



BANK NOTES

NEWSLETTER

WINTER 2006



Two locations in Hutchinson
102 Main Street South
1390 Highway 15 South
Local: (320) 587-2233
Toll-Free: 1-888-234-2910
CB On-Call: (320) 234-6234
Member FDIC

CB ONLINE:
www.cbhutch.com

DEPARTMENT SPOTLIGHT: CUSTOMER SERVICE

Need help with opening new accounts or have questions about your existing account? Look no further than our experienced customer service team. Combined, they have over 48 years of banking experience at Citizens Bank and can provide expertise for practically any banking situation. Let us help you open that next checking account, or ask about our latest and greatest electronic services!



Left to right:

- Karen Stowell** Customer Service/Safe Deposit
18 years
- Stephanie Goldschmidt** Customer Service
16 years
- Lori Swenson** Customer Service/New Accounts
8 years
- Laurie Runke** Customer Service/New Accounts
6 years

MESSAGE FROM THE CEO

2005 was another active year for Citizens Bank & Trust Co., starting with the promotion of **Tim Ulrich** to President of the Bank.

A memorable part of 2005 was our city's **sesquicentennial** and getting involved in the promotion and celebration of our community. Over the past year, Citizens Bank & Trust was very active in serving our community and we want to thank all the members of our staff who volunteered their time and talents.

Our charitable foundations (the I. J. Burich Family Foundation and the Burich Foundation) and the Bank donated **over \$200,000** to deserving organizations as a way of giving back to the community and to provide a better way of life for all.

We recognize the importance of technology in our industry and are preparing to convert to a new bank operating system in 2006. This will allow us to better meet the needs of our customers.

We **thank you** for being a customer of Citizens Bank & Trust and allowing us to serve you. We are truly proud to be your community bank!



Buzz Burich, CEO



SPECIAL THANKS TO OUR SESQUICENTENNIAL VOLUNTEERS

We would like to thank the Sesquicentennial Committee for a job well done! The Committee members from the community were: **Donna Orwoll, Cheryl Glaeser, Marc Vaillancourt, Jim Fahey, Teresa Pejsa, Mike Boehme, Robert Hantge, Jon Hantge, and Dolf Moon.**

Their closing "Gala" was very successful and capped off a year of events throughout the city. Thanks again to all the committee members for your time and effort in making our 150th Anniversary such a memorable experience!

The Sesquicentennial Cake



The Singing
Hutchinson
Brothers
(Paul Otte,
Jim Nelson &
Brian Brosz)



BANK NOTES

● CB BULLETIN BOARD

► MILESTONES OF SERVICE AT CB

The following employees have reached milestone years of service with Citizens Bank this year and were honored at the annual Christmas Party:

ELVERN MICKLE: Bookkeeper-30 years of service

BONNIE TIMM: Commercial Loan Administration-20 years of service

LOIS INGEBRETSON: Bookkeeper-20 years of service



► FOUNDATION ACTIVITIES

The I. J. Burich Family Foundation has approved grants for:

- Hutchinson Fire Department-safety kits for use at accident scenes
- Hutchinson Theatre Company-equipment
- Cedar Mills Rod and Gun Club-a handicap accessible fishing pier to put on an area lake or river

► LARGE GRANT APPROVED FOR HARRINGTON-MERRILL HOUSE

The I. J. Burich Family Foundation has pledged a \$50,000 matching grant to Historic Hutchinson for the renovation of the Harrington-Merrill House.

► MIKE CANNON PROMOTED

Mike Cannon has been named Executive Vice President of Citizens Bank. Mike will continue to be in charge of the Consumer Banking Division. Mike started his banking career in 1983 with First Bank System. He joined Citizens in 1989 as AVP of Commercial Lending. He moved to the Consumer Department in 1996, most recently having the title of Sr. Vice President.



INVESTMENT CORNER:

STEVE SNAPP, CFP®
Financial Advisor

TAX-WISE INVESTMENT OPTIONS

If controlling the effect of taxes is one of your goals this year, see me for some quality investment solutions. Traditionally, municipal bonds have been a popular source for many looking for tax relief, but we offer a host of alternatives that may fit your portfolio a little better.

Call me at 587-0850 for a no-cost consultation on how you can lower your taxes on investment income!

● INSURANCE SPOTLIGHT

INTRODUCING JOY NUNVAR!



We would like to take this opportunity to announce that we have added an experienced professional, Joy Nunvar, to our agency staff. She has over nine years of experience in the insurance industry. Feel free to contact her should you need any insurance advice, or for a **NO-COST insurance review**. She will be working with us out of our office located in the lower level of Citizens Bank in downtown Hutchinson.



Scott Decker



Candace Carlson



**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



**CITIZENS
INVESTMENT
SERVICES, LLC**

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1390 Hwy. 15 South

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

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