

BANKNOTES

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 • www.cbhutch.com • Member FDIC

SPRING 2023

STAFF PROMOTIONS



JODI DEMEYER

to Real Estate Loan Officer. DeMeyer graduated from Hutchinson High School and South Dakota State University. She has been working at Citizens Bank & Trust Co. for almost 6 years as the Real Estate Loan Administrator. Jodi is currently active in the Hutchinson Jaycees Water Carnival as First

Mate and started as the Vice President of the Ambassadors in January of 2023. She will also co-chair the Ambassador's Taste of the Holidays in the fall. In May of 2022 she graduated from the Hutchinson Leadership Institute. Other organizations she has been involved with are Hutchinson Jaycees, Junior Achievement and various events at Faith Lutheran Church.

Jodi and her husband Don live in Hutchinson with their two boys, Will and Jacob.



MITCHELL R. GIRARD

to Commercial Loan Officer. Girard has been employed as a part-time Lending Intern since June of 2020, where one of his job functions included assisting with the SBA Payment Protection Program.

Mitchell graduated from Hutchinson High School in 2018. He then attended the University of Wisconsin-Madison before attending the University of Wyoming, where he graduated with a Bachelor of Science degree in Finance.

Girard is a native to Hutchinson, where he is actively involved in the community. Previous to Citizens Bank, he worked for the Crow River Golf Club holding positions as cart and pro shop attendant. He has recently joined the Hutchinson Jaycee Water Carnival where he is a member of the Finance Committee. Mitchell also volunteers for the Hutchinson Health Foundation at the Scramble for Life Golf Tournament, and assists the Chamber of Commerce in events such as Dairy Days. He plans on volunteering for Historic Hutchinson, Heart of Minnesota Animal Shelter and The Relay for Life to fundraise for the American Cancer Society.

CONGRATULATIONS ANTHONY HANSON: BUSINESS PERSON OF THE YEAR!

Anthony Hanson, President of Citizens Bank & Trust Co., was named Business Person of the Year during the Annual Hutchinson Chamber Banquet. He was recognized for making significant contributions to the local business community. This includes making himself available to all customers who have loan requests no matter how big or small their needs are. Throughout the pandemic era, he checked in on his customers to see if he could help in any way, knowing that many of them were dealing with difficult times. He has also taken a leadership role in many organizations and projects in Hutchinson with the goal of making our community better!



CAROL STARK RETIREMENT

Carol Stark has retired from Citizens Bank & Trust Co. after almost 45 years of service. She was the Senior Vice President of the Real Estate Loan Department. Carol is looking forward to traveling, golfing and spending time with family and friends.

Thank you for your dedication to CB and its customers. We wish you well in your retirement!

NEW STAFF MEMBERS



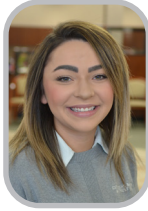
Lori Nolan
Part-time Teller



Karla Klawitter
Customer Service Representative



Scott Krueger
Maintenance Supervisor



Demira Fleck
Full-time Teller



Evan Baumgarten
Part-time Student Teller

PROTECTING AGAINST FRAUD

Crooks use clever schemes to defraud millions of people every year. They often combine new technology with old tricks to get people to send money or give out personal information.

Make sure you:

- Don't give out your passwords
- Don't give out your account numbers
- Don't click on links from suspicious emails
- Don't get tricked by urgent requests



2023 FOUNDATION ACTIVITIES

The following grant was recently approved:

- **Jr. Achievement Program** — funds to participate in JA Biztown

If your non-profit 501(c)(3) organization is interested in applying for a grant, please contact Connie Lambert at 320-234-0620.

INSURANCE NEWS

HAPPY SPRING! DO YOU HAVE COVERAGE FOR YOUR SUMP PUMP?

If you're concerned about all the extra water in our area, make sure you have sump pump insurance coverage to protect your valuables. Contact our team for details!



Betty, Joyce, Juli, Justin and Scott



**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



**CITIZENS
INVESTMENT
SERVICES, LLC**

Located in the Citizens Bank South Building:
1390 Hwy 15 S, Hutchinson

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Are you a decision maker? Of course you are. You have made major decisions with your money, your investments, and all kinds of financial matters. You have done so with knowledge.

As a financial professional, I don't make decisions for my clients – I empower them with knowledge, so that they can make informed choices themselves. Beyond the moment of choice, I plan for the years ahead.

Having a plan may bring you more than confidence – it may put you on the road to a better financial future. I want to see you plan well and thoughtfully for that future. Why not "double-check" and see that you have done so? You may contact me at 320-587-0850 or tami.stovern@lpl.com. I would be happy to have a friendly initial meeting with you about where you stand financially and what decisions you are concerned about. I look forward to it, and there are absolutely no strings attached.



**TAMI
STOVERN**
LPL Financial
Advisor

320-587-0850