

Center Stage

VOL. 21, NO. 1 - FALL '14

TOYS FOR TOTS...

CELEBRATING 25 YEARS OF GIVING!

2014 marks the Silver Anniversary of Center Bank sponsoring the Meeker County Toys for Tots program. We are proud to have partnered with Heartland Community Action over the past 24 years to provide toys and food baskets to Meeker County residents.

The Meeker County Toys for Tots drive will begin November 14th and will conclude on December 18th.



Here's what you can do to help this year's toy drive:

- Purchase new toys and gifts appropriate for infants to 16 year olds.
- Bring new, unwrapped toys to the bank during business hours: 9:00 a.m. to 6:00 p.m. Monday through Friday and 9:00 a.m. to noon on Saturdays.
- Monetary donations are welcome! Checks should be made payable to "Christmas Project."

Money is used to purchase additional toys if not enough are collected and any extra cash will be used for food baskets for the families and the elderly. Center Bank will match up to \$1000 of the value of toys and cash received.

Meeker County recipients are referred to Heartland Community Action by area schools, places of worship and government agencies.

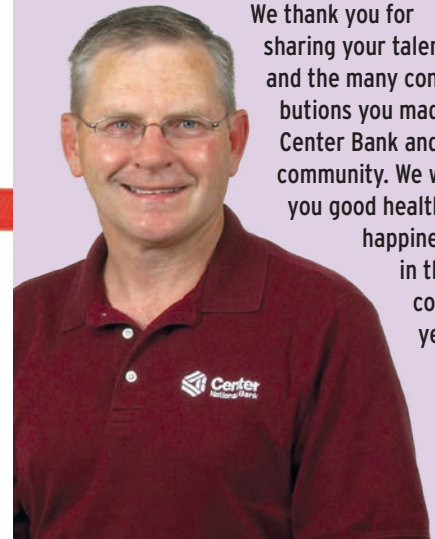
TOM SMITH RETIRED JULY 31ST

Tom's career at Center Bank began in 2002 in the real estate lending area and then progressed to the commercial and ag areas. Prior to coming to Center Bank, Tom served in the US Navy Submarine Service, attended college at the University of Minnesota Crookston and the University of Wisconsin, River Falls. His initial career was as a vocational agriculture instructor prior to being employed as a regional marketing representative for a large agricultural cooperative in western Minnesota. His entire banking experience has progressed through being an investment representative to a lender in consumer, mortgage, agricultural and business banking.

Tom plans to spend his retirement traveling with his wife, Shirley, learning how to bake bread, hunting, fishing and enjoying his kids and grandkids.

CONGRATULATIONS, TOM!

We thank you for sharing your talents and the many contributions you made to Center Bank and our community. We wish you good health and happiness in the coming years!



Join Us for Our
Holiday Open House!

Thursday, December 18th
2:00 to 5:00 p.m.

Enjoy delicious treats and beverages!
Listen to favorite music
of the season!

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CONGRATULATIONS TO OUR SCHOLARSHIP WINNERS!

Olivia Wicklund **\$500 Scholarship**

Olivia has been involved at Litchfield High School in FCCLA, Student Council, Band, Speech, Theater, Volleyball and Track and Field. Her FCCLA involvement has also reached to the regional and national level. Olivia will be attending the University of Minnesota majoring in Social Justice. Her long term goals include becoming a US Senator or an Executive Director of a nonprofit organization. She is the daughter of Scott and Elizabeth Wicklund.



Nicole Fisher **\$4,500 Scholarship**

Nicole has been active in sports at Litchfield High School by participating in Volleyball, Basketball and Track and Field. She is a member of the National Honor Society, the Student Council and on the Yearbook Staff. Outside of school she has been active in 4-H and was a Meeker County Dairy Ambassador for 6 years. She was recently named a Meeker County Dairy Princess. Nicole will be attending North Dakota State University where she is going to major in Business with an emphasis in Human Resources. Her long term goal is to own her own event/wedding planning business. She is the daughter of Anthony and Patti Fisher.



PRESIDENT'S CORNER

DATA BREACHES AND IDENTITY THEFT: PROTECT YOUR CREDIT!



DAVE DAEGES, **PRESIDENT**

You hear of data breaches by Target, Home Depot, JP Morgan-Chase, Michaels etc. and wonder what do I do. Take comfort in the fact that we are monitoring your Center Bank debit card for

fraudulent activity and theft of your personal information on a daily basis. You can count on us to contact you if your Center Bank debit card has been compromised. Our process is to contact you by phone and inform you that your debit card has been breached, your current card is being inactivated and a new card is on its way. If appropriate, we will discuss the possibility of closing your account and opening a new one. To all that have experienced this process, we thank you for your cooperation and patience. To the rest of us, you probably will experience a compromised debit card. If that happens our actions are to protect you, your personal information and eliminate financial losses.

