

Center Stage

VOL. 19, NO. 2 - SUMMER '12

CUSTOMER APPRECIATION DAY!

WE'RE ALWAYS GRATEFUL FOR YOUR BUSINESS!

July 5th

4 to 6 p.m.
Center National Bank
Parking Lot



GREAT FOOD!
FUN ENTERTAINMENT!
CHEERFUL SOCIALIZING!



- **Tasty Cheese Brats** Cooked Perfectly by Jack Ulrich and Served by the International Peanut Butter and Milk Committee!
- **Superb Varieties of Fieldgate Cheeses** Served by the Dairy Princesses and Ambassadors of Meeker County!
- **Lively Entertainment** by the Incomparable Wally Pikal Band!
- **Watercade Royalty** Including Miss Litchfield Erika Gartner, Princesses Leah Randt and Justina Shaffer and the 2012 Miss Litchfield Candidates!
- **Fun Occasion** to Greet Your Friends, Neighbors and all the employees of Center Bank!

**DON'T MISS THE LITTLE CROW
SKI SHOW DURING WATERCADE
ON SUNDAY, JULY 8, AT 1 P.M.**

Sponsored by Your Home Town Bank—
Center National Bank!



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Center National Bank Info

301 Ramsey Avenue North
Litchfield, MN 55355
Phone: 320-693-3255
Fax: 320-693-7429
www.cnbmn.com

6 REASONS WHY OUR VISA® DEBIT CARD MAKES SENSE!

- 1** You don't have to carry cash or checks to purchase goods and services.
- 2** You can use it like a credit card—but skip the interest and fees.
- 3** You have worldwide access to your accounts.
- 4** You can withdraw cash from ATMs.*
- 5** You will have a heightened sense of security by not having to carry cash.
- 6** You can receive cash from ATMs during non-banking hours.

Learn more about our debit-card advantages by talking to one of our customer service representatives or visiting our website at www.cnbmn.com.

*ATM machines in Litchfield are located at the bank, Litchfield Liquor and Consumer's Co-op Association; but you don't just have to use our machines—you can use any ATM that bears the Money Pass logo. To find Money Pass ATMs, go to moneypass.com and type in the community you will be visiting to get a listing of ATMs closest to that location.

NEED A LOAN? SEE CENTER BANK TODAY!

Considering buying a home?

Need to purchase a new car?

Feeling pressure to make home improvements?

Ready to purchase a new appliance?

Then now is the perfect time to explore all your loan options at Center Bank. Yes, we are lending money to qualified borrowers for a wide variety of needs at attractive interest rates.

Discuss the possibilities by making an appointment with Loree Schultz, Deanna Lease or Bill Roers by calling 320-693-3255.

Our highly skilled loan professionals will clearly explain all your options and handle the paperwork.

Here are more reasons why it makes sense to contact Center Bank:

- **Local underwriting means a quick decision for you.**
- **Local processing means lower costs for you.**
- **Local servicing means payments are made to Center Bank and remain in the community.**



PRESIDENT'S CORNER

YOUR LOYALTY IS IMPORTANT TO US!



DAVE DAEGES PRESIDENT

Our annual Customer Appreciation Day on July 5 is fast approaching and I hope all of you will take the opportunity to join us for an afternoon of food, music and fun from 4:00 to 6:00 p.m.

As we were planning this year's event, it occurred to me that everyday should be Customer Appreciation Day at Center Bank.

After all, we have been meeting the financial needs of the citizens of Litchfield and Meeker County for more than 100 years! **This never would have happened without your commitment to our bank.**

Therefore, this is our commitment to you every day:

- We will strive to earn your business every day.
- We will thank you for your business at every opportunity.
- We will provide a personal touch whenever possible.
- We will anticipate your financial needs.
- We will listen attentively to your requests and questions.
- We will continue to make realistic promises.
- We will provide solutions promptly and on time.
- We will offer proven, leading-edge products and services.
- We will explain clearly how our products and services work.
- We will continue to support community organizations and activities.

Be assured your loyalty in the past and today is not something we take for granted at Center National Bank. **HOPE TO SEE YOU ON JULY 5!**

CONGRATULATIONS SCHOLARSHIP WINNERS!

Shelbie Walsh – \$4500 Scholarship

Shelbie has been active at Litchfield High School by participating in Swimming, Basketball and Track. She is on the Student Council, has been inducted into the National Honor Society, is Co-editor of the 2012 Yearbook and participates in the YES program. She has volunteered at church by teaching Sunday School and has coached youth basketball, swimming and track. Last summer she participated in a mission trip to Missouri to help others in their time of need. She has gone above and beyond in geography by doing an independent geography course where she explored GIS (Geographic Information Systems). She will be attending Gustavus Adolphus College in St Peter this fall where she is going to major in geography with an emphasis on GIS. Her long term goal is either to work in urban planning, mapping the logistics of where to locate a business or to assist farmers with identifying factors that affect agricultural productivity and to assist them in understanding geographical features of land to strategically plot and place assets. She is the daughter of Tom and Pam Walsh.



