



**CITIZENS BANK  
& TRUST CO.**

# BANK NOTES

NEWSLETTER

WINTER 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

*Happy New Year  
from all of the CB staff!*



**Front Row L to R:** Robin Ljungren, Steph Goldschmidt, Carleen Hamilton, Sheri Goldschmidt, Shannon Kieser, Renee Bryan, Jessi Wendland

**2nd Row:** Jettie Smith, Vern Hagen, Linnea Klassen, Bonnie Timm, Barb Wendling, Karen Stowell, Laurie Runke, Julie Wichterman, Barb Beiker, Carol Stark, Lois Ingebretson, Jeff Jensen

**Back Row:** Donna Orwoll, Lori Swenson, Anthony Hanson, Deb Froemming, Connie Lambert, Margie Kirchhoff, Kevin Kuhl, Nancy Witte, Joyce Laing, Tim Ulrich, Deidre Beilke, Wayne Karg, Buzz Burich, Theresa Vacek, Mike Cannon, Sue Homan, Sue Shimanski, Mandy Baldry, Roger Vacek.

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:

- **HHS Mountain Bike Race Team**  
Start up costs
- **New Discoveries Montessori Academy**  
EZ Write program for students
- **Crow River Drumline:**  
10 scholarships
- **Hutchinson Health Care Foundation:**  
Harmony River annual pledge



**Board of Directors:** Front: Bob Peterson & Buzz Burich Back: Mark Girard, Jeff Haag, John Ingleman, Mike Cannon, Tom Daggett & Tim Ulrich

## CURRENT ACTIVITIES

### Service Awards

**5 Years:** Jeff Jensen, Ag Loan Officer

**15 Years:** Jane Powell, Citizens Insurance Agency; Theresa Vacek, Accounting Assistant; Lori Swenson, Customer Service Rep

**25 Years:** Karen Stowell, Safe Deposit Box Attendant

**30 Years:** Margie Kirchoff, Network Assistant



Margie, Jeff, Theresa, Lori, Jane and Karen

### Quickbooks Downloads

If your business is looking for an easy way to manage your accounts, ask about how you can download your statement electronically into Quickbooks. For many of our business customers, this convenience saves a lot of time every month! Ask for details.

### Debit Card Winner

Congratulations to Brett Schewe, local winner of \$50 gift card during the national "Rock Out The Year" Debit Rewards campaign from Shazam. If you don't already have the CB Shazam Debit Card, stop in for yours today!



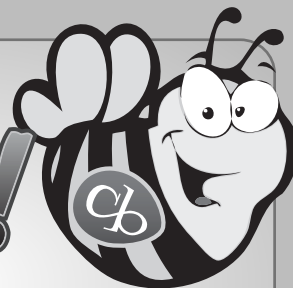
### Mortgage Services

The new year is a great opportunity to refinance while mortgage rates remain at record lows. If you are considering large home improvements, see us for financing solutions that can fit your budget!



Catch the CB

**BUZZ!**



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Mandy Baldry, Connie Lambert, Robin Ljungren, Donna Orwall, Jessi Wendland, Deb Froemming, Cindy Gregor, Sheri Goldschmidt

### Spooky Sprint

Thanks to all our staff members who participated in this year's Spooky Sprint, with proceeds going to benefit the Hutchinson REACH Program.

## INSURANCE NEWS

# INSURANCE MESSAGE FOR THE NEW YEAR

When the calendar turns over to a new year it's an opportunity to re-evaluate and improve certain areas of your financial life. From our perspective, having a wise insurance strategy can make a big difference in the lives of many. It is worth a few minutes of your time to give a call or stop in and discuss the ways we can make sure you are properly covered. It may even help you rest easier in 2013. Have a HAPPY NEW YEAR!



**CITIZENS  
INSURANCE  
AGENCY**  
OF HUTCHINSON, LLC

**(320) 587-2674**



Left to right: Lea, Jane, Scott, Joyce, Charlie and Chris

• NOT A DEPOSIT • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY  
• NOT GUARANTEED BY THE BANK • MAY LOSE VALUE