



**CITIZENS BANK  
& TRUST CO.**

# BANK NOTES

NEWSLETTER

SUMMER 2020

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

## UPDATE ON MAIN STREET ROAD CONSTRUCTION

Construction on Main Street (Highway 15) continues to progress well. Although this construction makes downtown travel a little challenging, you can still get to our Main and Auto Banks via Franklin Street and there should be ample parking available in the lots behind the Bank. We have included some pictures to show how extensive the work is that is being done. We look forward to our "New" Main Street being open and ready for traffic sometime this fall.



## CITIZENS BANK PARTICIPATES IN THE SMALL BUSINESS

### ADMINISTRATION (SBA) PAYCHECK PROTECTION PROGRAM

The staff at Citizens Bank has been very busy providing PPP Loans to businesses throughout the Hutchinson area. So far, we have completed close to 300 loans which totaled almost \$25,000,000. These loans are being used by businesses to keep employees on their payrolls to avoid unemployment and to cover other business expenses. In most cases, the loans will be forgiven as part of the PPP program so the dollars will go directly into our local economy and hopefully give it a boost!

## QUOTE FROM PPP CUSTOMER:

When Covid-19 hit and forced our doors to be closed, we did not know what our future looked like. It was a scary time as a business owner. However, Citizens Bank was outstanding in guidance and support when the Payroll Protection Program came out for businesses to apply. They answered any questions that came up as best as possible given the constant changing terms of the program. You could tell they were dedicated in assisting our business to get the help it needed.

**Ryan Alsleben, MSSB**



CB ONLINE:

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

CB On-Call:

(320) 234-6234

## 2020 FOUNDATION ACTIVITIES

- Hutchinson Adult Basic Education - purchase 10 Chromebook computers for adult students to study remotely
- Hutchinson Public Library - purchase world language materials with an emphasis on Spanish materials
- ISD #423 - purchase document cameras for Park Elementary

## SAFEGUARD YOUR DEBIT CARD!



Shazam BRELLA is a free mobile app, replacing the Shazam BOLT\$ app. Nowadays, it's a wise idea to add more protection to your debit card. We invite you to download it today!

Shazam BRELLA can immediately alert you to potentially fraudulent activity. BRELLA helps protect you from fraud by sending alerts when your card is used so you can quickly detect unauthorized activity.

## CB NEWS

### ○ TRY THESE CONVENIENT SERVICES:

CB is proud to offer the latest solutions for money management. Use our mobile and online services for:

**ZELLE®:** Zelle is a fast, safe and easy way to send money to your friends and family. Look for it in CB Online Banking under Bill Pay or in your CB app. All you need is an email or cell phone number to send or request money.

**MOBILE DEPOSIT:** With CB Mobile Deposit, you can deposit a check directly into your CB checking or savings account. Using your iPhone® or Android™ device, login to the CB app and tap "Deposit." Follow the on-screen instructions to complete your deposit.



**EXTERNAL TRANSFERS:** Transfer money from another bank in a few clicks. External Transfers are the easy way to move money from your accounts at other banks into your primary bank account without stepping foot in a branch. External Transfers are available in your CB app and CB Online Banking.

**ONLINE & MOBILE ALERTS:** Take more control of your banking. Set up alerts so you know what is happening in your account. Simply click on "Manage Alerts" in your CB app or CB Online Banking to set up alerts today!

#### NEW: SECURENOW!

All Online Banking Personal & Small Business users will be required to set up a phone number where you would like your one-time passcode to be delivered. Once you receive the code, you will be asked to enter the one-time passcode to complete your Online Banking login. Our desktop Online Banking for Personal/Small Business users utilizes additional security during the login process called Layered Authentication. This added security feature is designed to identify you and prevent unauthorized access to your information. When our systems cannot recognize your desktop device or detects suspicious activity, you may be asked to further verify your identity with a one-time passcode.

**SecureNow**

### ○ INSURANCE NEWS

## ENSURING AND INSURING A FUN SUMMER

Summer is the time to get outside, and if you are buying a new summer toy like a boat, ATV, camper or motorcycle, call us for protecting it. We specialize in helping find the best insurance value and give personal attention!



Left to right: Scott, Betty, Juli, Joyce and Charlie



**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

### Are you worried about the tax inefficiencies in your accounts?

Tax liabilities are hidden expenses that can cost you more in the end. No one wants to pay more in taxes and fees than they have to. Take control today! Call Brenton or Kevin to discuss how to take control of your investment options and tax planning strategies.



**BRENTON  
"BRENT"  
SCHMIDT**  
Financial Advisor



**KEVIN  
KUHL**  
Financial Advisor

**320-587-0850**  
**www.cishutch.com**



**CITIZENS  
INVESTMENT  
SERVICES, LLC**

Located in the Citizens Bank South  
Building: P.O. Box 188, 1390 Hwy. 15 South

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