERAGE FOR YOUR ATV

We know you love your all-terrain vehicle (ATV), whether you're a hunter or trail rider. We also know that you want to be covered if your ATV is stolen or badly damaged. Proper insurance can help you protect your investment. Many states require ATV insurance for vehicles operated on state-owned land. Your homeowners policy might not cover you if you ride off your own property. That's why ATV insurance is especially important. Call us for more information!



**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



**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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or guaranteed by Citizens Bank & Trust Co.
and involve risk, including loss of principal.*

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