



**CITIZENS BANK  
& TRUST CO.**

# BANK NOTES

N E W S L E T T E R

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

**HAPPY NEW  
YEAR FROM  
OUR STAFF!**



**MAIN BANK TELLERS**  
Sue Homan, Jettie Smith,  
Brianna Monahan, Julie  
Wichterman, Sue  
Shimanski, Deidra Beille



**OPERATIONS & ACCOUNTING**  
Carleen Hamilton, Theresa Vacek,  
Nancy Witte, Margie Kirchhoff

**PERSONAL BANKING &  
MORTGAGE DEPT.**  
Deb Froemming, Lois Ingebretson,  
Lori Swenson, Karen Stowell, Carol  
Stark, Laurie Runke, Mike Cannon,  
Linnea Klassen, Stephanie  
Goldschmidt, Joyce Laing  
Not pictured: Barb Wendling



**COMMERCIAL/AG  
DEPARTMENT**  
Jeff Jensen, Renee  
Bryan, Tim Ulrich,  
Mandy Baldry, Connie  
Lambert, Bonnie Timm,  
Anthony Hanson



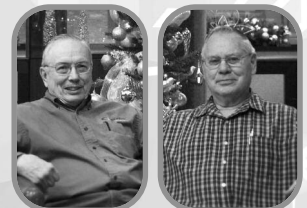
**AUTO BANK**  
Sheri Goldschmidt,  
Barb Betker



**SOUTH BANK**  
Shannon Kieser, Donna Orwoll,  
Robin Ljungren, Kevin Kuhl  
Not pictured: Cindy Gregor



**CUSTODIANS**  
Roger Vacek,  
Wayne Karg



**BOARD OF DIRECTORS**  
Tim Ulrich, Mark Girard, Jon  
Block, Tom Daggett, Jeff Haag,  
Mike Cannon, John Ingleman  
Seated L to R:  
Bob Peterson and Buzz Burich

## CURRENT ACTIVITIES

### New Monday Lobby Hours -

#### Effective January 1st for both locations:

Monday through Friday 9:00am to 4:00pm

#### Drive-up Hours:

Monday through Friday 8:00am to 6:00pm

Saturday 9:00am to Noon

### IMPORTANT!

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



### Congratulations to our staff celebrating anniversaries of service!

Pictured from left to right: Carol Stark (35), Shannon Kieser (15), Jettie Smith (5), Scott Decker (15), Sheri Goldschmidt (30), Wayne Karg (10), Linnea Klassen (30), Deidra Beilke (5), Joyce Laing (35) and Carleen Hamilton (35).

### Congratulations to Mandy Baldry

Mandy has been promoted to our Business Lending team, where her new title will be Credit Analyst/Commercial Loan Officer. In her new position she will be working within the Commercial Lending group in both underwriting and loan origination capacities. Mandy started with Citizens Bank in 1999 and has held various positions within the bank including teller, consumer loan administration assistant and consumer lender. Please join us in congratulating Mandy on her promotion!



## INSURANCE NEWS

### HONORING THE MEMORY OF LEA DOBBERSTEIN

All of us are saddened at the passing of Lea in November, who had been working at our agency for over 10 years. Lea leaves behind a legacy of great service to his family and community, a wonderful sense of humor, and an energy of helping others.



### INTRODUCING BETTY DAVIS TO OUR INSURANCE TEAM

In October, we were pleased to add Betty Davis to our team of insurance professionals and will be handling daily office activities.



**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

## 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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