



**CITIZENS BANK
& TRUST CO.**

BANK NOTES

NEWSLETTER
SPRING 2019

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

LOCAL SCAM ALERT!

ROMANCE SCAM

This scam involves people you meet online, who lavish you with attention and then ask for money. Usually they want the money by wire transfer or gift card. They might claim they need it for a medical emergency or to come visit you. How do you avoid them?

- Never send money or gifts to a sweetheart you haven't met in person.
- Take it slowly. Ask questions and look for inconsistent answers. Check the person's photo using your search engine's "search by image" feature. If the same picture shows up with a different name, that's a red flag.
- Talk to someone about this new love interest and pay attention if your friends or family are concerned.

TECH SUPPORT SCAM

Tech support scammers want you to believe you have a serious problem with your computer, like a virus. They will want you to pay for tech support services you don't need, to fix a problem that doesn't exist. They will ask you to pay by wiring money, putting money on a gift card, prepaid card or cash reload card, because they know those types of payments can be hard to reverse. If you think there may be a problem with your computer, update your computer's security software and run a scan. If you need help fixing a problem, go to someone you know and trust.

PHISHING SCAM

Phishing is when you get emails, texts, or calls that seem to be from companies or people you know, but they're actually from scammers. They want you to give personal information (like a password) or click on a link so they can steal your identity or money, and possibly access your computer. They will pretend to be someone you know or use familiar company names. They pressure you to act now or something bad will happen.

Report any scams to ftc.gov/complaint.

STAFF UPDATES

Citizens Bank & Trust is pleased to announce the following new employees:

KERSTIN SANDERS

I moved to Hutchinson in 2010, from Lester Prairie. Before working for the bank I worked at Hutchinson Health as well the Cokato Eye Center. I grew up with a lot of siblings; 8 in total between my two sets of parents. I don't have any children of my own, but I DO have a 20 year old Pomaranian-Miniature Poodle that I have had since I was 11 named Lexie, in addition to a Siamese Blue Tip cat named Freyja and an orange 6 month old kitten named Harper. For fun I like to go on walks/running, pour paint, wood burning and other crafts. I am loving the change of pace of working at the bank rather than staying in the medical setting. It feels like one big family/team here at Citizens and I am excited to be a part of it!



SARAH SKROVE & COLE MEYER

Help us welcome Sarah and Cole! They are both part-time tellers and are juniors at Hutchinson High School.

CB ONLINE:

www.cbhutch.com

CB On-Call:

(320) 234-6234

2019 FOUNDATION ACTIVITIES

- ISD #423 – ISB Programming
- Crow River Singers
– Concert Series
- Funds to purchase Zamboni for ice arena

GETTING BUSY WITH SPRING REMODELING PROJECTS?

Visit us for a Home Equity Loan!



CB NEWS

FOUNDATION ANNUAL MEETING

We are proud to announce that in 2018 the I.J. Burich Family Foundation awarded 13 grants for \$55,860 to the following organizations:



- **Ridgewater College Foundation** – GED testing assistance
- **Common Cup Ministry, Inc.** – Hunger Free McLeod Weekend Backpack program
- **ISD #423** – Purchase gear boxes, upgrade electronics, tools, update pit cabinets for the Robotics team
- **Habitat for Humanity International, Inc.** – Two computers, router & copier for the office
- **Hutchinson Youth Basketball Association** – Purchase of boys & girls basketball jersey tops
- **New Discoveries Montessori Academy** – Purchase ukuleles, picks and strings
- **Meghans Place, Inc.** – Fund activities
- **United Community Action Partnership, Inc.** – HOMES – one year of rent for emergency shelter and start up for free tax preparation services in Hutchinson
- **Wheel and Cog Childrens Museum of Hutchinson** – for Rigamajig Basic Builder Set
- **Hutchinson Tiger Trap, Inc.** – Purchase of two cameras
- **New Century Academy** – Purchase of band instruments
- **United Way of McLeod County** – To support the Dolly Parton Imagination Library for one month

CB HONORED WITH COMMUNITY CHAMPION AWARD - FIVE 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.



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.

Securities offered through LPL Financial Member FINRA/SIPC

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

