

Center Stage

VOL. 22, NO. 1 - SPRING '15

43RD ANNUAL MUSIC IN PLYMOUTH

Center Bank, as a Silver Guarantor, in conjunction with The Plymouth Civic League and the City of Plymouth are pleased to present the 43rd annual Music in Plymouth event, on Wednesday, July 1st at the Hilde performance Center, 35th Avenue N and Plymouth Blvd. (between City Hall and Lifetime Fitness.)

FEATURING:

No Grass Limit
electric performances of music ranging from bluegrass and folk to gospel and traditional Americana

Minnesota Orchestra with National Anthem soloist Siena Forest

The Droppers
an organ, guitar, bass and drum based band-frequently joined by dynamic brass and wind players who meld funk and soul for an unforgettable sound

ALSO FEATURING:

Enticing Entertainment – Fire Dancers
In The Heart of the Beast Puppet & Mask Theater – Giant Puppets
The Medicine Show Music Company – Roving Entertainers

**WEDNESDAY, JULY 1, 2015
AT 5:30 PM AT THE
HILDE PERFORMANCE CENTER**

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 **Center National Bank**
Hometown Banking!

ARE WE MAKING LOANS?

ABSOLUTELY!

Center Bank is making loans to credit-worthy customers on a variety of fronts. You may want to explore these opportunities:

HOME LOANS

Whether you are building or purchasing a home, see us now for a mortgage loan. Plus, we do refinances, home improvement and home equity loans.

BUSINESS LOANS

Look at these possibilities: commercial mortgages, commercial term loans, lines of credit, SBA loans, community commercial loan programs.

AG LOANS

Take your choice of several options for crops, land and animals.

PERSONAL LOANS

Check out our competitive rates for car, boat, snowmobile and other loans.



For more information and to set up an appointment, call 763-225-8888 to be connected with the appropriate loan officer or visit our website at www.cnbmn.com.

IN THE KNOW

SAFETY TIPS TO HELP KEEP YOUR MOBILE DEVICE MORE SECURE



DAVE DAEGES, CEO

- 1. Keep your mobile device up-to-date.** Similar to your home computer, mobile devices regularly need their operating systems and applications patched to defend against online threats such as viruses or malware.
- 2. Understand the risks of using wireless hotspots.** Limit the type of business you conduct when connecting to unsecured wireless hotspots. Only conduct banking and online shopping or other types of secure transactions on network connections that you know and trust.

3. Guard your money when banking or shopping online. Make sure the website is security enabled by looking for web addresses that begin with "https:" Secured sites provide additional security features for information sent and received and usually display a padlock. Websites beginning with "http:" are not secured. For Center Bank customers, utilizing your Secure Mobile Banking app is another good option to connect securely to perform your online banking.

4. Secure your device: Use a strong password or pin to lock your device and make sure to backup all of your data regularly.

5. Important information to consider before downloading a mobile app:

- **Credibility of the app's creator** – It is a good practice to use the approved "App Store" for your device. App stores offer operating system-specific downloads, so make sure you get the app that will work with your operating system.
- **What does the app do?** And what information does it collect and have access to? Does it make sense for the app to collect the information?
- **GPS location data** – If you have a smartphone and have downloaded an app that has permission to access your location data, it can do so until you change the settings on your smartphone. If you don't want to share your location with advertising networks, you may be able to turn off location services in your smartphone's settings.

The free, secure Center Bank mobile app is available for iPhone® or Android™ users. To read more about how to protect your mobile devices online, please visit the STOP. THINK. CONNECT.™ website which is a national security awareness campaign led by the Department of Homeland Security, the National Cyber Security Alliance, and the Anti-Phishing Working Group. They have security tips published for using the Internet at home or from a mobile device.



MEET OUR NEW PRESIDENT **AL LIESTMAN**



With over 25 years of banking experience, Al joined Center Bank in the fall of 2014 as President after serving most recently as Senior Vice President and Chief Credit Officer for the Grand Rapids State Bank. Al also worked for KleinBank for 14 years of his career. Prior to moving to Grand Rapids, Al was a bank President for KleinBank in Victoria MN. Al holds a bachelor's degree in psychology from St. John's University and is a graduate of the University of Wisconsin–Madison's Graduate School of Banking.

