



CITIZENS BANK  
& TRUST CO.

# BANK NOTES

NEWSLETTER

FALL 2016

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

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## TOP TEN HOME IMPROVEMENTS THAT WILL INCREASE HOME VALUE

- 1. Updating Plumbing and Electrical** – With a 260% average return on investment (ROI), simply updating your homes plumbing and electrical work without making any major changes is fairly inexpensive but extremely effective.
- 2. Bathroom Remodeling** – Updating an aging bathroom, or adding another bathroom, produces a 168% ROI.
- 3. Kitchen Remodeling** – The kitchen is often viewed as the most important room in the house. Kitchen remodeling will increase home resale value with a 168% ROI. Gourmet kitchen updates, with chef quality appliances, will increase your market value even more.
- 4. Painting** – A fresh coat of paint in a neutral color on the interior, as well as the exterior, is one of the most cost effective ways to improve your home's showing appeal. Buyers can better see your home's potential with a "fresh canvas," resulting in a 112% ROI.
- 5. Flooring** – Replacing outdated carpet or flooring, or simply refinishing wood floors that have seen better days, can produce a 102% ROI.
- 6. Outdoor Maintenance** – Increasing the curb appeal of your home by repairing or replacing your gutters with newer versions such as LeafGuard, as well as sprucing up or replacing siding, reveals an 83% ROI.
- 7. Deck** – Adding a deck to your house, or simply improving, refinishing or expanding your current deck, will increase your home's value substantially, and give you a 78% ROI. Outdoor living rooms, with comfy furniture, fireplaces, with garden structures like arbors and pergolas, have become very popular in recent years.
- 8. Basement Remodeling** – A finished basement may be used for guest bedrooms, a home office, family room, home gym or even a rental unit. Although it can be a significant expense, a basement remodel will absolutely increase your home's value with a 75% ROI.
- 9. Windows and Doors** – Repairing or replacing windows and doors can not only save you heating and cooling costs, but will greatly increase the value of your home with a 70% ROI. An energy tax credit is available for many new replacement windows.
- 10. Roof Replacement** – With a 67% ROI, roof replacement or simply maintaining your current roof in good repair will enhance your home's curb appeal as well as increase its value.



CB ONLINE:

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

CB On-Call:

(320) 234-6234

## 2016 FOUNDATION ACTIVITIES

- **McLeod for Tomorrow**  
computer equipment
- **Hutchinson Center for the Arts**  
ARToberfest performer expenses
- **Wheel & Cog Children's Museum**  
equipment



Source: [www.digiorgiinc.com](http://www.digiorgiinc.com)

## VISIT WITH OUR HOME IMPROVEMENT LENDING TEAM!

Want to know your options for financing your next remodeling project? Visit with Carol, Donna, Deb, Shannon or Linnea for easy and affordable payment plans with fast approvals!



## CB NEWS

### COMMUNITY ACTIVITIES:

#### MCLEOD COUNTY FAIR

Citizens Bank is a proud sponsor of the McLeod County Fair. We think it is important to showcase the various talents of the citizens county-wide. Congratulations to everyone who was involved with and took part in this successful event! Thank you to the CB staff members who volunteered to be a part of it.



#### ARTS & CRAFTS FESTIVAL

As usual, downtown Hutchinson was busy with people attending the Hutchinson Arts & Crafts Festival/Taste of Hutchinson. This event gives the City a great opportunity to showcase many of its amenities. Library Square is a perfect setting and CB is happy to see the many annual visitors who come through to shop and eat. We encourage our staff to volunteer for this important festival.



Renee Bryan, Connie Lambert & Nancy Witte

### RECENT CONSUMER FRAUD NEWS:

#### COMPUTER TECH SUPPORT SCAMS

We want to alert our customers about a recent rise in fraud attributed to giving computer techs remote access to your computer, personal information and passwords. Companies such as iYogi have compromised personal information, which has given them access to their customer's online accounts. As part of this practice, they request their customers to wire funds to them. Contact your local police department as well as CB if you experience this form of fraud.



#### KEEP AN EYE ON YOUR CB DEBIT CARD TRANSACTIONS WITH SHAZAM BOLT'S MOBILE APP



This is a free app that links to your CB Debit Card to provide transaction alerts to detect fraudulent activity quickly. You can set up amount alerts, international transaction alerts, internet or telephone transaction alerts, and other suspicious activity. You also have the ability to turn your card on and off with a special Transaction Control option. Download the free app today for your smart phone!

### INSURANCE NEWS

#### ARE YOU COVERED IN CASE YOUR SUMP PUMP FAILS?

Most homeowners are surprised to find out that their homeowners insurance may not cover sump pump failure automatically. To avoid the cost of redoing your basement, make sure you are covered. Call us today!



Left to right: Betty, Scott, Joyce, Charlie & Katie



**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

## BRENTON SCHMIDT NAMED AS 2016 TWIN CITIES FIVE STAR WEALTH MANAGER



The Five Star program is the largest and most widely published wealth manager award program in North America.

Five Star Professional conducted research to determine the wealth managers who provide quality services to their clients. As part of the research process for the Five Star Wealth Manager program, firms and peers nominate award candidates.

Awards candidates are evaluated against 10 objective criteria to determine the 2016 Five Star Wealth Managers in more than 40 major markets.



**BRENTON  
"BRENT"  
SCHMIDT**  
Financial Advisor



**KEVIN  
KUHL**  
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**CITIZENS  
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