Fraud and ID theft can happen in many ways. Protect your wallet or purse so that your ID and credit and debit cards cannot be stolen. Thieves can also steal your personal information from your mail box or garbage cans.

Even though you cannot prevent a data breach from happening at a retail establishment here are some ways to protect yourself and minimize your risk for ID theft:

- Don't share your Social Security number or account information with anyone who contacts you by phone or email.
- Protect your PIN and passwords, do not share them and change them often.
- Use passwords and firewalls on your personal computers and phones—your electronic devices may be a hacker's target, just like a retail store.
- Shred sensitive papers like bank statements, credit card offers, insurance forms, etc. before discarding them when you do not need them anymore.
- Remove the labels on prescription bottles before you throw them out.
- Lock your financial documents and records in a safe place at home.
- Do not enter personal information on a computer in a public place, like the library.
- Keep an eye out for missing mail like credit card or bank statements.
- Take mail out of your mailbox as soon as you can.
- Send outgoing mail from a post office collection box or at the post office.
- Monitor your credit report—you are allowed one free credit report from each of the three major credit bureaus once per year at annualcreditreport.com or by calling 1-877-322-8228.
- Review your credit card and bank statements as soon as you receive them.

This article in no way touches on every aspect of ID theft and fraud but hopefully has given you some insight as to potential problems and ways to possibly combat them. The issues are all time consuming, but the extra effort you take now to protect yourself is far preferable to the many hours you would spend trying to erase a criminal's fingerprints from your personal history.

WE'VE GOT YOU COVERED!

PAY YOUR MEDICAL EXPENSES WITH A HEALTH SAVINGS ACCOUNT FROM CENTER BANK!

Health care needs of individuals and families are diverse and HSA plans offer consumers important flexibility and support to make the spending decisions that are right for them.

HSA Advantages:

- You have greater choices and control over your health care.
- You can plan for future medical expenses.
- Balances can be carried over to the next year versus a "use it or lose it flex plan".
- Contributions to a HSA are tax-deductible.
- HSA earnings are tax deferred and are not taxed if used for qualified medical expenses.
- If you change jobs your HSA goes with you.

Here's how you can qualify for a Health Savings Account:

- You must be covered under a qualified, high-deductible health plan.
- You must not have coverage by another type of health plan.
- You cannot be claimed as a dependent on another person's tax return.
- You cannot be enrolled in Medicare.

A new survey on health savings accounts (HSAs) financial activity shows that HSA plans are a valuable financial tool for consumers, providing flexibility to cover immediate medical expenses and to save for future health care costs.

FOR MORE INFORMATION ABOUT STARTING AN HSA, VISIT LOREE SCHULTZ OR AMY NELSON.



MEET TOM ZENS



BUSINESS BANKER

Specializing in commercial lending, Tom recently joined the Business Banking Team at Center National Bank.

He has more than 18 years experience in the banking and finance industry and most recently was a Business Banker for Heritage Bank in Willmar. Prior to that, he worked 13 years for Wells Fargo Bank as a Business Banker and Branch Manager. Tom has a broad range of experience working with many different industries. Tom's primary area of focus is in the following areas: Small Business Administration (SBA) loans, Economic Development Financing Partnership loans, Operating Lines of Credit, Cash Management, Letters of Credit and Business Term Loans which include Real Estate, Equipment, Working Capital and Expansion.

Zens is a central Minnesota native graduating from BOLD High School and Alexandria Technical College with an A.A.S degree in Finance and Credit Management.

During his career, he has been active in several community organizations and projects, including United Way of West Central Minnesota, Litchfield Rotary Club and St Philips Church.

Tom, his wife Gina and two daughters, Delaney and Addyson, live in Litchfield. His hobbies include hunting, camping, boating and following his kids' sporting events.

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



Center Bank ATM Locations:

Meeker Memorial Hospital:
612 S. Sibley Ave

Consumer's Coop:
1025 E. Frontage Rd.

Litchfield Office:
301 Ramsey Ave. N.

Plymouth Office:
15705 37th Ave. N.

Consumer and Real Estate Loans

Loree Schultz, Deanna Lease
or Bill Roers

Business and Ag/Dairy Loans

Dave Daeges, Tom Zens
or Dawn Jansen

Checking/Savings Accounts and Time Deposits

Jean Witthus, Randa Larsen,
Mary Gilbertson or Amy Nelson

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 December 1, 2014 to be valid.

**The winner of our latest Trivia Quiz was
Donna Becker. Congratulations!**

1. When is the last day for the Toys for Tots Drive?

2. Name one qualification to have a Health Savings Account.

3. What high school did Tom Zens attend?

4. List two ways to protect yourself from ID Theft.

NAME _____

PHONE _____

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



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