



CITIZENS BANK  
& TRUST CO.

# BANK NOTES

NEWSLETTER

WINTER 2017

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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

*Happy  
New Year!*



**WISHING YOU HEALTH AND PROSPERITY IN THE NEW YEAR!**

Front Row: Mandy Baldry, Robin Ljungren, Renee Bryan, Shannon Keiser, Deb Nowak, Robyn Lawson and Laurie Runke  
 Standing: Mike Cannon, Cindy Gregor, Dianne Pasco, Nancy Witte, Margie Kirchhoff, Carleen Hamilton, Wayne Karg, Karen Stowell, Roger Gamradt, Deidra Beilke, Susan Brandon, Donna Orwoll, Connie Lambert, Lori Swenson, Linnea Klassen, Buzz Burich, Barb Wendling, Carol Stark, Anthony Hanson, Bonnie Timm, Sue Shimanski, Julie Wichterman, Tim Ulrich, Barb Betker and Deb Froemming  
 Not pictured: Sheri Goldschmidt, Jettie Mickolich, Hannah Max, Hayden Knorr, Patricia Paulsen, Michael Kieser, Roger Vacek

## CB NEWS

### BEST WISHES FOR THE NEW YEAR FROM OUR BOARD OF DIRECTORS

Mike Cannon, Tom Daggett, John Ingleman, Jon Block, Buzz Burich, Jeff Haag, Tim Ulrich, Matt Field and Mark Girard. A special thanks to John Ingleman for his 20 years of service as a Director on our Board. John is retiring at the end of 2016.



### EMPLOYEE ANNIVERSARIES

Congratulations to the following employees who were recognized at the Bank Christmas Party for reaching milestone years of service!

- Barb Betker — 45 years
- Sue Shimanksi — 25 years
- Deb Froemming — 15 years
- Buzz Burich — 35 years
- Roger Vacek — 5 years (not pictured)

### CONGRATULATIONS TO JOYCE LAING AND LINNEA KLASSEN ON THEIR RECENT RETIREMENTS FROM CITIZENS BANK!

Linnea Klassen has been a CB employee for the past 33 years. She started in 1983 as a Teller and later worked as a Personal Banking Secretary, Commercial/Ag Loan Secretary and then became a Personal Banking Officer in 1998. Linnea always provided excellent customer service and we will all miss her cheerful demeanor.



Joyce Laing started at CB in 1978 and served as a Personal Banking Loan Administrative Assistant throughout her entire career. Among her many duties was taking care of our IRA customers. Joyce got to know almost every customer who visited the Bank and she greeted them with a smile!

### 2016 FOUNDATION ACTIVITIES

- **HHS Girl's Basketball** for equipment
- **REACH Program** for field trip expenses
- **Hutchinson Rotary Foundation** for playground equipment in Rotary Park

### INSURANCE NEWS

## TOP 5 THINGS TO DO IN THE NEW YEAR FOR YOUR HOME INSURANCE!

Use these tips to potentially save money on insurance:

- 1) Maintain a security system and alarms
- 2) Look at multiple policy discounts
- 3) Remodel your home with steel or cement construction materials since they cost less to insure than wood structures.
- 4) Pay off your mortgage if possible. Rates are lower for people who own their homes outright, as insurance companies believe the homes will receive better care.
- 5) Make regular policy review and comparison.



Left to right: Charlie, Joyce, Julie, Scott, & Betty



**CITIZENS  
INSURANCE  
AGENCY  
OF HUTCHINSON, LLC**

**(320) 587-2674**

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BANK • MAY LOSE VALUE**

## A CUP OF COFFEE AND A SECOND OPINION



When the markets turn as volatile and confusing as they have over the past year, even the most patient investors may come to question the wisdom of the investment plan that they've been following. As Financial Advisors, our promise to you is Communication & Education. You work hard for your dollars. It is our job to make sure you understand where your dollars are at and how they are working for you.

Contact us today – we can discuss you and your family's situation, and see if your current plan is still working and meeting your long term goals. Either way, the coffee is on us!



**BRENTON  
"BRENT"  
SCHMIDT**  
*Financial Advisor*



**KEVIN  
KUHL**  
*Financial Advisor*

**320-587-0850**  
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**CITIZENS  
INVESTMENT  
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