

Center Stage

VOL. 16, NO. 3 - FALL '09

TOYS FOR TOTS NEEDS YOUR HELP!

For 20 consecutive years, Center National Bank has sponsored its Toys for Tots drive, but according to Loree Schultz, Consumer Banking Officer and Drive Coordinator, 2009 could be one of the most critical in terms of need.

"Combining job losses with pay cuts and the current housing situation, we are facing one of the most challenging holiday seasons in my memory," says Schultz.

Through these two decades, the Toys for Tots drive has served 8,911 children, representing 3,578 Meeker County families. Also, 887 food baskets have been prepared.

This year's collection by the bank - in affiliation with Heartland Community Action - begins November 15 and concludes December 16.

Here's what you can do:

- Select toys and gifts appropriate for infants to 16-year-olds.
- Bring new, UNWRAPPED toys to the bank during business hours, which are 9 a.m. to 6 p.m. Monday through Friday and 9 a.m. to noon on Saturday.
- Monetary donations are welcome, and checks should be made out to "Christmas Project."

Money will purchase toys if not enough are collected, and extra cash will be used for food baskets for families and the elderly. In addition, Center National Bank will match up to \$1,000 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.

VISIT OUR UPDATED WEBSITE!

- Complete Range of Important Information
- Easy to Navigate
- Simple, Attractive Design
- Tremendous Time-Saver
- Current Products, Services and News



OUR EMPLOYEES ARE MAKING A DIFFERENCE!

Center National Bank calls itself a "Hometown Bank," and nowhere is this more evident than in the number of hours its 32 employees devote to volunteering with area organizations and charities.

Would you believe 6,100 hours during the past year? In case you are counting, that's 762.5 eight-hour days, helping more than 40 organizations!



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MAKE YOUR LIFE EASIER WITH AN E-STATEMENT!

If you have been resistant to taking advantage of Center National Bank's fast-growing electronic statement - better known as an e-statement - here are some frequently asked questions that will help you make your decision:

What is an e-statement?

An e-statement is simply an actual image of your checking and/or savings statement that you currently receive in the mail.

What are the benefits of an e-statement?

Speed. You see your statement as quickly as it is produced by the bank. You can save it on your computer for future reference or print it. No delays in the mail.

How will I know my e-statement is online?

You will be notified immediately by e-mail that your statement is available for review.

How much does it cost to convert to an e-statement?

There is no cost.

Will I need to acquire special software?

No.

How secure is my e-statement?

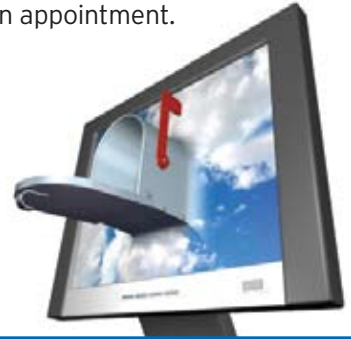
Center National Bank has made considerable investments to make sure your financial information is safe and secure.

How long does my e-statement remain online?

It stays online for six months.

Who do I contact to learn more about an e-statement?

There are three persons you can contact at the bank for complete information: Jean, Sheila or Randa. They will be happy to take you through the entire process. Visit with them at the bank or call them at 320-693-7429 for an appointment.



PRESIDENT'S CORNER

CENTER BANK:

WHY CENTER REWARDS CHECKING MAKES SENSE!



DAVE DAEGES PRESIDENT AND CEO

During our more than 100 years of providing important money-management services to the citizens of Litchfield and Meeker County, Center National Bank prides itself in offering you leading-edge products.

One of the most recent leading-edge products is our Center Rewards Checking Account which was

introduced last summer and has been received enthusiastically by our customers.

If you haven't opened this checking account or switched from your previous checking account, here are the highlights:

- No minimum balance
- No monthly service charge
- Use any ATM nationwide free of charge*
- 4.11% annual percentage yield on balances up to \$25,000!**
- 1.01% annual percentage yield on that portion of the balance over \$25,000!**

This adds a huge new dimension to the usual interest checking accounts! Apparently so huge that some of our customers have

asked us if this was a teaser interest rate destined to drop after a couple of months. Let me assure you this is the real thing . . . not a teaser!

