



**CITIZENS BANK  
& TRUST CO.**

# BANK NOTES

N E W S L E T T E R

SUMMER 2013

Two locations in Hutchinson • 102 Main Street South • P.O. Box 339 • 1390 Highway 15 S. • Local: (320) 587-2233 • Toll-Free: 1-888-234-2910 • Member FDIC

## COMMUNITY ACTIVITIES

### Water Carnival Re-cap

The 71st Annual Water Carnival went off with a big bang! We were proud to sponsor Queen Candidate Katie Troska, pictured here with her parents, Jaycees escort, and Citizens Bank employees. Thank you, Katie, for doing a great job representing Hutchinson. The weekend was jam-packed full with a boat parade, sporting events, carnival rides, Commodore's Dinner, Queen's Ball, mini donuts, and the Grande Day Parade. The weekend was concluded with a beautiful fireworks display on Sunday evening.



*L-R: Andy DeMeyer, Jessi Wendland CB, Ann Johnson, Buzz Burich CB, Katie, Jeremy & Bethany Carter Jaycees, Emily & Jason Troska parents*



### Dairy Days

The cows sure had a presence in Library Square for yet another Dairy Day! This annual event is hosted by the Ag Committee of the Chamber in appreciation for local farmers. We enjoyed a great lunch, live music, and, of course, cheese samples! Hutchinson's Princess Becca Lauer ousted even the Dairy Princesses to win the milking contest! Citizens Bank is proud to be a sponsor of this event.

### Platinum Sponsor for RiverSong Festival

You won't want to miss this Celebration of Grassroots Music on July 19th & 20th, 2013. It will feature music by artists and bands from all over the nation. Multiple stages will showcase performances in a number of genres, including folk, blues, roots, Americana, acoustic jazz, celtic, and more! Learn more at: [www.riversongfestival.org](http://www.riversongfestival.org).



## TREE PLANTING IN LIBRARY SQUARE IN HONOR OF MARY BURICH

The Hutchinson Community Foundation and the Southwest Initiative Foundation planted a tree in honor of Mary Burich for the significant contributions that she made to the community.

CB ONLINE:

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

CB On-Call:

(320) 234-6234

## FOUNDATION ACTIVITIES

The Bank and its related foundations recently approved the following grants and donations:

- **Cub Scout Pack 236** to purchase a Pinewood Derby Track
- **Hutchinson Chamber Leadership Development Institute** for a Fishing Pier on the Crow River

## IMPORTANT!

Please contact us with your cell phone number so we can have it on file if we notice suspicious activity on your account!

# CURRENT ACTIVITIES

## Use Your Debit Card to get Cash Back at Retailers!

It's the easy way to get cash back at certain retailers instead of expensive ATMs that are outside the free network. All you have to do is press Debit at the swipe terminal when you are making a purchase. You will be asked to enter your PIN, and then asked if you would like cash back. Simply enter the amount you would like and the additional cash is added to your receipt and the clerk will give you the cash you requested. It's easy and free!

## TWO NEW DEBIT CARD FRAUD PROTECTION SERVICES TO BE OFFERED IN JULY:

### Falcon Fraud Manager

Falcon is a state-of-the-art network technology that helps identify and reduce fraud risk by detecting potentially fraudulent PIN-based and signature-based debit transactions. In the near future, debit card customers will be receiving a letter from Citizens Bank detailing this new service. In order to make this product effective, it is important that we have your current telephone numbers in our database so that we can contact you in a timely fashion if fraud is suspected. We ask that you contact us with your current cell and land line phone numbers.

### SHAZAM BOLT\$ Security App for Your Debit Card

This new mobile application and email alerting service that allows our debit cardholders to:

- View balance information
- Receive transaction alerts
- Receive suspected fraud alerts
- Set up alerts for transactions exceeding a certain dollar amount, card-not-present transactions, and international transactions

SHAZAM BOLT\$ features can be accessed on a mobile device, from a personal computer or laptop. With SHAZAM BOLT\$, cardholders simply download the mobile application for free from the iTunes App Store or log into a designated website.



# PEOPLE YOU TRUST.

# PLANNING THAT WORKS.

## SERVICES

- Comprehensive Planning for Retirement
- Tax-Managed Investment Planning
- Estate & Succession Planning
- Asset Allocation Analysis - Portfolio Management
- Wealth Accumulation
- Wealth Preservation
- Insurance Solutions
- 401(k), SIMPLE and SEP IRAs
- Charitable Giving
- Education Funding



**BRENTON "BRENT" SCHMIDT**  
Financial Advisor

320-587-0850



**CITIZENS INVESTMENT SERVICES, LLC**

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

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## INSURANCE NEWS

# UPDATING YOUR HOME INSURANCE TO COVER REPLACEMENT COSTS

With the tornado damage down south, many homeowners were caught unaware that their homeowners insurance would not cover replacement costs. That is an unfortunate reality, that can be prevented when you carry the proper home insurance amount to truly cover replacement costs. If you have questions about your coverage, contact us today!



Left to right: Joyce, Charlie, Scott, Chris & Lea



**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