



**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

WINTER 2016

*Happy  
New Year*



◀ **MAIN BANK TELLERS**  
Robyn Lawson, Sue Shimanski, Julie Wichterman Not pictured: Jettie Smith, Dianne Pasco, and Michael Kieser



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

**OPERATIONS & ACCOUNTING**  
Katie Robb, Margie Kirchhoff, Nancy Witte, Carleen Hamilton



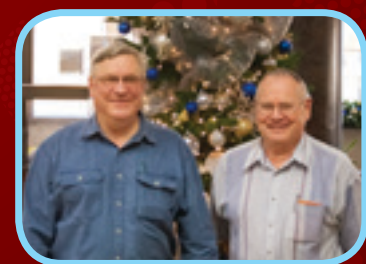
▶ **COMMERCIAL/AG DEPARTMENT**  
Connie Lambert, Renee Bryan, Tim Ulrich, Bonnie Timm, Anthony Hanson & Mandy Baldry.



**SOUTH BANK** ▶  
Cindy Gregor, Shannon Kieser, Deidra Beilke, Robin Ljungren



▶ **AUTO BANK**  
Barb Betker, Susan Brandon. Not Pictured: Sheri Goldschmidt



▶ **BUILDING MANAGEMENT**  
Roger Gamradt, Wayne Karg



▶ **BOARD OF DIRECTORS**  
Mark Girard, Buzz Burich, Tom Daggett, Mike Cannon, Matt Field, John Ingleman, Jon Block, Tim Ulrich, Jeff Haag

# CB NEWS



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

Joyce Cripps (5 years), Lois Ingebretson (30), Bonnie Timm (30), Robin Ljungren (10), and Charlie Suedbeck (5)



### Thank you to all who voted for the CB Snowman!

Let it snow! Thanks to everyone who participated in the Chamber's Bring It Home Competition!

## 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:

- **Historic Hutchinson**— speakers and microphones
- **ISD #423-First Tech Challenge Team**— start-up costs
- **Crow River Beekeepers Association**— scholarships
- **Crow River Habitat for Humanity**— purchase a pickup and trailer
- **Hutch Fastpitch Association**— equipment and medical kits
- **Hutch Tiger Trap**— team vests
- **Equal Access**— heated indoor arena
- **Common Cup Ministry**— Weekend Backpack Program



## WISHING YOU A HAPPY AND SUCCESSFUL NEW YEAR!

We are very grateful for your business and look forward to serving you in 2016. Let us know if you have any investment questions!



**BRENTON "BRENT" SCHMIDT**  
Financial Advisor



**KEVIN KUHL**  
Financial Advisor

**320-587-0850**

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

## INSURANCE NEWS

# THANK YOU FOR YOUR BUSINESS & HAPPY NEW YEAR!

All of us at Citizens Agency are so grateful for your business and look forward to helping you in 2016. Best wishes for a joyous and abundant new year!



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



**CITIZENS INVESTMENT SERVICES, LLC**

Located in the Citizens Bank South Building: P.O. Box 188, 1390 Hwy. 15 South

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