

Center Stage

VOL. 20, NO. 1 - WINTER '13

New Home or Refinance in 2013?

Now is the perfect time to explore home mortgage opportunities at Center Bank while mortgage interest rates are still highly attractive.

Center Bank offers fixed rate long term conventional mortgages with 5-30 year terms to qualified borrowers. We can help those who are looking to purchase a home or refinance their current mortgage.

Important reasons to select Center Bank include:

- Local underwriting means a fast turnaround time
- Local processing means lower costs to you
- Local servicing means payments will be made to Center Bank

We can also help borrowers with VA, FHA and HARP loans along with being able to assist first time home-buyers.

To learn more about how Center Bank can assist you with a home purchase or home refinance - as well as personal, auto and other types of loans - make an appointment with Deanna, Bill or Loree by calling **320-693-3255**.



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MBA Recognizes Center National Bank for Community Involvement

The Minnesota Bankers Association (MBA) recently recognized 21 Minnesota banks for their community involvement including Center National Bank.

To honor and recognize banks' involvement in their communities, the MBA created the Community Champion recognition program. These 21 banks worked with hundreds of organizations in their communities, providing funding, volunteers, materials, supplies or food for their neighbors.

CNB Volunteering/Community Involvement Includes:

- 21 of Center Bank's 41 employees volunteered 3,144 hours in 2012 equating to 393 work days. They volunteered through a total of 46 different local organizations.
- Toys for Tots program which has been in existence since 1989 helping 11,508 children from 4,656 families
- Center Bank Scholarship Program since 2001 with two scholarships per year totaling \$5000
- Business Seminar annually providing educational information for business customers and prospects
- Litchfield Watercade- sponsor the Brat Feed and the Little Crow Ski Team.

Center Bank was recognized with a certificate at the MBA Bank Day at the Capitol event.



ENHANCEMENTS TO YOUR VERIFIED BY VISA PROTECTION!

If you carry a debit card from Center National Bank, you'll want to take advantage of the higher security offered by the NEW Verified by Visa program. This no-cost program helps protect your money and your identity.

It prevents unauthorized persons - who have stolen your debit-card number - from making routine purchases without your permission.

When you participate in this card-protection plan, you add a personal password to your existing card which must be used when you shop at participating online merchants. In short, this password validates your identity.

To be protected under this NEW program, you must register your debit card through the "Quick Links" section on our website: www.cnb.com. It only takes a few minutes to complete. This link brings you to the Verified by Visa page, allowing you to register your debit card or log in once you have completed the



Verified by
VISA

registration process. Use the green "Register Now" button to take advantage of the NEW program.

In the Verified by Visa link, you can view a list of merchants that currently participate in the Verified by Visa program. Center Bank strongly recommends you register your debit card under this NEW program to protect yourself and your account whether you buy online or not.

For more information and further instructions, contact, Bill, Tracey, Gina, Melanie or any of our Customer Service Representatives at 320-693-3255 or 1-800-893-3255.

PRESIDENT'S CORNER

THE IMPORTANCE OF CLARITY



**DAVE DAEGES
PRESIDENT**

One of my favorite words in our current banking vocabulary is clarity...the quality or state of being clear.

Today, with the banking industry being confronted with a growing need for openness and fairness in their interactions with its customers, clarity has become a critical factor.

This confrontation was initiated by the federal government under the assumption that all banks, including community banks, corporate banks, investment banks and Wall Street banks are the same. However, all types of banks are not the same. Center National Bank is a Community Bank. As such, clarity has always been a way of doing business with our customers.

So, if you are planning to purchase a home or remodel or complete an addition to your home...

Or, if you are considering establishing a savings plan for a child's college or technical education...

Or, if you are seriously looking at setting up a realistic retirement plan...

You know that a keen sense of clarity is absolutely essential.

In other words, it is the perfect time to contact Center National Bank to learn more about our excellent products and services that will help you reach your goals.

Helping you successfully achieve these goals in a clear and understandable manner is, and always has been, at the forefront of our customer relations approach to the banking business.

However, none of this would be possible without a staff of highly trained, professional and experienced employees who can clearly explain our products and services to your complete satisfaction. In other words: with a keen sense of clarity!

Thank you for your business!

TAKE ADVANTAGE OF REWARDS CHECKING TODAY!

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

Just meet these three simple qualifications each statement cycle:

- Have 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!
- Enroll and receive electronic statements!



For more information about opening a Rewards Checking Account, contact one of our customer service representatives: Jean, Randa, Mary or Bill at 320-693-3255 or 1-800-893-3255.

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

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 May 1, 2012 to be valid.

The winner of our latest Trivia Quiz was James Shoutz. Congratulations!

1. Name one of the three simple qualifications for a Rewards Checking Account.

2. What bank program protects your debit card?

3. How many families received vouchers during our 2012 Toys for Tots Drive?

NAME _____

PHONE _____

BEHIND THE SCENES BECKY OSTLIE



When you are in the midst of purchasing a home or conducting a home refinancing, one of the key persons in either transaction is the real estate loan processor.

In either case at Center Bank, chances are you may work with Becky Ostlie who has been with the bank for four months. but has 18 years of title-company experience.

As you might imagine, a home-loan processor must have a keen sense of organization to be certain all the necessary forms are completed according to seemingly countless rules and laws that govern the transaction. Becky is one of those people who makes absolutely sure everything comes together neatly and completely for Center Bank customers.

Becky grew up on a farm near Green Isle, Minnesota, and has lived in Hutchinson for 13 years. She is married to Ormund Ostlie, and they have two grown children, Kalli and Chase. Chase and his wife, Nicole, have two sons, Luke and Lex.

Gardening and landscaping at home and at Peace Lutheran Church in Hutchinson are her favorite hobbies and volunteer activities. She also schedules the lay lesson readers at Peace Lutheran.

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:

Meeker Memorial Hospital - 612 Sibley Ave S
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..... 0.10% APY
1-Year CD..... 0.20% APY
2-Year CD..... 0.45% APY
3-Year CD..... 0.60% APY
M-M Gold Savings 0.30% APY

APY is annual percentage yield. APY is as of March 25, 2013. 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.



Toys For Tots

YOUR GIFTS AND CASH CONTRIBUTIONS PRODUCED ANOTHER BANNER YEAR FOR OUR ANNUAL DRIVE:

- **709** children received gifts
- **286** families received vouchers
- **50** elderly residents received a food basket containing a holiday meal



**THANK YOU
FOR YOUR
KINDNESS!**

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



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