Al has actively serviced community leadership initiatives with Lions Club, Habitat for Humanity and Ducks Unlimited. Al is married to Dana and they have two children, Avery and Tucker. Al enjoys basketball, hunting, fishing and golf.



MN MILITARY FAMILY FOUNDATION

Center Bank Plymouth has been a proud supporter of The Minnesota Military Family Foundation by being a co-sponsor of the MN Northwest Open Edinburgh USA golf tournament held in Brooklyn Park the past three years.

The Minnesota Military Family Foundation is a community-supported fund which was founded in November 2004. Contributions are made by people who understand that there are many sacrifices that military families make and want to help soften the extraordinary financial hardships that may occur when a family member is deployed by providing a financial safety net.

Money is distributed through grants and loans to Minnesota military families of deployed soldiers that need a little help. The Foundation supports military personnel, military spouses and military children by honoring requests for: household expenses such as utilities, rent and mortgages; household appliances and repair; auto repairs; transportation and lodging for families to visit soldiers in the hospital; family counseling and medical expenses.

The Minnesota Military Family Foundation makes a difference not only in the lives of the military family, but also improves the morale and safety of our active military personnel.

HOME MORTGAGE CONSULTANT: BETH PRUDEN



Beth Pruden recently joined the Plymouth office of Center National Bank as a Home Mortgage Consultant. She has over ten years of mortgage banking experience and over thirty years of knowledge in real estate and related fields. Beth is married to husband Brad of 28 years and together have three boys. She has been a resident of Plymouth since 1992

and is involved in numerous community, athletic and educational organizations. In her leisure time, she enjoys spending time with her immediate and extended family, cooking, boating and playing women's hockey.

PAY YOUR BILLS ONLINE WITH NETTELLER!



Let's say it's Sunday afternoon and you need to pay some bills before leaving on a business trip or a vacation. You could take valuable time to write the checks, apply stamps and drive to the post office. Or, you could pay your bills online – from the comfort of your living room – if you're signed up for the bill-paying option of Center National Bank's NetTeller® account. Here's how it works:

If you currently enjoy the advantages of the bank's NetTeller account, just sign up at the bank for this online bill-paying feature. Unlike some bill-paying systems, our online bill-paying plan allows you to pay ALL your

creditors, including the youngster down the street who mows your lawn or shovels your sidewalk!

TAKE A LOOK AT THESE BENEFITS:

- We can pay any of your creditors electronically who accept electronic submissions. (Remember, not all of them do.)
- For those creditors who do not accept electronic payments, we can automatically cut checks and mail them on your behalf. You can do this for creditors whose payment amounts are always the same or for creditors whose payment amounts vary each month. To remind you of the variable payments, NetTeller will send you a message that these bills need to be updated with new amounts. You enter the amounts and we send the checks.
- NetTeller can notify you when payments have cleared.

Online bill-pay is free if you process at least one payment per month; otherwise, you will be charged a \$15 monthly non-usage fee.

For more information about the advantages of paying your bills online via NetTeller, call Melanie or Sade at 763-225-8888 or visit them next time you're in the bank.

NETTELLER FEATURES: • Online Bill-Paying • View Check Images • Balance Inquiry • Account History • Transfer Funds Between Your Accounts • Statement Printing • Stop Payments

BANK 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: 763-225-8888
Toll Free: 800-893-3255
Fax: 763-225-8889

DIAL-A-BANK Numbers:

Toll Free: 877-693-3255

Website:

www.cnbnm.com

Center Bank

ATM Locations:

Plymouth Office:
15705 37th Ave. N.

Any ATM that accepts
Money Pass Cards

Business Loans

Pat Farrington, Dave Daeges,
Al Liestman

Consumer and Real Estate Loans

Gina Smith, Beth Pruden

Checking/Savings Accounts and Time Deposits

Melanie Lawrence, Sade Kelly

TRIVIA QUIZ!

Here are four 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 four 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 25, 2015, to be valid.

1. What is the best way to secure your mobile device?

2. Who is the new Center Bank President?

3. Name one benefit of paying your bills online.

4. What two people can you contact for Consumer and Real Estate loans?

NAME _____

PHONE _____

