



**CITIZENS BANK
& TRUST CO.**

BANK NOTES

NEWSLETTER
WINTER 2020

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, Robyn Lawson
Not pictured: Julie Wichterman, Makenna Einck,
Maisy Elder Maggie Kleiman, Hayden Knorr, Cole
Meyer, Sarah Skrove

*Wishing you peace
and prosperity in*
2020!



AUTO BANK

Sam Bleck, Jennifer Campos
Not pictured: Sheri Goldschmidt



**PERSONAL BANKING &
MORTGAGE DEPT.**

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



BUILDING MANAGEMENT

Wayne Karg, Cody Sondergaard,
Roger Gamradt

**OPERATIONS &
ACCOUNTING**

Margie Kirchhoff, Nancy
Witte, Carleen Hamilton



**COMMERCIAL/AG
DEPARTMENT**

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



SOUTH BANK

Donna Orwoll,
Emily Markgraf,
Robyn Field, Dianne
Pasco, Terry Jossart,
Shannon Kieser

**BOARD OF
DIRECTORS**

Front: Tim Ulrich, Buzz
Burich, Mike Cannon
Back: Jim Lyons, Mark
Girard, Jeff Haag, Jon
Block, Matt Field, Tom
Daggett





STAFF ANNIVERSARIES OF SERVICE

At our annual Christmas party we celebrated the following anniversaries: Connie Lambert (40), Nancy Witte (35), Mandy Baldry (20), Anthony Hanson (10), Renee Bryan (40), Mike Cannon (30), Donna Orwoll (30), Tim Ulrich (35), Julie Wichterman (40), Roger Gamradt (5) & Diane Pasco (5). Not pictured: Robyn Lawson (5)



HOLIDAY OPEN HOUSE RECAP

Thank you to everyone who attended our Holiday Open House on December 12th. We had a great time with food, refreshments, and of course, Santa! All of our staff wish you much joy in the coming year and contact us if we can be of service in making your financial life easier!

FOUNDATION ACTIVITIES

The following grants were approved at the November Board Meeting:

- City of Hutchinson - signs on highway entrances
- Evergreen Sr. Dining - chairs
- Wings of McLeod County - supplies for kids going into foster care
- St. A's School - expenses for school-wide assembly programs
- Hutchinson Police Department - quad crisis response phone

INSURANCE NEWS

START THE NEW YEAR WITH AN INSURANCE REVIEW!

Do you have any new vehicles, or other property that needs coverage? Call our expert team for fast service and strong solutions for the new year. It could be very beneficial to have a full insurance review!



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



(320) 587-2674

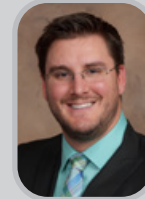
• NOT A DEPOSIT • NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT GUARANTEED BY THE BANK • MAY LOSE VALUE

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

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