

# BANK NOTES

NEWSLETTER



WINTER 2008

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](http://www.cbhutch.com)

## DEPARTMENT SPOTLIGHT: HOME EQUITY LOANS

Home equity loans continue to gain popularity as a way to purchase vehicles, pay for education, remodel and cover many other household expenses. We offer very competitive Home Equity Loan products and have an experienced staff that will make this a positive experience for you. Inquire about one soon!



Lenders (L to R): Linnea Klassen, Shannon Kieser, Carol Stark, Mandy Fabel and Donna Orwoll

## ● CB SERVICE AWARDS

The following employees were honored at the annual Christmas Party for reaching milestone years of service (pictured from left to right):

- **KAREN STOWELL** – Customer Service/Safe Deposit Box – 20 years
- **LORI SWENSON** – Customer Service Representative/Marketing Assistant – 10 years
- **RANDY VOELLER** – Vice President Commercial Lending – 10 years
- **MARGIE KIRCHHOFF** – Network Assistant – 25 years
- **THERESA VACEK** – Accounting Assistant – 10 years



## ● COMMUNITY INVOLVEMENT AND SUPPORT

As we complete another successful year in business, Citizens Bank is proud of the efforts of our staff to make a positive impact on the Hutchinson area. In 2007, our Officers have been involved in over 600 community events, meetings, boards, organizations and activities. In addition, Citizens Bank, the Burich family and their related foundations, have made financial donations in excess of \$120,000 throughout the community. We feel that these commitments help to make this a great area to live and raise our families.



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## ● CB BULLETIN BOARD

### ➤ FOUNDATION ACTIVITIES

The I. J. Burich Family Foundation recently made a commitment to the Hutchinson Area Health Care's new Senior Care Facility.

### ➤ LORI SWENSON PROMOTED

Lori Swenson, a Customer Service Representative, has taken on additional duties as the Bank's Marketing Assistant. Lori's energy and creativity make her a natural fit for these responsibilities. She recently completed her 10th year of employment with the Bank. Congratulations, Lori.



### ➤ WELCOME TO DEB PAULSON

Deb Paulson has recently started working with the Bank as a part-time teller. She will work in all three locations. Deb is enjoying the opportunity of getting to know our customers.



### ➤ CB PHOTO CHECK CARD FACTS:

Sometimes, it's good to recap some of the common features of the CB Photo Check Card:

- \$500 daily purchase limit
- \$200 daily cash limit at ATMs
- Your existing CB Check Card can be updated to the Photo Check Card at no cost
- Many merchants allow a "Cash Back" option when you swipe your card through the authorization terminal. You must select the "debit" function and then enter your PIN. It's just like using an ATM, only without the fees.
- Card activation is required for all new/re-issued cards. For specific instructions, please contact the Bank.



## INVESTMENT CORNER:

**STEVE SNAPP, CFP®**  
Financial Advisor

## NEW IRA SAVINGS LIMITS FOR 2008

In 2008, you will have an opportunity to save more money in an IRA, which offers great tax advantages for retirement. For Traditional and ROTH IRAs, you will be able to save up to \$5,000. If you are age 50 or better, you can save an additional \$1,000 as a "catch-up contribution" for a total of \$6,000.

With a Traditional IRA, your contribution will be tax-deductible, but your gains will be taxable when you make withdrawals. With a ROTH IRA, the contribution is not tax-deductible, but you will be able to make withdrawals without taxes when you retire.



## CITIZENS INVESTMENT SERVICES, LLC

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

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

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 AIG Financial  
Advisors 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 AIG Financial Advisors, Inc.

## ● INSURANCE SPOTLIGHT

### SNOWMOBILING ON YOUR MIND?

Now that we finally have a good snowfall, it's time to be thinking about insurance coverage for your sled, since you might actually use it this winter! Citizens Insurance offers several options to help you protect your investment, and protect yourself from unexpected mishaps. (In case you are wondering, snowmobile insurance does not cover pulling it up from the bottom of a lake.) Drive safely!



**CITIZENS INSURANCE  
AGENCY  
OF HUTCHINSON, LLC**

(320) 587-2674



**CONGRATULATIONS  
JANE POWELL  
on 10 years of service  
in our insurance  
Agency!**