



**CITIZENS BANK  
& TRUST CO.**

# BANK NOTES

NEWSLETTER

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

FALL 2015

## COMMUNITY INVOLVEMENT

### McLeod County Fair

The 143rd McLeod County Fair was a successful event despite weather issues. This celebration showcases the talents of many people throughout the whole county. Citizens Bank is a proud supporter of this event and we thank many of our staff members who volunteer their time to help make it a success. *Pictured: Connie Lambert, Buzz Burich and Nancy Witte enjoying live music at the fair!*



### Arts & Crafts Festival

Main Street Hutchinson was bustling with people who attended the annual Hutchinson Arts & Crafts Festival/Taste of Hutchinson. This favorite fall event attracts visitors from a multi-state area and allows Hutchinson to showcase its beautiful downtown. Since CB is located next to Library Square, we have many once-a-year visitors who stop in our lobby or at our ATM to access their cash

to make a special purchase or try some "made in Hutchinson" delicacies. *Pictured: Anthony Hanson working at the Arts & Crafts Festival!*

CB ONLINE:

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

CB On-Call:

(320) 234-6234

## 2015 FOUNDATION ACTIVITIES

We think it is important to help provide services/programs for our area youth and also to improve the overall health of our citizens. With that in mind, the Bank and its related foundations recently approved the following grants and donations:

- **Hutchinson JO Volleyball**  
Equipment for the players
- **Hutchinson Center for the Arts**  
Funding for the Afterschool Art Club Pilot Program
- **Heart of Hutch**  
Entertainment for the Open Streets Hutchinson event
- **Junior Achievement of Hutchinson**  
New materials for the K-8 program
- **HHS Strength & Conditioning Program**  
New leg press machine



## COMING SOON: NEW DEBIT CARD WITH MICROCHIP TECHNOLOGY!

As your current debit card expires this fall and beyond, you will be receiving a new card with an embedded microchip on the front. Each time the card is used, it generates a unique single-use code to validate the transaction for greater security. New terminals are being installed at many retailers so instead of swiping your card you can insert the card in the bottom of the terminal.

Keep in mind that this chip security is only available at retailers who accept this new technology. You will also have the flexibility to use the card in the traditional way with the magnetic stripe on the back. Watch for more information coming soon!



## CB NEWS

### REMODELING THIS FALL? ASK ABOUT A HOME EQUITY LOAN FOR EASY FINANCING!

Investing in your home is almost always a good idea, especially if you are planning to stay in your home for several years so you can enjoy those improvements. See us for assistance in helping a new improvement fit into your monthly budget, no matter if you are planning to remodel the kitchen, add a new bedroom or office, finish off the basement or redo an aging roof.

See our lending team (Carol, Donna, Linnea or Shannon) for fast service while rates are low!



### ADD MORE SECURITY WITH THE SHAZAM BOLT\$ APP FOR YOUR DEBIT CARD!



Make the smart move for greater security with the Shazam BOLT\$ app! With this special app, you can automatically receive alerts 24/7 whenever a debit card purchase is made where your card is not presented, such as telephone and internet orders.

### SEND PERSON TO PERSON PAYMENTS WITH POPMONEY!

It's the new way to send money — through Popmoney — available when you log into Online Bill Pay. All you need is the other person's email address or cell phone number. If you send money to someone who has never used this service before, they will receive email or text instructions and have 12 calendar days to register at a special secure website ([www.popmoney.com](http://www.popmoney.com)) and claim their money.

## INSURANCE NEWS

### BEFORE YOU RENEW YOUR INSURANCE POLICY, CALL US!

Not sure if you could be getting a better deal on your insurance? Let us do the shopping for you! Call today and we can help you get the best coverage at the lowest price!



**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



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



### CONCERNED ABOUT SOCIAL SECURITY AND YOUR RETIREMENT CASH FLOW?

See Brent or Kevin for some strategies that can help you maximize your retirement income.



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