



**CITIZENS BANK
& TRUST CO.**

BANK NOTES

NEWSLETTER

WINTER 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



MAIN BANK TELLERS

Sue Shimanski, Alex Nelson, Robyn Lawson
Not pictured: Julie Wichterman

May your new year be
**MERRY
&
BRIGHT**



AUTO BANK

Terry Jossart, Sheri Goldschmidt



PERSONAL BANKING & MORTGAGE DEPT.

Mike Cannon, Crystal Hedlund,
Deb Froemming, Mandy
Baldry, Carol Stark, Jodi
DeMeyer, Deidra Beilke,
Karen Stowell, Crystal
Robinson



BUILDING MANAGEMENT

Wayne Karg, Cody Sondergaard,
Roger Gamradt

OPERATIONS & ACCOUNTING

Margie Kirchhoff, Nancy
Witte, Carleen Hamilton



COMMERCIAL/AG DEPARTMENT

Front: Scott Lang,
Renee Bryan, Bonnie
Timm, Chrissy Forcier
Back: Connie Lambert,
Anthony Hanson, Ben
Beckman, Tim Ulrich.



SOUTH BANK

Shannon Kieser,
Robyn Field, Donna
Orwoll, Chrissy
Forcier, Dianne
Pasco
Not pictured:
Michael Kieser
Hayden Knorr
Makenna Einck
Maggie Kleiman

BOARD OF DIRECTORS

Jon Block, Tim Ulrich,
Mark Girard, Buzz
Burich, Jeff Haag,
Mike Cannon, Matt
Field, Tom Daggett



CB NEWS

CB STAFF NEWS

Citizens Bank & Trust is pleased to announce the following employee anniversaries of service (left to right):

Carleen Hamilton	40 years
Brent Schmidt	5 years
Sheri Goldschmidt	35 years
Scott Decker	20 years
Deidra Beilke	10 years
Wayne Karg	15 years
Carol Stark	40 years
Shannon Kieser	20 years
Betty Davis	5 years



INTRODUCING BEN BECKMAN

VICE PRESIDENT COMMERCIAL AND AG LENDING

We are pleased to announce that Ben Beckman has joined the staff at Citizens Bank. He is a 1997 graduate of Dassel-Cokato High School. He furthered his education with a B.S in Finance from St. Cloud State University and then went on to get a Master of Business Administration from SCSU. Ben and his wife, Tabitha, have two boys, Ricky and Oliver. Since college, Ben has been working in the banking field in surrounding communities.



Ben is currently the Chair of the Board of Directors for the Glencoe Area Chamber of Commerce and Treasurer of the Dassel Development Corporation. He is also active in the Darwin Lions Club and his church. Ben is looking forward to meeting our commercial and ag customers and becoming active in Hutchinson organizations. Please join us in welcoming Ben to CB!

2018 FOUNDATION ACTIVITIES

The following grants were recently approved by the I. J. Burich Family Foundation:

- **Common Cup Ministry** - Weekend Backpack Program
- **ISD #423 Robotics Program** - Equipment
- **Hutchinson Adult Basic Education** - Funding for GED Testing

INSURANCE NEWS

WINTERIZE YOUR INSURANCE SAVINGS!

Weather is uncertain, so make sure you bring some certainty with your auto and home insurance coverage. See our expert team for the latest solutions to keep your personal items covered!



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



**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*

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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