



**CITIZENS BANK
& TRUST CO.**

BANK NOTES

NEWSLETTER

SPRING 2012

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

OUR LENDING TEAM IS RAMPING UP FOR A BUSY 2012!

As the economy continues to make positive progress, Citizens Bank is looking forward to a busy spring. We have an experienced lending team that provides timely, exceptional customer service to go along with a variety of loan products to match any plans that you may have.

THINKING SPRING HOME IMPROVEMENTS?

This is the time of year that many people get ready to make improvements to their house or lake cabin. We provide Home Equity Lines of Credit with flexible terms that allow for affordable payments. The line of credit provides you the opportunity to make the improvements on your schedule without incurring additional interest expense. Contact one of our Personal Bankers to discuss your options.

IS IT TIME TO REFINANCE YOUR HOUSE OR PURCHASE A NEW ONE?

Mortgage rates continue to be at record lows. Our Real Estate Lenders are ready to help you calculate the benefits of refinancing or guide you through the process of making that new purchase.

BUSINESS AND AG OPTIONS

If you are considering a commercial or ag real estate purchase, in need of new business or ag equipment or a revolving line for working capital, visit with our team. In addition to our regular loan options, we use government lending programs such as the SBA, FSA and Farmer Mac.

CALL OUR LENDING TEAM TODAY AT 320-587-2233!

CB ONLINE:

www.cbhutch.com

CB On-Call:

(320) 234-6234

FOUNDATION ACTIVITIES

The Bank and its related foundations recently approved the following grants and donations:

- **Hutch High Tides:**
New computer equipment
- **Heart of Hutch:**
Promotional items for a "Healthier Hutchinson"
- **Crow River Drumline:**
New equipment and scholarships



➤ MOBILE BANKING APP

Do you have an iPhone®, or an Android®? Get your CB APP in a snap!

When you sign up for CB Mobile Banking, we will send you a link to download and install the App. With the App installed, you can do everything that Mobile Web Banking can do – with the familiar ease and functionality of that operating system. We also have Text Banking and Web Banking that works on practically any other phone. Contact us if you have questions.



➤ NEW ATM MACHINES

Have you noticed our new ATMs? We have installed new machines in the drive-up of each bank office, upgraded to meet all the ADA guidelines. You will notice a larger key pad and a new area to place your card.



Planning to travel? Need access to more cash? Please contact a Personal Banker and we can adjust your ATM cash withdrawal limit. If you do not already have an ATM or Debit card, please contact us today!

➤ IDENTITY THEFT PROTECTION FOR INTERNET USERS:

- 1) **Know the website you are visiting.** Hackers often create similar looking websites with the intent of getting your credit card information.
- 2) **Watch out for scams.** Be wary of emails that sound too good to be true.
- 3) **Submit sensitive information with security.** Before you enter sensitive information, be sure the web address begins with "https," not just "http." The "s" stands for secure.
- 4) **Never conduct financial transactions on a shared computer.**
- 5) **Heed browser warnings.** Thoroughly read pop-up messages and security warnings that appear on your screen.

➤ RENTAL SPACE AVAILABLE ON THE SECOND FLOORS OF BOTH LOCATIONS

Is your business looking for more space? Citizens Bank has Class A office space available at both of our locations on the second floors. You'll have a great location, secure space, many other amenities, and some offices are even furnished. Contact Tim or Buzz for more information on the space available.

Downtown Office



South Bank



● INSURANCE NEWS

Need insurance for your

TOYS?

- BOATS
- MOTORCYCLES
- CAMPERs
- ATVs/RVs
- AUTOs and more



Make sure you are covered for your new or used "toy" purchases. As an independent agency, let us shop for you to get the best coverage for the lowest price. Call our insurance team 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