

CITIZENS BANK & TRUST CO.



BANK NOTES

NEWSLETTER



WINTER 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

BEST WISHES IN RETIREMENT TO LOIS AND MARY!

On January 1st, Lois Grams (Vice President Personal Banking) and Mary Seivert (Sr. Bookkeeper) will be retiring. Lois has enjoyed over 32 years of employment with us, and Mary has been a valued member of our team for over 24 years. The management and staff of Citizens Bank & Trust would like to thank Lois and Mary for their dedication to the Bank and its customers!



Lois Grams and Mary Seivert

● KEEPING YOU UP TO SPEED: INTRODUCING OUR NEW WEB SITE!

by Nancy Witte, Data Processing

Citizens Bank has launched a new web site at www.cbhutch.com, along with a conversion to our new operating system. We thank you for your patience during this time period as we continue to bring the latest in technology to you.

NEW CB ONLINE FEATURES

If you haven't signed up, you can register online without coming into the Bank. Once on the web site, you can start by clicking on the Individual Login, next the First Time User tab, then follow the Account Number and Password directions.

If you have signed up for the new CB Online, you have probably noticed that new security features have been implemented. These measures are new regulatory requirements and are designed to protect your financial information. If you have not already done so, you will need to enable the security measures by following the steps in the Login system. Please contact the Bank if you have any questions regarding this.

The ability to view check and deposit images is one of the new features of CB Online. All you have to do is log in to your account, go to Current Statement and click on the check number or deposit. This will bring up an image of the front and back of your check.

Transfers between Citizens Bank accounts can be done online. Log in to your accounts and click on the Express Transfer tab. These transfers will immediately show up in your account balance.

These are a few of the new features. Please check out the new web site at www.cbhutch.com for your banking convenience.



BANK NOTES

● CB BULLETIN BOARD

► EMPLOYEE SERVICE AWARDS

The following employees were honored at the annual Christmas Party for reaching milestone years of service:

- Barb Betker — Sr. Teller — 35 years
- Sue Homan — Teller Supervisor — 35 years
- T. A. "Buzz" Burich — Chairman/CEO/CFO — 25 years
- Vernon Hagen — Custodian — 25 years
- Deb Froemming — Personal Banking Loan Processor — 5 years
- Sue Shimanski — Sr. Teller — 15 years



► FOUNDATION ACTIVITIES

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

- Crow River Area Youth Orchestra to purchase musical equipment
- Hutchinson Showstoppers Dance Line to purchase uniforms

► MANDY FABEL AND DEB FROEMMING PROMOTED

Mandy Fabel has been promoted to Personal Banking Loan Representative. Mandy began as a teller in 1999 and was most recently the Consumer Loan Processor. Mandy's new job will include making all types of consumer loans including vehicle loans, home equity loans and other personal loans.



Deb Froemming has been promoted to the Personal Banking Loan Processor position. Deb started at Citizens Bank & Trust in 2001 as a teller and has been at our South Bank since it opened. She will now be working at the Downtown location.



INVESTMENT CORNER:

STEVE SNAPP, CFP®
Financial Advisor

TAKING CONTROL OF YOUR IRA

It's surprising to me that many people have retirement accounts from previous jobs that may need attention. Sometimes there is a fair amount of duplication in the investment selections, and people can be overexposed in certain areas. That's when it makes sense to do a full IRA check-up — a complimentary service from Citizens Investment Services.

Call me at 587-0850 for assistance in evaluating your existing investments and repositioning your portfolio for the future.



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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● INSURANCE SPOTLIGHT

IS YOUR NEW YEAR'S RESOLUTION TO SAVE MONEY ON INSURANCE?

Let us provide the options and the coverage to help you save money on premiums for your home, auto, business, and recreational vehicles. As a full-service independent agency, we can shop around several companies to find you the best value, and you can get discounts when you have multiple policies with us. Find out more by calling Scott or Candace today!



Scott Decker



Candace Carlson



CITIZENS INSURANCE AGENCY OF HUTCHINSON, LLC
(320) 587-2674

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