

# 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 2024

## MAIN BANK REMODELING PROJECT

Due to our Main Bank remodeling project, we will be forced to close our downtown lobby April 1 through mid-July. With that, all teller transactions will take place at our Auto Bank or South Bank. We will have additional staff at our South Bank to take care of any account or loan needs that you may have. Customers will have access to their safe deposit box downtown throughout the remodeling project.

We apologize for any inconvenience this may cause. If you have any questions, please contact us.

## ALERT: GRANDPARENT SCAMS



There has been a recent surge of grandparent scams in our area. Be aware of these typical fraud scenarios:

- A grandparent receives a phone call (or sometimes an email) from a "grandchild." Usually the person claims to be in a bad situation, like being arrested or getting into a car accident and needs money ASAP. The caller doesn't want his or her parents told.
- Sometimes, instead of the "grandchild" making the phone call, the criminal pretends to be an arresting police officer, a lawyer, a doctor, etc.

### How to recognize scammers:

- **PRETEND** to be a police officer.
- Says there's a **PROBLEM** to cause worry.
- **PRESSURE** you to act immediately.
- Tell you to **PAY** a specific way, usually with a gift card, prepaid debit card or cash.

Protect yourself and be skeptical of a contact you did not initiate. Always remain calm and contact someone you trust.

## VOLUNTEER OF THE YEAR: ARI ZASKE

Congratulations to Ari Zasko for being selected as the 2023 Chamber Volunteer of the Year! We are so proud of the work that you have done and continue to do for the The Hutchinson Child Care Coalition.



CB&T Staff dressed up as Caddy Shack characters at the 80's movie-themed Chamber event.

## NEW EMPLOYEE



### KIM HOWE

#### Commercial/Ag Loan Administrator

Kim Howe joins Citizens Bank & Trust Co. as a Commercial and Ag Loan Administrator. In her spare time Kim likes to garden, hunt, fish and travel. She enjoys spending time with her daughters, cooking and antiques. Kim is looking forward to volunteer opportunities with CB&T.

# CB NEWS

## BANK PROMOTIONS

- **Mandy Baldry** to Senior Vice President of Personal and Commercial Banking. Baldry joined the bank in 1999. Mandy serves as a member of the Bank's Marketing, IT, Credit and Executive Committees.
- **Ben Beckman** to Senior Vice President of Commercial and Ag Banking. Beckman joined the Bank in 2018 and serves as a member of the Bank's Credit, Executive and Marketing Committees.
- **Debbie K. Froemming** to Assistant Vice President of the Personal Banking Department. She joined the bank in 2001 and also serves as a member of the Bank's Compliance Committee.
- **Shannon M. Kieser** to Assistant Vice President. Shannon joined the bank in 1998 as a Personal Banking Officer.



## TOM DAGGETT RETIRING FROM BOARD



Tom Daggett was a member of the Citizens Bank Board of Directors from 1987 to 2023. Tom's knowledge of the community and his strong business background allowed him to lend expertise on many topics. We would like to thank him for his many years of service and for his desire to always help us be a better bank. Thank You, Tom!

## 2024 FOUNDATION ACTIVITIES

The following grants were recently approved:

- **ISD #423 summer exploratory camps**
- **ISD #423 solar eclipse trip**
- **McLeod Co Veterans Memorial Park – The Wall That Heals**
- **Hutchinson Jaycee Water Carnival – float cover**

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

### UPGRADING YOUR HOME? LET US KNOW TO UPDATE YOUR INSURANCE!

- Remodeling increases your home value
- If you must move out temporarily, homeowners insurance covers only occupied homes
- Ongoing construction increases risks of theft or damage

Contact Joyce, Justin, or Scott for insurance expertise!



**CITIZENS  
INSURANCE  
AGENCY  
OF HUTCHINSON, LLC**

**(320) 587-2674**  
[www.ciahutch.com](http://www.ciahutch.com)

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



## FINANCIAL ADVISOR:

### PLAN WISELY. YOU WON'T GET A DO-OVER.

A successful retirement in the future can often depend on having a solid plan now. If your money isn't working as hard as you are, it may be time to act. There are no do-overs in retirement planning. We specialize in providing comprehensive, personalized financial guidance with the goal of maximizing every remaining moment of the retirement countdown. Call today to learn more and schedule a consultation, aimed at keeping your financial and goals in shape.

**Call today for more information  
and to schedule a consultation.**



**TAMI  
STOVERN**  
*LPL Financial  
Advisor*

**320-587-0850**



**CITIZENS  
INVESTMENT  
SERVICES, LLC**

*Located in the Citizens Bank South  
Building: P.O. Box 188, 1390 Hwy. 15 South*

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisory and broker/dealer (member FINRA/SIPC). Insurance products offered through LPL Financial or its licensed affiliates. Citizens Bank & Trust Co. and Citizens Investment Services LLC are not registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using Citizens Investment Services LLC and may also be employees of Citizens Bank & Trust Co. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Citizens Bank & Trust Co. or Citizens Investment Services LLC. Securities and insurance offered through LPL or its affiliates are: **NOT INSURED BY FDIC OR ANY OTHER GOVERNMENT AGENCY • NOT BANK GUARANTEED • NOT BANK DEPOSITS OR OBLIGATIONS • MAY LOSE VALUE**