Trevor Park – \$500 Scholarship

Trevor has been involved at Litchfield High School in baseball, basketball, and cross-country. He is also a member of the National Honor Society and has helped with the yearbook. He has volunteered in the community with Community Ed and at church. Trevor will be attending Mankato State University where he will be majoring in Business Finance. With his business finance degree, he is looking to possibly work in the agricultural field as an agricultural lender. He is the son of Brian and Kaloni Park.

Trivia Quiz

Here are three questions relating to this issue of the CenterStage newsletter. Complete the quiz and bring it to Center National Bank for your chance to win:

\$50 IN CASH!

Any entry with all three questions answered correctly is eligible to win. A final drawing will determine the winner from all eligible entries. Entries must be brought to the bank by July 11, 2012, to be valid.

The winner of our latest Trivia Quiz was Katie Hulterstrum. Congratulations!

1. What band will play at our Customer Appreciation Day?

2. Name two reasons why our debit card makes sense:

3. What are two advantages of Rewards Checking?

NAME _____

PHONE _____

EXPLORE OUR CHECKING ACCOUNT POSSIBILITIES!

CENTER BANK OFFERS A VARIETY OF CHECKING ACCOUNTS TO SUIT THE FINANCIAL NEEDS OF ALL ITS CUSTOMERS.

One of the most popular is **Center Rewards Checking** which offers the tremendous advantages below:

- **No minimum balance requirement!**
- **No monthly service charges!**
- **All nationwide ATM fees refunded each month!***
- **Earn interest on all your funds!**
- **Interest is paid monthly!**
- **Monthly notification of qualification status!**
- **Monthly notification that your checking statement is ready!**

To qualify, you need at least 10 debit card purchases that post and clear per monthly qualification cycle, have one ACH direct deposit or one ACH automatic payment that posts and clears per monthly qualification cycle and enroll and receive electronic statements.

Other checking accounts offered to meet all your financial needs include free checking, interest checking and preferred checking.

For more information, visit in person with Jean, Randa, Mary or Bill, call us at 320-693-3255 or check our website at www.cnbmn.com.

*ATM fee refunds per monthly statement cycle when qualifications are met.

INFORMATION

Lobby Hours:

Mon. - Fri. 9:00 a.m. to 6:00 p.m.
Sat. 9:00 a.m. to noon

Drive-Up Teller Hours:

Mon. - Fri. 7:30 a.m. to 6:00 p.m.
Sat. 9:00 a.m. to noon

Phone Numbers:

Main: 320-693-3255
Toll Free: 800-893-3255
Fax: 320-693-7429

DIAL-A-BANK Numbers:

Local: 320-693-2274
Toll Free: 877-693-3255

Website:

www.cnbmn.com

Consumer and Real Estate Loans

Loree Schultz, Deanna Lease or Bill Roers

Business and Ag/Dairy Loans

Dave Daeges, Tom Smith,
Dawn Jansen or Jim Vrchota

Checking/Savings Accounts and Time Deposits

Jean Witthus, Randa Larsen,
Mary Gilbertson or Bill Roers

Center Bank ATM Locations:

Litchfield Liquor - 517 Sibley Ave. N.
Consumer's Coop - 1025 E. Frontage Rd.
Litchfield Office - 301 Ramsey Ave. N.
Plymouth Office - 15705 37th Ave. N.

Current Interest Rates

6-Month CD..... 0.20% APY
1-Year CD..... 0.35% APY
2-Year CD..... 0.50% APY
3-Year CD..... 0.65% APY
M-M Gold Savings 0.40% APY

APY is annual percentage yield. APY is as of May 22, 2012. CD minimum deposit \$500. Penalty for early withdrawal. M-M Gold minimum deposit is \$25,000. Monthly service charge if below minimum. Rates subject to change.



Traveling Soon? Notify the Bank!

Planning to travel and use your debit card? If so, please notify the bank so we can file a travel notice on your account. Why is this important?

Since there are protection programs on your account that indicate where your normal card activity is being conducted, your card could be shut down if any activity occurs in other than "normal locations."

By notifying the bank, we will make sure you have full access to your account at all times so your travel will be worry-free. In addition, contact your credit-card company with the same request.

301 Ramsey Ave. N.
P.O. Box 100
Litchfield, MN 55355



Bulk Rate
U.S. Postage
PAID
Permit No. 30
Litchfield, MN
55355