



CITIZENS BANK  
& TRUST CO.

# BANK NOTES

NEWSLETTER

SPRING 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

## ► WELCOME NEW CITIZENS BANK BOARD MEMBER: MARK GIRARD!



All of us at the Bank would like to welcome Mark Girard to our Board of Directors. Currently, Mark Girard is the Chief Technical Officer and Senior Vice President of Applied Kinetics Incorporated (AKI), a high-tech company that specializes in the semiconductor and medical device industries. Girard co-founded AKI in 1998, and later established a subsidiary in Bangkok, Thailand.

Mark has been actively involved in various industry-wide technical consortiums and committees. Prior to 1998, he held technical and managerial positions at Hutchinson Technology Incorporated. He has been granted in excess of 30 US and International patents. Girard is a director for Mobius Innovations Incorporated. Mark also served on the Board of Directors, the Finance Committee, and the Building Committee for the Crow River Golf Club. He is an avid supporter of the United Way, the Hutchinson Health Care Foundation, and various local sporting associations.

A native of Fond du Lac, Wisconsin, he and his wife, Sara, have three children; Madeleine, Mitchell, and Meredith.

## 2012 FOUNDATION GRANT RECIPIENTS

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

CB On-Call:  
(320) 234-6234



The following foundation grant recipients were present for the annual Foundation board meeting. The two Burich Foundations gave grants in excess of \$50,000 to area organizations and projects. **Front Row** (L to R): Jody Stoffels (St. Anastasia School), Rikki Hilgemann (United Way of McLeod County), Rachael Popp (Hutchinson Area Foundation for Health Care), 2 students and Lavyne Rada (HHS AgriScience program), Dr. Lora Dagel (New Discoveries Montessori Academy), and Jessi Wendland (Hutchinson Ambassadors).

**Back Row** (L to R): Luke Myers, (HHS Mountain Bike Race Team), 2 students and Jason Becker (New Century Charter School Lacrosse team), Eric Thovson (Hutchinson Swim Club - High Tides), Ken McCleskey (Crow River Drumline Association - Phoenix Drumline), Chad Czmowski (HHS Mountain Bike Race Team and Hutchinson Ambassadors), Dolf Moon (Heart of Hutch), and Dave Conrad (New Discoveries Montessori Academy).



## I. J. BURICH FAMILY FOUNDATION BOARD

The Foundation Board is very active in directing funds to worthy community projects in the Hutchinson area. The Foundation was created in memory of Irvin J. Burich, a tireless community advocate who served as Chairman of Citizens Bank for many years.

Front Row: Buzz Burich, Heather Knorr, Jim Lyons, Mary Hodson  
Back Row: Daron VanderHeiden, Connie Lambert, Sherry Ristau, Thomas Wirt, and Sgt. Joe Nagel

# CURRENT ACTIVITIES

## Mobile Tips for Protecting your Smartphone

- Use mobile security software and keep it up to date.
- Be cautious with public wifi. Avoid logging into your CB bank accounts when using public wireless networks.
- Think before you click, download or open.
- Password-protect your device.

## Spring Home Improvements

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 for fast service while rates are low!



**THANKS!**

Thanks to our Facebook community, we raised \$500 for the Heart of Minnesota Animal Shelter!



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Simply search for Citizens Bank & Trust on Facebook, and click on "Like."

**PEOPLE YOU TRUST.**

**PLANNING THAT WORKS.**

## SERVICES

- Comprehensive Planning for Retirement
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- Estate & Succession Planning
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- Wealth Accumulation
- Wealth Preservation
- Insurance Solutions
- 401(k), SIMPLE and SEP IRAs
- Charitable Giving
- Education Funding

**320-587-0850**



**STEVE SNAPP, CFP®**

Financial Advisor



**CB Personal Lending Team:**  
Shannon, Donna, Carol, Mandy and Linnea



## INSURANCE NEWS

# GET INSURANCE IN PLACE FOR SPRING TOYS!

Ready to buy new toys this spring? Make sure your new motorcycle or water toys are protected with the right insurance policy. Contact our experienced insurance team to get you the best value for your coverage!



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



**CITIZENS INSURANCE AGENCY OF HUTCHINSON, LLC**

**(320) 587-2674**

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**CITIZENS INVESTMENT SERVICES, LLC**

Located in the Citizens Bank South Building:  
1390 Hwy. 15 South

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