



**CITIZENS BANK
& TRUST CO.**

BANK NOTES

NEWSLETTER
SPRING 2017

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

Z0280311-NEWS-0417

LOCAL SCAM ALERTS

There has been a recent increase in two types of scam activity that we want to alert you to.

1. PRIZE SCAMS - you receive notification stating you have won a significant prize but:

- Scammers ask you to wire money or send a check or cash to pay for "fees" in order to get your prize.
- Scammers will send you a "fake" check that they want you to deposit and then send back to them a portion of that amount. The check they send to you is not legitimate and will be returned. You will have to repay the Bank.
- Scammers use the name of a well-known company such as Publisher's Clearinghouse to try to make the prize seem real.



2. PHONE SCAMS - you receive a phone call from an unknown person who is very friendly and acts like they know you:

- They ask for personal information such as bank account, credit card and social security numbers.
- They use pressure to gain the information or to convince you to do something for them.

In either of the above cases, **DO NOT** share any of your personal information. Hang up on them and notify the police!

ADDITIONAL SECURITY TIP:

You are the greatest security protection device there is! Make sure you have all the resources at your fingertips, like the SHAZAM BOLT\$ App for your smart phone. It's the smart way to have greater control and safety for your Debit Card, by setting up alerts and monitoring transactions. Plus, it's free!



SPRING REMODELING PLANS?

Visit with Shannon, Carol, Donna, Deb or Mandy for fast service on a Home Equity Line of Credit!



TIP FOR DEBIT CARD USE: CLICK DEBIT INSTEAD OF CREDIT AT THE POINT OF SALE!

When you click DEBIT, there is no signature required and you enter your PIN. Because debit card transactions are highly monitored, this process helps ensure that your transaction will be completed.



CB ONLINE:

www.cbhutch.com

CB On-Call:

(320) 234-6234

2017 FOUNDATION ACTIVITIES

- **Hutch Jr. League Baseball Ass'n**
catcher's equipment
- **Common Cup Ministry**
Glencoe Thrift Shop start-up expenses
- **Hutchinson Hockey Association**
rink divider panels
- **HHS Boys Lacrosse Booster Club**
helmets
- **Crow River Drumline**
scholarships and trailer

CB NEWS

NEW EMPLOYEES

We would like to introduce you to four new employees who have recently started at CB:

- **Crystal Robinson** - part-time Telephone Operator/Customer Service. Crystal and her husband, Richard, have two children. She is located in front of the safe deposit vault in our Main Bank and will greet you when you stop in or call.



Crystal, Kristin, Matt and Jodi

- **Kristin Garbers** - Commercial Loan Credit Analyst. Kristin is in the process of completing her college degree in Accounting/Finance at Augsburg College and is working full-time in our Commercial Loan Department. She will also be performing some accounting functions for CB.
- **Matt Beilke** - Ag & Commercial Loan Representative. Matt is a Hutchinson native and most recently worked for the Chamber of Commerce. He is looking forward to working with both agricultural and commercial customers.
- **Jodi DeMeyer** - Real Estate Loan Administrator. Jodi is also a Hutchinson native and along with her husband, Don, has two children. She will be performing the processing functions of our Real Estate Loan Department.

STATEMENT ADVANTAGE

Starting in mid-May, you will notice a change in your Bank account statements. The statements will be multi-colored and will include marketing messages and product information. In addition, we are working with our software provider to ensure that these statements are delivered in a more-timely manner.

CB HONORED WITH COMMUNITY CHAMPION AWARD - THREE 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

YOUR HOMEOWNERS INSURANCE MAY INCLUDE CREDIT CARD FRAUD PROTECTION!

Most homeowners are surprised to find out that their homeowners insurance covers credit card fraud. If you have been a victim of credit card fraud, contact us and we can look into your policy. Contact us if you have any questions about homeowners, auto, and business insurance!



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



**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

**DON'T
DOUBLE
WHAMMY
YOUR TAXABLE
ACCOUNTS!**

Are you worried about the tax inefficiencies in your accounts?

Tax liabilities are hidden expenses that can cost you more in the end. No one wants to pay more in taxes and fees than they have to. Take control today! Call Brenton or Kevin to discuss how to take control of your investment options and tax planning strategies.



**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

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