

Happy NEW YEAR

from all your friends at



**CITIZENS BANK
& TRUST CO.**



Jeff Jensen, Jessica Wendland, Tim Ulrich, Renee Bryan,
Connie Lambert, Bonnie Timm, & Anthony Hanson



Board of Directors: Tom Daggett, Tim Ulrich, Buzz Burich, Larry Graf,
Bob Peterson, Jeff Haag, John Ingleman & Mike Cannon



Brooke Goldschmidt, Julie Wichterman, Sue Homan,
Deidra Beilke, Sue Shimanski & Jettie Smith,



Margie Kirchhoff, Nancy Witte,
Carleen Hamilton & Theresa Vacek



Sitting L to R: Linnea Klassen & Shannon Kieser
Standing L to R: Barb Wendling, Mandy Fabel, Carol Stark,
Deb Froemming, Joyce Laing & Mike Cannon



Lois Ingebretson, Lori Swenson, Laurie Runke,
Steph Goldschmidt & Karen Stowell



Donna Orwoll, Cindy Gregor, Brianna
Monahan & Robin Ljungren



Sheri Goldschmidt & Barb Betker



Vern Hagen, Wayne Karg & Roger Vacek

BANKNOTES

► STAFF SERVICE ANNIVERSARIES

Seated L to R:

Barb Betker 40 yrs
Sue Homan 40 yrs

Standing L to R:

Vern Hagen 30 yrs
Deb Froemming 10 yrs
Chris Kaczmarek 5 yrs
Sue Shimanski 20 yrs
Buzz Burich 30 yrs



► NEW MOBILE BANKING

Do you have a cell phone? You'll be able to do many banking functions from wherever you get a cell signal! **GET BALANCES • TRANSFER MONEY • PAY BILLS • FIND ATMS AND MORE!**

This is a free service. Simply log on to your CB Online Banking accounts, select the "USER OPTIONS" tab and complete the short form. A text message will be sent to your mobile device with instructions for logging on.

► "PAY PEOPLE" ONLINE

As part of our Online Bill Pay service, you can now "Pay People!" This innovative service allows you to send money to a friend, all you need to know is the person's email or cell phone number. It's safe, secure, and only cost 50¢ to send, and they are free to receive. Try it the next time you pay bills online!

► SAVINGS BOND UPDATE

The U.S. Department of the Treasury has ended over-the-counter (OTC) sales of paper savings bonds as of December 31, 2011. In 2012, U.S. Savings Bonds will be available for online purchase only at www.treasurydirect.com.

● INSURANCE NEWS

HAVE YOU CHECKED YOUR HOMEOWNERS INSURANCE DEDUCTIBLE?

In 2012, many homeowners insurance providers will be increasing rates and deductibles significantly. See our experienced staff for assistance in reviewing your coverage. Call today!



**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

