



**CITIZENS BANK
& TRUST CO.**

BANK NOTES

NEWSLETTER
FALL 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

NEW: ACCOUNT ALERTS!

STAY ON TOP OF YOUR ACCOUNT ACTIVITY WITH CUSTOMIZED ALERTS!

Account alerts will allow you to keep better track of your money and spend less time doing it. Know when your balance is low, deposits are made and payments are due.

With alerts, you will know the moment it happens without having to log into your account. Not only is it convenient but it can also help you spot signs of fraud.

You may customize the alerts you would like, how you would like to receive them (email, text, push notifications), where you receive them (mobile device, email, online), and even when you receive them.



TO SET UP ACCOUNT ALERTS:

1. Log in to CB Online Banking
2. On the main menu, select alerts
3. On the alerts page, select the accounts you would like to monitor with alerts

TO SET UP PUSH NOTIFICATION ALERTS:

1. Log in to the CB Mobile App
2. Opt in to receive push notifications
3. Once enabled, you can set up a variety of custom alerts
4. Customize how you would like your alerts to appear

CB ONLINE:

www.cbhutch.com

CB On-Call:

(320) 234-6234

2018 FOUNDATION ACTIVITIES

- Crow River Habitat for Humanity - computer equipment
- Hutchinson Youth Basketball Ass'n - jerseys
- United Community Action Partnership - money for free tax preparation services in Hutchinson



Previous Foundation Donation:

We are proud to support **Meghan's Place** and the funding of activities for participants

CB IN THE COMMUNITY!

Connie, Nancy and Bonnie volunteered at the McLeod County Fair



Donna Orwoll at Arts and Crafts with Mary Hodson from the Hutchinson Area Chamber of Commerce

CB NEWS

STAFF UPDATES

Citizens Bank & Trust is pleased to announce the following promotions:



TASHA LAMBERT

Tasha Lambert has been promoted to a Credit Analyst in the Commercial and Ag Lending Department. Tasha began working at Citizens Bank in 2017 as a Teller at the South Office. She attended St. Cloud State University and earned her teaching degree. Tasha is married to Tom and they live in Hutchinson with their cats, Bowie and Penelope. She enjoys spending time with friends & family, going to the lake up north, fishing, live music, and traveling. In her free time she likes to cook dinner with her husband, watch HGTV & find new projects for their house, bake, garden, and take fitness classes.



CRYSTAL ROBINSON

Crystal Robinson has been promoted to a Customer Service Representative. Crystal previously worked as a part-time Telephone Operator in the Personal Banking Department. Crystal was born and raised in Hutchinson and attended Hutchinson High School. She is married to Richard Robinson and they have two children, Chelsea and Richard Jr. She enjoys spending time with family and friends and likes going to the Paint Factory.



CRYSTAL HEDLUND

Crystal Hedlund has been promoted to a Customer Service Representative. Crystal joined Citizens Bank in September of 2017. She worked as a full-time Teller at our Auto Bank. Crystal lives in Hutchinson with her husband Bob, sons John and Cole, their dog and cat. In her free time she enjoys spending time with her family outdoors, hunting and fishing.



DIANNE PASCO

Dianne Pasco has been promoted to a Customer Service Representative. She began working at Citizens Bank in 2014 as a part-time Teller. Dianne has lived in Hutchinson for 34 years with her husband, Jeffrey. They have two sons, one daughter and two grandsons. In her spare time she likes to spend time with her family, shop specialty stores, travel to the mountains and Phoenix and take long walks.



ROBYN FIELD

Robyn Field has been promoted to a Customer Service Representative. In 2017, she started as a part-time Teller. She and her husband, Jeremy have two sons, Alex and Austin. They enjoy camping, hunting, fishing and being outdoors. Robyn enjoys swimming and going for walks.

BEST WISHES TO THREE EMPLOYEES WHO HAVE RECENTLY MOVED ON FROM CITIZENS BANK:



A large "Thank You" to Lori Swenson, Cindy Gregor and Robin Ljungren, who recently retired/moved on to the next phase of life. We are grateful for their years of service they have given to our customers and know that they will be missed!

INSURANCE NEWS

BUYING NEW FALL TOYS? MAKE SURE THEY HAVE GOOD COVERAGE!

Enjoy your autumn ride even more knowing that you have good coverage on your ATVs, cars, trucks, and more.

See our expert team for the latest solutions to keep your personal items covered!



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

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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