



**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

SUMMER 2016

## COMMUNITY INVOLVEMENT

### Water Carnival -

The 74th annual Hutchinson Jaycee Water Carnival lived up to its reputation as a successful community event. The Jaycees had a full week of activities planned and the participation levels were high. Some of the events included the Boat Parade, Pageant, Kiddy Day activities, Grande Day Parade, Coronation and Fireworks. Citizens Bank proudly sponsored Queen Candidate Alex Wortz and we thank her for being an excellent representative throughout the celebration! Congratulations on being named Miss Congeniality!



CB ONLINE:

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

CB On-Call:

(320) 234-6234



### Hutchinson Farmer's Market

Heart of Hutch is partnering with the Hutchinson Farmer's Market and others to bring kids the **Power of Produce** (PoP). This Club will be a chance for kids to learn how people grow, raise, and otherwise make the food they eat. Free for kids ages 3-12, they will get two FREE \$1 tokens to buy their own fresh fruits and vegetables from local farmers. Market hours are 2:30pm-5:30pm Wednesdays and 8am-12pm on Saturdays. Sign up by texting @PoPkHutch to 81010 or 651-448-4173. CB is proud to be a sponsor of this program.



## 2016 FOUNDATION ACTIVITIES

- **DAV Chapter #37**  
funds for Food Pack event for homeless veterans and families of deployed soldiers
- **Tim Orth Memorial Foundation**  
for office equipment
- **ISD #423**  
funds for First Lego League national competition
- **City of Hutchinson**  
funds for entrance sign improvement
- **Elks Lodge**  
funds for playground equipment

### Other Community Activities:



**Dairy Days**



**RiverSong**



**Music in the Park**



**Tiger Team Challenge**

## NEED HELP SIGNING UP FOR ONLINE & MOBILE BANKING?

Get the personal help you need to take the next step in having greater control over your accounts! Stop in and see Cindy, Laurie, Lori or Robin and we can show you how to use your computer or mobile phone to give you the convenience to bank securely with CB from anywhere!



## CB NEWS

### ○ DON'T BE A VICTIM OF LOTTERY SCAMS

Protecting your finances is our greatest goal. We have had customers being told via email, phone or letter that they have won a large amount of money on an overseas or online lottery. If you respond to the fraudster, you may be asked to supply personal information including your bank account number. The fraudsters can then use this to steal your identity and/or your money. **Please do not send money or give out your personal information!**

Also, these clever crooks can pose as someone from Citizens Bank and ask you to confirm your account information over the phone. **Please know that we will never call you to get your bank account information - we already have it!** Simply hang up on these fraudsters.

### ○ NEW MICROCHIP CARD AVAILABLE AT CB!

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!



### ○ MOVING OR IMPROVING?

If you are considering buying a new home or second home/vacation property, make sure you contact Carol or Donna for current mortgage rates. We have the flexible solutions you need to meet almost any situation. If you prefer to stay in your home and give it a facelift, we can make remodeling affordable for you with a Home Equity Line of Credit. Call us at 320-587-2233 for details.



## ○ INSURANCE NEWS



### COVER YOUR BASES. GET YOUR SUMMER INSURANCE CHECK-UP!

Many people get surprised when their coverage may not be what they think it is! Make sure you have all your bases covered for protecting your home, auto, business, boat, motorcycle, and other summer toys.



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**

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