



**CITIZENS BANK
& TRUST CO.**

BANK NOTES

NEWSLETTER
SUMMER 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

COMMUNITY INVOLVEMENT

Water Carnival -

The 76th annual Hutchinson Jaycee Water Carnival turned out to be another successful celebration. The Jaycees and their community supporters worked together to pull off all of the scheduled activities despite the challenges of Mother Nature! Citizens Bank proudly sponsored Queen Candidate Erin Westlund and we congratulate her on becoming Miss Hutchinson as well as winning the Miss Congeniality award! We know that Erin will do an excellent job of representing Hutchinson at area community festivals throughout the next year.



2017 Woman of the Year, Connie Lambert, with her daughter, Robin.



The Phoenix Drumline performed during the Grande Day Parade.



Jodi & Don DeMeyer enjoying some of the Water Carnival festivities.

CB ONLINE:

www.cbhutch.com

CB On-Call:

(320) 234-6234

2018 FOUNDATION ACTIVITIES

- **Meghan's Place** - funding of activities for participants
- **New Discoveries Montessori Academy** - purchase ukuleles
- **HOMES (Housing Options for McLeod Emergency Shelter)** - funds for emergency needs
- **Hutchinson Center for the Arts** - funding for Senior Art Program



Matt, Nancy and Scott working at the Dairy Days event.



The CB contingent at the Commodore's Dinner.



Deb Froemming who graduated from McLeod For Tomorrow Leadership program with Carol Stark who is a board member.



Robyn Lawson with the 2018 Hutchinson Leadership Institute, recently graduating in May.

CB NEWS

NEW MOBILE APP!

We have upgraded to a new CB Mobile Banking App! When logging in, you will see an UPDATE NOW message. If you have not tried Mobile Banking yet, it is the easy way to save trips to the bank with Mobile Deposit, view accounts and transactions, pay bills, send money to others, and transfer funds. Take advantage of these features:

MOBILE DEPOSIT

Deposit checks electronically - and save trips to the bank!

Touch ID or PIN Authentication

Easily and securely log in using a fingerprint or a personal identification number.

View Balances and Account Activity

Understand your activity and find what you are looking for.

Mobile Bill Pay and Person-to-Person Payments

Pay bills or send money to friends and family quickly and securely.

Transfer Funds

Effortlessly initiate one-time, future date or repeating transfers.

For more information, contact a Customer Service Representative.



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*

Securities offered through LPL Financial, member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. The investment products sold through LPL Financial are not insured Citizens Bank & Trust Co. deposits and are not FDIC insured. These products are not obligations of the Citizens Bank & Trust Co. and are not endorsed, recommended or guaranteed by Citizens Bank & Trust Co. or any government agency. The value of the investment may fluctuate, the return on the investment is not guaranteed, and loss of principal is possible.

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INSURANCE NEWS

DO YOU HAVE A FINISHED BASEMENT? MAKE SURE YOU HAVE ADEQUATE SUMP PUMP COVERAGE!

With all of the heavy rains we've had over the last couple years, you want to make sure you have adequate coverage for sump pump failure. It's a smart idea to cover your lower level investment!



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



**CITIZENS
INSURANCE
AGENCY
OF HUTCHINSON, LLC**

(320) 587-2674

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