So is it a good deal? Here's what Money magazine said in its October issue:

Suffering from the interest-rate blues? Look into rewards checking accounts.

These high-yield federally insured accounts are gaining popularity at smaller banks and credit unions...they're a slam dunk!

There are three easy qualifications each cycle: (1) You must make at least 10 monthly debit-card purchases, (2) Set up one direct deposit or authorize one automatic payment from your account, (3) Enroll and receive a monthly electronic statement.

Because of our respect for you and your loyalty, we take our responsibilities seriously in the research and introduction of new products and services. This was the case with Center Rewards Checking and will continue to be so at this bank.

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

**Annual Percentage Yield (APY) accurate as of 10/30/09. No minimum balance to open account. Rate tiers are as follows: Rewards Rates 4.11% APY applies to balances of \$.01-\$25,000 and 1.01% APY paid on balances over \$25,000 as long as qualifications are met each monthly statement cycle. Base Rate 0.25% APY will be earned on all balances if qualifications are not met. All balances will earn 4.11% APY to 1.01% APY as long as qualifications are met. Rates may change after the account is opened. Fees may reduce earnings.



ARE WE MAKING LOANS? ABSOLUTELY!

Despite what you may read in large daily newspapers or see on national television, 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 320-693-3255 to be connected with the appropriate loan officer or visit our web site at www.cnbnm.com.

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 22, 2009 to be valid.

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

1. The FDIC has extended the deadline for increased insurance protection until what date?

2. What is the date for the bank's holiday open house?

3. Name three deposit products offered by Center National Bank.

4. How long does an e-statement remain online?

NAME _____

PHONE _____

CHECK OUT THESE DEPOSIT PRODUCTS!

Center National Bank has an extensive variety of deposit products that will accommodate most of your financial needs from checking to savings to retirement planning.

- **Checking:** We offer six checking accounts to fit your lifestyle: Center Rewards, Center Free, Center Checking, Center Interest Checking, Center Preferred Checking and Classic Club Checking.
- **Savings:** Select among our four savings accounts: Regular, Money Market, Money Market Gold and Thrift.
- **Certificates of Deposit:** Our CDs feature terms ranging from six months to five years.*
- **Installment Certificates:** Plan your savings with this 36 month CD that requires only a \$25 minimum deposit. Funds can be added at any time.*
- **Individual Retirement Accounts:** We offer both traditional and Roth IRAs to supplement your retirement package.
- **Health Savings Accounts:** Save for current and future qualified medical expenses. (For those who have a qualified high-deductible health plan.)

For more detailed information, stop by the bank or call us at 320-693-3255 and ask for a customer service representative or visit our web site at www.cnbnm.com

*Penalty for early withdrawal.

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.cnbnm.com

Center Bank ATM Locations:

Econofoods - 951 E. Frontage Rd.
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 or Deanna Lease

Business and Ag/Dairy Loans

Dave Daeges, Tom Smith, Dawn Jansen,
or Darrell Mackedanz

**Checking/Savings Accounts
and Time Deposits**

Jean Witthus, Sheila Berndt,
or Randa Larsen

Rewards Checking Website:

www.centerrewardschecking.com

Current Interest Rates

6-Month CD	1.51% APY
1-Year CD	1.75% APY
2-Year CD	2.00% APY
3-Year CD	2.40% APY
M-M Gold Savings	1.15% APY

APY is annual percentage yield. APY is as of October 30, 2009. CD minimum deposit \$5,000. Penalty for early withdrawal. M-M Gold minimum deposit is \$25,000. Monthly service charge if below minimum. Rates subject to change.



**FDIC EXTENDS
INSURANCE
COVERAGE!**

*FDIC deposit insurance has
extended the current
\$250,000 FDIC deposit
insurance coverage
through 2013!*

*(The former deadline was
December 31, 2009.)*

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

