



CITIZENS BANK
& TRUST CO.

BANK NOTES

NEWSLETTER
FALL 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

STAFF RETIREMENTS



Julie Wichterman

Julie Wichterman and Sue Shimanski retired from CB&T in September. Julie worked at the Bank for 40 years as a full-time Assistant Teller Supervisor. Sue Shimanski worked at the bank for 28 years as a full-time teller at our Main Bank. They are both planning on spending time with their families and traveling. We thank them for many years of dedicated service and wish them the best in retirement.



Sue Shimanski

CB ONLINE:
www.cbhutch.com

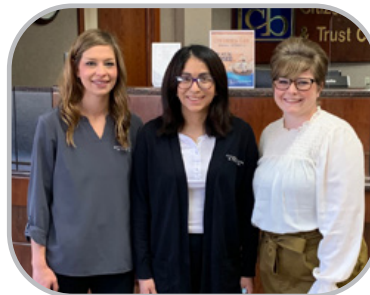
CB On-Call:
(320) 234-6234

2020 FOUNDATION ACTIVITIES

- Hutch Huskies - funds for new outfield fence at VMF
- Hutch Chamber Foundation - purchase "Goodnight Hutchinson" books to benefit business education in Hutchinson
- Prince of Peace - donation to furnish the "Buy a Room" campaign Common's Lounge

STAFF PROMOTIONS

We are pleased to announce the following staff changes: **Crystal Hedlund** has accepted the position of Assistant Teller Supervisor. Crystal joined CB&T in 2017 as a teller at the Auto Bank and most recently was a Customer Service Representative in the Personal Banking Department. **Jennifer Campos** has accepted the position as a full-time teller at the Auto Bank. Jennifer started working as a part-time teller in 2019. **Samantha Bleck** has moved to the Main Bank as a full-time teller. She joined CB&T in 2019 as a part-time teller and was most recently working at the Auto Bank.



Crystal, Jennifer, Samantha



PROFILE ON OUR SUMMER INTERN: MITCH GIRARD

This past summer Mitch Girard joined the Citizens Bank & Trust Team as an intern. During his time at CB&T Mitch worked primarily in the teller line and in the Ag

& Commercial lending group, while also gaining some knowledge about consumer and mortgage lending. In the Ag & Commercial lending group, Mitch provided support to our lending team by analyzing the financial statements of borrowers and assisting our lenders in preparing credit presentations. Mitch also worked directly with CB&T customers on processing their PPP loan forgiveness applications. Thank you Mitch for your excellent service to CB&T and our customers!

"Thank you for allowing me to work for you this summer. I greatly appreciate the patience and flexibility that was required to let me learn the banking process. I learned more this summer than I am yet to learn in a semester at college. You guys always kept me busy. I enjoyed the access I was given along with the opportunities to sit in on meetings. CB is an excellent work environment, I always felt welcome and respected. CB is a terrific community bank, the impact that this institution has on the City of Hutchinson and the surrounding area can't be overstated. My internship this summer has influenced me to pursue a career in banking. I am excited to learn more about finance, investment, and banking in school and apply the valuable knowledge I learned at the Bank."



CB NEWS

2020 AUTUMN COAT DRIVE

As part of the MBA Community Impact month, Citizens Bank & Trust Co. held a coat drive in September. We are happy to announce that we collected over 180 coats plus snow pants, boots, hats, scarves and gloves. CB&T donated \$1000 to the McLeod County Coat Drive hosted by Common Cup Ministry. The McLeod County Coat Drive will be held on October 27th. For more information, please call Common Cup Ministry at 320-587-2213.



CITIZENS BANK PARTICIPATES IN THE SMALL BUSINESS ADMINISTRATION (SBA) PAYCHECK PROTECTION PROGRAM

"When the pandemic was declared, CB was again there to support Aveyron Homes. A CB Loan Officer, Mandy Baldry, initiated conversation regarding the Payroll Protection Plan (PPP) Loan program. As she said, she didn't want Aveyron to miss out on this opportunity to maintain our critical services to community members. We worked together to determine if Aveyron was eligible, examining PPP guideline updates that were released on a near daily basis. When it came time to apply, the application process was still a work-in-progress, and there were many questions to be answered. I vividly remember multiple phone conversations with Ms. Baldry on a Saturday morning, as we tried to submit our request. CB has historically closed at noon on Saturdays and it was obvious we weren't going to get our application submitted by that time. Quite literally, I was "freaking out", but Ms. Baldry assured me she would remain at work until we got the application submitted. Shortly after 2pm that day, she sent in our information, and minutes later (before either of us had a chance to flee our respective offices!) she shared confirmation that we had been approved. With her help, I am optimistic that Aveyron will meet the forgiveness criteria for this loan because she has been diligent about sharing those requirements. Our company, employees, and clients have directly benefitted from Ms. Baldry's dedication to her community partners. You have our THANKS. After 45 years in business, Aveyron continues to do the important work of serving people with disabilities locally, with much appreciation for the support of another local company, Citizens Bank and Trust Co."

— Kathy Kalenberg, Executive Director Aveyron Homes

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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INSURANCE NEWS

CONTACT US FOR SMART INSURANCE PLANS THIS FALL!

Autumn is a time of transition, and a perfect time to consider new insurance on the vehicles you use to make life more enjoyable. We specialize in helping find the best insurance value and give personal attention!



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



**CITIZENS
INSURANCE
AGENCY
OF HUTCHINSON, LLC**

(320) 587-2674

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