



CITIZENS BANK
& TRUST CO.

BANK NOTES

NEWSLETTER

SPRING 2018

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

○ UPDATING YOUR MOBILE APP

Recently, we have received a few phone calls wondering why mobile apps like Touch Banking & Shazam Bolt\$ have stopped working. Here are a couple of things to try if this happens to you:



TOUCH BANKING

TIME TO CHANGE YOUR PASSWORD. Password changes can't be done via the mobile app, so login to Online Banking using your browser (www.cbhutch.com) or using a computer. If it's time to change your password, you'll be prompted to do so. Follow the prompts and create a new password. Use this new password to login to your Touch Banking App.

UPDATE THE APP. Go to the app store and check for updates. If there is an update, install the update and try logging in again.

LOCKED OUT. Sometime your account will get "locked out" due to invalid login attempts (such as using the wrong password or keying the wrong info). This type of problem will require you to call the Bank and have a Customer Service Rep "unlock" your account.



SHAZAM BOLT\$

UPDATE THE APP. After Shazam makes certain types of changes to their app, you will be required to install updates that re-authenticate your device. This process looks similar to when you first downloaded the app. During this process, Shazam will call you and you will need to enter your ATM/Debit Card PIN to verify your identity.

Please don't hesitate to call us if the above tips have not corrected the problem!

CB ONLINE:

www.cbhutch.com

CB On-Call:

(320) 234-6234

○ 2018 FOUNDATION ACTIVITIES

- **Hutch Tiger Trap Team** - two cameras
- **New Century Academy** - band instruments
- **United Way** - Dolly Parton Imagination Library of McLeod County
- **Wheel & Cog Children's Museum** - purchase Rigamajig basic builder set

A new CB Mobile app is coming early summer. Watch for details!

No Closing Costs on Home Equity Loans!*

Contact Shannon, Donna, Carol, Deb, or Mandy!

*An appraisal may be required at borrower expense.

Local Expertise

WITH HOME FIX-UP FINANCING!



CB NEWS



NEW MOBILE APP IS COMING SOON

Coming early this summer, we will be updating to a new CB Mobile Banking App. Watch your email and our website for when this new app becomes available. The new app will be available in iTunes and the Google Play store.

If you have not tried Mobile Banking yet, it's the easy way to save trips to the bank with Mobile Deposit, view accounts and transactions, pay bills in addition to other people, and transfer funds.

BE WARY OF "FREE" OFFERS

While browsing online be careful with free or low-cost trial offers. Most offers require consumers to enter their card information to either pay for shipping or to cover future costs if the individual forgets to end the trial or subscription. Some deceitful businesses hide the terms and conditions of their offers in a small font or use pre-checked sign-up boxes as the default setting.

Make sure you: 1) Research the company online (making sure they are credible with good consumer ratings), 2) Read the fine print, 3) Mark your calendar to cancel your service before you a billing takes place, 4) Watch out for pre-checked boxes regarding the offer.



CB HONORED WITH COMMUNITY CHAMPION AWARD - FOUR 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 38 banks in the State honored for working with our community by providing funding, volunteers, materials, supplies or food for our neighbors.



INSURANCE NEWS

GET YOUR SPRING TUNE UP ON YOUR BIG TOY INSURANCE!

It's always a good idea to get a spring tune-up on all your fun machines, as well as your insurance! Call our expert team for fast service and strong solutions for spring!



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



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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