



CITIZENS BANK & TRUST CO.

BANK NOTES

NEWSLETTER

FALL 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

● FOUNDATION ACTIVITIES

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

- Birthright—office equipment
- RiverSong Music Festival—start up expenses
- McLeod County 4-H Beef Project—purchase a scale
- Hutchinson Leadership Institute—program development

● BRINGING SECURITY TO YOUR DEPOSITS WITH FDIC INSURANCE

The Federal Deposit Insurance Corporation (FDIC) is an independent agency of the U.S. Government that protects bank depositors against the loss of their deposits if an FDIC insured bank fails. Since the agency was created in 1933, no depositor has ever lost a penny of insured deposits. FDIC insurance covers all types of deposits including checking, savings, and certificates of deposit (CDs).

COVERAGE LIMITS

The basic insurance amount is \$100,000 per depositor, but you may qualify for greater coverage if you own accounts in different ownership categories.

COMMON OWNERSHIP CATEGORIES AND COVERAGE

- Single Accounts: \$100,000
- Joint Accounts: Each owner's share of all joint accounts at one bank up to \$100,000
- Self-Directed Retirement Accounts (IRAs): \$250,000
- Revocable Trust Account (Payable On Death): \$100,000 per owner for each qualifying beneficiary, if certain conditions are met.

A copy of "Your Insured Deposits: FDIC's Guide to Deposit Insurance Coverage," which provides a detailed description of the ownership categories is available in our lobby. For more information from the FDIC, visit www.fdic.gov/deposit or call toll-free 1-877-ASK-FDIC (1-877-275-3342).



● REMINDER TO SNOWBIRDS AND TRAVELERS

Accessing your account while you're away has never been easier. To avoid the cost of ATMs outside our free network, you can get a cash advance at any bank without a fee, using your debit card.

In addition, many retailers allow a "cash back" option above your purchase amount when you swipe your debit card through the authorization terminal. You must select the "debit" function and then enter your PIN. If the cash back option is available, a screen will appear asking how much cash you would like back and then you will be prompted to confirm the total amount of the transaction. If you do not know your PIN, contact us and we can help you get one set up.

To report a lost or stolen card after bank hours, weekends or holidays, please call SHAZAM at 1-800-383-8000.

BANK NOTES

► HOME EQUITY LOAN SPECIAL: CUTTING THE BEST DEALS IN TOWN

If you have a home improvement project in mind before winter, see our Personal Lending Team for a home equity loan. We're cutting the best deals in town with **NO CLOSING COSTS** and competitive rates. Feel free to compare for yourself, but you'll find that CB offers the most affordable financing with flexible terms and options. Plus, we offer fast, personal service to get you the money you need.

Since your loan is based on your home's equity, you can even benefit from **tax advantages** (interest may be tax deductible). Plus, you can use the equity for whatever you like, from home improvements to dream vacations, from new vehicles to college tuition this fall. Contact us today!



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

EMPLOYEE SPOTLIGHT: MARGIE KIRCHHOFF & NANCY WITTE



If you have questions about CB Online Banking, please contact Margie or Nancy. They can also help you with Direct Deposit.

Margie Kirchhoff has been with CB for 26 years and Nancy Witte for 24 years. Their experience is helpful in dealing with your information technology needs.

► REVERSE MORTGAGES ARE NOW AT CB!



INCREASE YOUR CASH FLOW

If you're 62 or older and live in your own home, our Reverse Mortgage allows you to increase your cash flow. Plus, you'll enjoy a new independence with a loan that is safe and secure.

STAY IN THE HOME YOU LOVE — GUARANTEED

This program is insured by the federal government. You do not forfeit title to your home or lose any other rights as the homeowner. You or your heirs decide when or if the home is to be sold and all remaining equity in the home belongs to you or your heirs. To see if a Reverse Mortgage is right for you, stop in or call Carol or Donna!



**STEVE
SNAPP,**
CFP®
Financial Advisor



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

COVER YOUR ATV WITH A DEDICATED POLICY

If your ATV is covered under a homeowner's policy, you may not be as protected as you think. Many riders don't realize that ATV damage usually is not covered under a homeowner's policy if the ATV is driven off the insured individual's property. See Scott or Candace for stand-alone policies for ATVs that keep you covered on and off your property.



**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