



**CITIZENS BANK
& TRUST CO.**

BANK NOTES

NEWSLETTER
FALL 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

HEADING SOUTH FOR THE WINTER?



Ready to make the journey to warmer climates? We invite you to get set-up on several CB services to help manage your finances while you are away. When you have CB Online Banking and Mobile Banking, it will seem like your community bank is right next door. Make mobile deposits and transfers, get cash back on debit card purchases and even get your statements electronically, so your information is always close and secure. You can also monitor your debit card transactions through the Shazam Bolt\$ app and set up account notifications through our CB mobile app. If you are not already set-up on these services, make sure you stop in either location before you hit the road. They are all FREE!

CB ONLINE:

www.cbhutch.com

CB On-Call:

(320) 234-6234

2019 FOUNDATION ACTIVITIES

- Hutchinson Dollars for Scholars: Laptop computer
- Jr. Achievement: Purchase 11 career success classes for 245 9th grade students
- Hutchinson Huskies Baseball: Re-do the mound and home plate at VMF

COMMUNITY INVOLVEMENT



Thank you to all the volunteers that helped at the McLeod County Fair! Pictured: Deidra Beilke, Nancy Witte, Connie Lambert and Jonny Block



We provided Hutch Tiger koozies during the Tackle Cancer night at the football game to promote our Facebook like-a-thon to help raise money for the David Harbarth Benefit.



Congratulations to Scott Lang, our Ag Lender, and his family! Austin Lang received Champion Angus Breeding Heifer & Shelby Lang received Reserve Champion Angus cow/calf at the McLeod County Fair.

STAFF NEWS:

INTRODUCING PATTY DALE AS OUR NEW CUSTOMER SERVICE REPRESENTATIVE



I recently relocated back to Hutchinson after spending the last 10 years in Woodbury, MN. I raised my 4 daughters here and currently have 7 grandchildren in Hutchinson. They range in ages 1 ½ to 17. I have been very busy attending birthday parties, family outings, sporting activities, school plays and just enjoying being back with the family again. Hutchinson is a wonderful place to raise your children and receive a great education. In my spare time I enjoy travel,

reading and being outdoors. I have taught Sunday School in the past at Faith Lutheran Church for many years, belonged to Jaycee Women and Hutchinson Chamber of Commerce on different task forces, JO Volleyball board, and many other organizations. Once I get settled again in the community I plan on joining other organizations and contribute to the community.

CB NEWS

FREE PIGGY BANK WITH ANY NEW LITTLE TIGERS SAVINGS ACCOUNT!

A little saving now can mean big dreams in the future! Open a new Little Tigers Savings Account for your child by the end of November and they will receive a free Piggy Bank. Plus, as a club member, they will have access to fun activities, free gifts and more. We make saving fun!



AUTUMN: A GREAT TIME FOR SETTING UP YOUR FINANCING!

Mortgages, Refinancing & Home Equity Loans

Visit our lending team to help you manage your housing with smart decisions for your budget. Whether you are looking to shorten your loan term or lower your monthly payment, we have solutions that can give you flexibility. Even if you are thinking about winterizing your home and making those necessary improvements, we have home equity lines of credit to give you an easy financing solution. Contact a Personal Banker at 320-587-2233 for more information.



Business Loans

Now is a great time to think about expanding your business credit lines, buying new equipment, or looking into additional remodeling or real estate. Best of all, we make our loan decisions locally to give you the responsiveness you need. Time is money and CB is proud to be your experienced business lending partner. Contact Anthony Hanson at 320-234-0622 or Ben Beckman at 320-234-0646 for more information.

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

PLAN AHEAD FOR WINTER FUN, AND COVERING YOUR LARGE PURCHASES!

It's always a good idea to cover your large purchases with quality insurance! Call our expert team for fast service and strong solutions for winter!



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

