



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

SPRING 2016

NEW SECURITY FEATURES

CB Debit Card with Microchip Technology

Starting in June, as your current debit card expires, 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. You will also have the flexibility to use the card in the traditional way with the magnetic stripe on the back. Watch for your new card, coming shortly before your current card expires!



Recent Chip Card Phishing Scam

To make you aware, criminals may try and pose as Citizens Bank & Trust, and ask you for your personal card information over the phone asking "if you have received your chip card yet."

Keep in mind that we will NEVER call you to ask for your personal information!

Transaction Control on your Debit Card

Ever wish you could turn your Debit Card on or off? Now you can when you use the Shazam Bolt\$ mobile app, which connects only to your Debit Card. Simply download, and click on the Card Actions button. You will be able to quickly and easily turn your card on or off, in case you have lost your card, or want to control behaviors of someone in your family using your card. You can also use the app to find local ATMs, activate alerts for transactions and more smart options.



CB ONLINE:

www.cbhutch.com

CB On-Call:

(320) 234-6234



2016 FOUNDATION ACTIVITIES

We are proud to announce that our Foundations had an active year in 2015, and look forward to being of service to others in the next year. The I.J. Burich Family Foundation awarded 16 grants in 2015 for \$44,962, while the Burich Foundation awarded 9 grants totaling \$45,692.90 in 2015 to support our local community. Contact us for future grant opportunities!

CONGRATULATIONS BUZZ!

The Hutchinson Area Chamber of Commerce at its Annual Banquet gave special recognition to Buzz Burich, the Burich Family foundations and Citizens Bank for their continued contributions to the Hutchinson community. This includes the recent upgrade of the Chamber's community billboard sign located at the intersection of Highways 7 & 15.



CB NEWS

RECENT STAFF PROMOTIONS

Anthony Hanson has been promoted to Executive Vice President of Commercial Banking. Hanson joined the Bank in 2009 and serves as a member of the Bank's Credit Committee, Executive Committee, IT Committee and Marketing Team. He is actively involved in the community as a member of the Southwest Initiative Foundation's Loan Review Committee, a member of the Economic Development Authority Finance Team, a member of the Crow River Golf Club Finance Committee, past chair of the Hutchinson Area Chamber of Commerce & Tourism Board of Directors and is a member of the Hutchinson Utilities Commission governing board.



Carol Stark has been promoted to Sr. Vice President of the Real Estate Banking Department. She also serves as a member of the Bank's Marketing Team. Carol is currently on the board of the Hutchinson Theatre Company and serves as Treasurer. She is also a participant in the McLeod for Tomorrow Leadership Program. Carol has previously been involved with Jaycee Women, Habitat for Humanity and Hutchinson Health Foundation.

Deb Froemming has been promoted to Personal Banking Representative. She has been employed with us for 15 years. Deb started employment at the Bank as a teller and moved to Consumer Loan Representative/Administrative Assistant. She is currently active in the community as a member of the Random Acts of Kindness Group, RiverSong Hospitality Committee, Board Treasurer of the Hutchinson Center for the Arts and volunteers delivering Meals on Wheels.

CB HONORED WITH COMMUNITY CHAMPION AWARD - TWO YEARS IN A ROW!

Recently, the Minnesota Bankers Association (MBA) recognized our Bank for the level of involvement we have in our community. We were one of 21 banks in the State honored for working with our community by providing funding, volunteers, materials, supplies or food for our neighbors.



INSURANCE NEWS



MAKING SPRING PURCHASES? CALL US TO PROTECT YOUR NEW TOY!

Call today and we can help you get the best coverage at the lowest price. We're here to be of service for you!



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



IN NEED OF A FINANCIAL TUNE-UP?

57% of workers have less than \$25,000 in total savings and investments (Source: 2015 EBRI Retirement Confidence Survey). Don't get caught waiting for help when it's too late. See Brent or Kevin to schedule a tune-up today!



**BRENTON
"BRENT"
SCHMIDT**
Financial Advisor



**KEVIN
KUHL**
Financial Advisor

320-587-0850
www.cishutch.com



**CITIZENS
INVESTMENT
SERVICES, LLC**

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

Investment Centers of America, Inc. (ICA), member FINRA, SIPC, and a Registered Investment Advisor is not affiliated with Citizens Bank & Trust Co., or Citizens Investment Services, LLC. Securities, advisory services and insurance products offered through ICA and affiliated insurance agencies are *not insured by the FDIC or any other Federal Government Agency *not a deposit or other obligation of, or guaranteed by any bank or their affiliates *subject to risks including the possible loss of principal amount invested. ICA does not provide tax or legal advice.