



CITIZENS BANK  
& TRUST CO.

# BANK NOTES

NEWSLETTER

WINTER 2021

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

## NEW YEAR NEW OPPORTUNITIES

With the new year, banking convenience and safety is paramount! Here are some services that can keep you banking comfortably from home and saving trips to the Bank:

**MOBILE DEPOSIT:** With CB Mobile Deposit, you can deposit a check directly into your CB checking or savings account. Using your iPhone® or Android™ device, login to the CB app and tap "Deposit." Follow the on-screen instructions to complete your deposit.

**EXTERNAL TRANSFERS:** Transfer money from another bank in a few clicks. External Transfers are the easy way to move money from your accounts at other banks into your primary bank account without stepping foot in our Bank. External Transfers are available on your CB app and CB Online Banking.

**ONLINE & MOBILE ALERTS:** Take more control of your banking. Set up alerts so you know what is happening in your account. Simply click on "Manage Alerts" on your CB app or CB Online Banking to set up alerts today!

**SHAZAM BRELLA MOBILE APP WITH DEBIT CARD CONTROLS:** With the Brella app, you can get alerts when your card is used so you can detect unauthorized or fraudulent activity on your account. You can also use it to submit travel alerts.



CB ONLINE:

[www.cbhutch.com](http://www.cbhutch.com)

CB On-Call:

(320) 234-6234

## 2021 FOUNDATION ACTIVITIES

The following grants were approved in November:

- Crow River Habitat for Humanity: purchase tool trailer
- Meghan's Place: funds for Health & Wellness Day
- HOMES: short-term housing for the homeless in McLeod County
- McLeod Alliance for Victims of Domestic Violence: funding
- Gopher Campfire: new well

## CUSTOMER APPRECIATION

Thanks to our many staff members who braved the elements to hand out appreciation gifts to our customers in mid-December in the drive-thrus! Although we were not able to have our regular indoor event, it was fun for our staff to be outside and greet our customers. We appreciate our loyal customer base and we know that many of you have endured extra hardships during this past year. We will continue to help you with any financial issues that come up so please reach out to our staff when you need us!



Deb Froemming and Sami Bleck



# CB NEWS

## STAFF RECOGNITION

Congratulations to Bonnie Timm for celebrating her 35th Anniversary at CB & T! Bonnie started as a Teller and has been a Commercial Loan Administrator for the past 23 years. Thanks to Bonnie for her many contributions to the Bank!



## NEW YEAR-NEW HOME FINANCING

Interest rates on home loans continue to be low, so 2021 is a good time to visit one of our Real Estate Loan Lenders to see if it makes sense for you to refinance your existing home loan. It may also be a good time for you to look at building a new home, purchasing a different home or remodeling your existing home. Our lenders will walk you through the process and help you make the best decision.



Contact Carol, Deb or Mandy today!



## 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

## INSURANCE NEWS

### STAFF RECOGNITION

We want to congratulate Joyce and Charlie as they celebrated their 10 year anniversary of working at the Agency. We are so grateful for their commitment to our customers! Contact them if you need insurance assistance, or just to say "congratulations!"



Joyce Cripps



Charlie Suedbeck

### NEW AGENT: JUSTIN BARRICK

We are proud to announce that Justin Barrick has joined our growing Agency. We invite you to stop in and meet him when you have a moment.



Justin Barrick



**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

**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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