



**CITIZENS BANK
& TRUST CO.**

BANK NOTES

N E W S L E T T E R

FALL 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

○ BANK ANNOUNCEMENTS

New Board Member: Jon Block

We are proud to announce that Jonathon J. Block has been named to our Board of Directors. Block, a senior information technology analyst with Hutchinson Technology, has had various computer-related positions throughout his more than 25-year HTI career. Block also incorporated a small business consulting company in 2002 and enjoys helping his family, friends and business colleagues with their technology challenges.



"Jonny B" is actively involved in the community as the Board Chair of the Hutchinson Area Community Foundation, a member of the Hutchinson Economic Development Authority Board, and a member of the McLeod County Agricultural Association. He is also a past President of the Hutchinson Ambassadors, past President of the Hutchinson Jaycees, and served as 2000 Jaycee Water Carnival Commodore. He also has participated in both the Hutchinson Community Leadership Program and the Blandin Community Leadership Program.

Jon is a good addition to our Board of Directors and represents the local values of our community bank.

CB ONLINE:

www.cbhutch.com

CB On-Call:

(320) 234-6234

○ FOUNDATION ACTIVITIES

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

- **Veterans Park Helicopter**

Funding to help bring the Huey Cobra helicopter to Hutchinson.



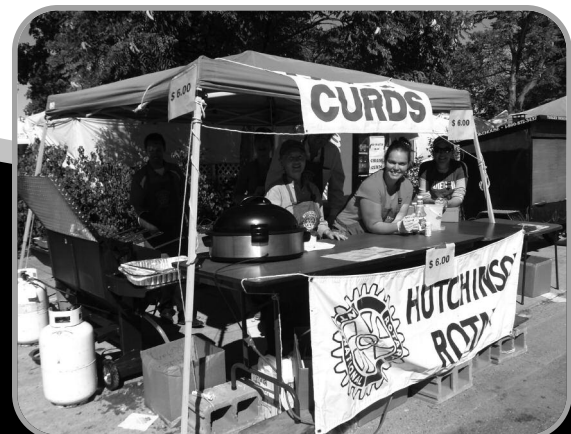
○ COMMUNITY ACTIVITIES



Bonnie Timm, Nancy Witte, and Connie Lambert at the McLeod County Fair.



Anthony Hanson and Phyllis from the Chamber of Commerce at the Arts & Crafts Festival.



Linnea Klassen and others at the Arts & Crafts Festival.

CURRENT ACTIVITIES

Free Training for Online Banking and Mobile Banking

If you haven't tried Online Banking or Mobile Banking yet, and would like a helping hand, this training is for you. Contact us at 320-587-2233 to make an appointment with Customer Service. We'll answer your specific questions and help you get comfortable with this great convenience!

Greater Protection for your Debit Card

Protecting you from unauthorized use of your debit card is one of our top priorities. If we detect suspicious activity on your debit card, you will be contacted by Citizens Bank or a Shazam fraud specialist on our behalf, to verify the transaction in question.

If you are traveling inside the U.S. and are unable to use your card, call Shazam Fraud at **866-508-2693** to verify transaction activity. Traveling outside of the U.S.? Please contact us with your travel dates and the locations you will be traveling to prior to leaving. This way we can put an alert on your debit card.

Making Fall Home Improvements Before Winter

Is this the year you are going to re-do the roof, or add more efficient windows to your home? Instead of paying cash and reducing your liquidity, take advantage of low home equity loan rates and an affordable payment plan. Contact our experienced lending team: Mandy, Linnea, Carol, Donna or Shannon for details!



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:
P.O. Box 188, 1390 Hwy. 15 South

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INSURANCE NEWS

PROTECTION FOR YOUR NEW FALL "TOYS!"



Are you looking at some large fall purchases, like cars, trucks, ATVs, campers, and snowmobiles? Make sure you contact our team to give you the best coverage values. We can shop around between many insurance companies to get you the best deal. Contact us today!



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