



CITIZENS BANK
& TRUST CO.

BANK NOTES

NEWSLETTER

FALL 2017

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

SECURITY BREACH NEWS

Recently, Equifax, one of the nation's three largest credit bureaus, disclosed that it was subject to a massive data breach that affects roughly half of the U.S. population. The breach includes names, Social Security numbers, birth dates, addresses and, in some instances, driver's license numbers. Given the risks posed by the data breach, we encourage customers to take precautions to minimize potential fraud.

What Should You Do?

1. Visit www.equifaxsecurity2017.com, an online service Equifax has set up, to check if personal information has been compromised.
2. You may also place a credit freeze on your credit reports if you believe you are at risk of identity theft. Based on Equifax's disclosure, it's reasonable to assume that the risk is high. To learn more about the credit freeze process, check with the Attorney General and the Federal Trade Commission. Minnesota state law requires a \$5 fee for each credit freeze. You may contact the credit reporting agencies as follows:

Experian Security Freeze (888) 397-3742
<https://www.experian.com/freeze/center.html>

Equifax Security Freeze (800) 685-1111
<https://www.freeze.equifax.com/>

TransUnion Security Freeze (800) 680-7289
<https://www.transunion.com/securityfreeze>



3. Monitor accounts closely and frequently. By viewing accounts online and checking throughout the month, you will be able to identify possible problems sooner.
4. Review credit reports every three or four months. You are entitled to one free credit report from each of the three major credit bureaus per year. You can request a single report from one of the bureaus every three or four months. By staggering these requests, consumers will be able to monitor credit throughout the year.

CB ONLINE:

www.cbhutch.com

CB On-Call:

(320) 234-6234

2017 FOUNDATION ACTIVITIES

- **McLeod Alliance for Victims of Domestic Violence** - aid with legal fees for victims and their families
- **Hutchinson Music Boosters** - new band uniforms
- **Hutchinson Jaycees** - curtains for trade show booths



Proud to be serving our community: Donna and Deb at the 2017 Arts & Crafts Festival!



CB NEWS

SOUTH OFFICE

If you are not a regular customer of our south office, we invite you to stop in sometime. It is a full service branch offering new accounts, mortgages, personal loans, teller transactions and is the home of Citizens Investment Services. Parking is convenient so feel free to visit our friendly staff at this facility.



NEW TELLER: TASHA LAMBERT

We are pleased to introduce Tasha Lambert who joined CB&T in August. She works full-time as a Teller at our South Office. Tasha attended college at St. Cloud State University and earned her teaching degree. Tasha is married to Tom and they live in Hutchinson with their cats, Bowie and Penelope. She enjoys spending time with friends & family, going to the lake up north, fishing, live music, and traveling. In her free time she likes to cook dinner with her husband, watch HGTV & find new projects for their house, bake, garden, and take fitness classes. Please help us welcome Tasha to CB&T!



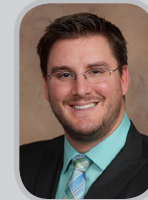
DON'T DOUBLE WHAMMY YOUR TAXABLE ACCOUNTS!

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



Download the

CB MOBILE APP!



View balances and account activity
Mobile Bill Pay & Mobile Deposit
Person-to-person payments
Transfer funds
Personalize your app




INSURANCE NEWS

GET YOUR INSURANCE REVIEW BEFORE WINTER TO COVER YOUR COLD WEATHER TOYS!



It makes sense to be prepared for winter, especially when it comes to the things you value. Make sure you are covered for your winter toys through your homeowners insurance plan, or separate policies!



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



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

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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