

Our own "Howie Jensen" gets some sunscreen!



CITIZENS BANK & TRUST CO.

BANK NOTES

NEWSLETTER

SUMMER 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

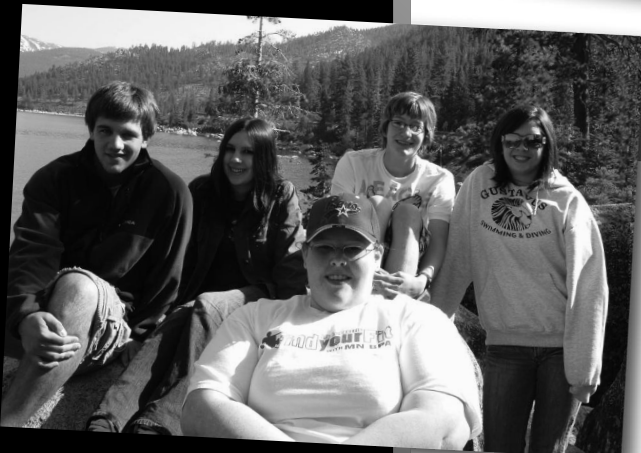
CB On-Call:
(320) 234-6234

CB ONLINE:
www.cbhutch.com

FOUNDATION ACTIVITIES

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

- Hutchinson High School Band Boosters — purchase trailer to haul equipment to events
- Hutchinson High School Business Professionals of America — send students to national competition in Reno



Queen Candidate: Courtney Baker



COMMUNITY INVOLVEMENT SUMMER HIGHLIGHTS

WATER CARNIVAL

The recently completed 2008 Hutchinson Jaycee Water Carnival was another successful event. CB employees participated in the Grande Day Parade with their "Deal or No Deal" float. Congratulations to Courtney Baker on winning the Talent Competition. Thanks to the many volunteers who help make this city-wide celebration one of the finest in Minnesota.



DAIRY DAYS

The Hutchinson Area Chamber of Commerce CVB's Agri-Business Committee held its annual Dairy Days Celebration on June 6 in Library Square. Despite uncooperative weather, they served in excess of 800 meals. Local politicians and celebrities took part in events such as the cow milking contest. Thanks to the Chamber's Agri-Business Committee and our employees, Nancy Witte and Jeff Jensen, for being involved in this great event.

HUTCH HIGH SCHOOL BPA

The Hutchinson High School Business Professionals of America team recently completed a very successful season by having 6 students qualify for the National Leadership Conference in Reno, NV. The qualifiers included: Brady Mickolich in Banking & Finance, Jordan Duesterhoeft in Keyboarding Production, Carissa Hahn in Desktop Publishing, Tina James in Keyboarding Production, Melissa Dodge in Database Applications and Bill Moritz in Keyboarding Production and Desktop Publishing. Their instructor is Joan Padrnos. Citizens Bank was happy to financially support this fine group of future business leaders on their trip to Reno.

BANK NOTES

▶ LOCAL CRIMES AND FRAUD AFFECT BANK ACCOUNTS

From Hutchinson Police Chief Dan Hatten, "We are seeing an increase in fraud and crime tied to people's finances and we want to remind residents to be alert for these types of activities."

■ You receive a check and letter in the mail stating that you are selected to be a **CONSUMER RESEARCH PROGRAMMER OR MYSTERY SHOPPER**. The check you receive is usually for a few thousand dollars. You are instructed to cash the check, keeping a couple hundred dollars to do some shopping as per their instructions, also keeping a few hundred dollars as your fee. The balance of the money is to be sent back to the originator in the form of a money-gram. In the end, the original check you receive is fraudulent. You will be required to pay the money back for that check.

■ You receive a check in the mail for a few thousand dollars as part of **WINNING A LOTTERY**. (In most instances, it is a Canadian Lottery.) You are to cash the check or deposit into your own account and then send the money back to the lottery company to cover your taxes and other expenses. They promise to then send you a very large check for your winnings. Again, this original check is fraudulent and the consumer is required to pay for the money that is lost.

■ You receive a letter or e-mail to notify you of a **HIGH-RETURN INVESTMENT** that is available to only a few selected people and you must respond by sending them money immediately. The investment is bogus and you are out the money you send them.

■ You receive a call from someone who **CLAIMS TO WORK AT YOUR BANK**. You are informed that the bank is completing a computer upgrade so they will need to ask you some personal questions including account numbers and social security number. This information is then used to access your accounts through various fraudulent ways.

■ Stealing someone's purse and taking blank checks, credit cards and getting other personal information is very common. Thieves will break into a vehicle to get a purse that is visible. Do not leave purses, wallets or check books in your car or at least make sure that they are not visible.

Many of the above mentioned crimes are committed against elderly people. Please make sure you check your bank account on a monthly basis to see if any unusual activity has taken place.



Dan Hatten

EMPLOYEE SPOTLIGHT: WAYNE KARG



Citizens Bank cares about the appearance of our facilities and grounds. As our Building Superintendent for the past 5 years, Wayne is instrumental in keeping things in tip-top shape. He takes pride in his work and will always lend a helping hand where needed. We want to thank Wayne for his efforts.



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

REVIEWING YOUR INSURANCE CAN AFFECT YOUR BUDGET

As we begin to tighten our belts, now is a good time to review all your insurance coverages: from homeowners and auto to life and health, etc. As the cost of gas, groceries and everyday living expenses continue to rise, it would be more difficult to pick up the pieces should a financial calamity arise (loss of a job, illness, car accident, etc.). A professional insurance review could find lapses in your coverage as well as find ways to save on insurance premiums while increasing coverage! Call us for an appointment.



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