

BANKNOTES SPRING 2021

NEWSLETTER



CITIZENS BANK & TRUST CO.



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

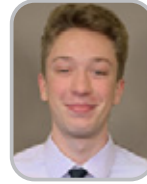
STAFF UPDATES

We would like to announce the hiring of the following employees:

SARAH DUEHN — Sarah has been hired as a full-time Teller at our South Bank. Sarah is a graduate of Hutchinson High School. Her interests include spending time with family, cooking, shopping and traveling. She also enjoys walking and biking.

EMILY OLSON — Emily has been hired as a full-time Teller in our Main Bank. She is a graduate of Hutchinson High School and taking online classes through Bemidji State University where she is seeking a degree in Business Finance. She plans to start their accelerated MBA Program this coming fall. Her hobbies include deer hunting up north and fishing year-round with her family.

SAMUEL HANSON — Sam is currently a sophomore at Hutchinson High School where he participates in football, baseball and HOSA. His future goals are to attend college in a Health Care related field. Sam likes hanging out with friends and is active with Faith Lutheran's Youth Group.



We would also like to announce the following PROMOTIONS:

Emily Markgraf — Emily has been promoted to Customer Service Representative. She started in March 2019 as a part-time Teller, moving up to full-time Teller in June 2019. She is a graduate of Buffalo Lake-Hector-Stewart High School. Emily enjoys outdoor activities including hunting, fishing and sports.

Katelyn Witte — Katelyn has been promoted to Commercial/Ag Loan Administrator. Katelyn started with CB in 2020 as a Customer Service Representative. She is a graduate of South Dakota State University with a degree in Ag Business. Katelyn is newly married and enjoys crafting and spending time outdoors with her husband, Nick.

Mandy Baldry — Mandy has been promoted to Vice President. She joined Citizens Bank as a Teller in 1999. She was promoted to Consumer Loan Administrator Assistant in 2001, Consumer Loan Representative in 2006, Personal Banking Officer in 2011, Commercial Loan Officer/Credit Analyst in 2013 and Assistant Vice President in 2019. Mandy also serves as a member of the Bank's Marketing and Information Technology Committees. She is active in the community as a member of the Think Local, Tim Orth Foundation and Hutchinson Area Dollars for Scholars committees. She is a graduate of Ridgewater College. Mandy and her husband, Nate, reside in Hutchinson with their three children, Jackson, Cora and Lucy.



CB ONLINE:

www.cbhutch.com

CB On-Call:

(320) 234-6234

2021 FOUNDATION ACTIVITIES

The Burich foundations affiliated with Citizens Bank had a busy 2020. There were 16 grants totaling in excess of \$50,000 provided to area non-profits that supported many different causes. If your non-profit organization is interested in applying for a grant, please contact Connie Lambert at 320-234-0620.

CITIZENS BANK PARTICIPATES IN SBA PAYMENT PROTECTION LOAN PROGRAM (PPP)

Since March of 2020, our staff has been very busy providing SBA PPP Loans to many of our customers. Between PPP1 and PPP2, the Bank has completed close to 600 loans totaling approximately \$41,000,000. This money has been used by area businesses and farmers to pay for qualified expenses. The program continues through May, so contact us to apply. We are glad that we have been able to partner with our customers to provide a huge boost to the area economy!

CB NEWS

REMODELING THIS SPRING?

Investing in your home is always a good idea, especially if you are planning to stay in your home for several years. Whether you are looking to remodel the kitchen, add a new bathroom or office, finish off the basement or fix your aging roof, our staff can assist you with financing options to meet your needs. Interest rates continue to be favorable. Contact Deb, Shannon, Mandy or Carol for guidance!



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.

FREE \$10 DEPOSIT WITH ANY NEW STUDENT CHECKING ACCOUNT!

It's the perfect time for students to open an account - and get \$10 free! No matter where you live or travel to, your community bank travels with you! Download the CB mobile app to deposit checks, make transfers, pay bills, pay people and much more! Offer ends, May 31, 2021.



FREE PIGGY BANK AND \$10 WITH ANY NEW LITTLE TIGERS SAVINGS ACCOUNT!

Do you have kids or grandkids who could use a smart start to their financial lives? Open a new Little Tigers Savings account for kids age 12 and under. They will get a free piggy bank and \$10 cash! Bring in this coupon before the end of May!



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

TIME FOR A HOMEOWNERS INSURANCE CHECK-UP?



Not sure you are getting the best deal on your home insurance? Now is the time to review your policy to make sure you have the best coverage at the best price. Call our team today. Thank you for using our local insurance agency!



Clockwise: Joyce, Scott, Charlie, Betty, Juli and Justin



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