

Center Stage

VOL. 17, NO. 3 - FALL '10

\$250,000 FDIC INSURANCE COVERAGE MADE PERMANENT!

HERE'S SOME GOOD NEWS FROM THE FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC):

The \$250,000 limit for insurance coverage you receive on many of your accounts at Center Bank no longer has a deadline – it is now permanent!

FDIC insurance covers all types of deposits received at an insured bank, including deposits in checking accounts, NOW accounts, savings accounts, money-market accounts, certain retirement accounts and time deposits such as certificates of deposit.

Remember, FDIC insurance is automatic, requiring no action on your part. The premiums are paid by Center National Bank. The \$250,000 standard maximum insurance amount covers each depositor per each depository institution for each account ownership category.

You can maximize your FDIC insurance coverage by utilizing the different FDIC ownership categories if all the requirements are met. Here are three examples:

- **Single Ownership** – Both a husband and wife have separate bank accounts in their names so that each account can be insured up to \$250,000 or \$500,000 total.
- **Joint Ownership** – The couple also has a joint account which can be covered up to \$500,000.
- **Retirement Accounts** – A husband and wife have separate IRAs covered up to \$250,000 each.

Another way to expand protection beyond \$250,000 is through Payable on Death accounts which are included in the Revocable Trust Account ownership category. Ask your attorney to explain your options in this area.

For complete information on how FDIC coverage affects your accounts at Center Bank, make an appointment with one of our personal bankers today by calling 320-693-3255 or 1-800-893-3255.

Member
FDIC



**See You at
Our Holiday
Open House**

**THURSDAY
DECEMBER 16
2-5 P.M.**

**Tasty Treats!
Music of the Season!
Lots of Fun!**

**BRING NEW, UNWRAPPED TOYS FOR
OUR TOYS FOR TOTS DRIVE!**

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SUPPORT OUR TOYS FOR TOTS DRIVE!

November 17 – December 16

HERE'S HOW YOU CAN HELP:

- Select new toys and gifts that are appropriate for infants to 16-year-olds.
- Bring these new **UNWRAPPED** toys and gifts to the bank during business hours - 9 a.m. to 6 p.m. Monday through Friday and 9 a.m. to noon on Saturday.
- Donations of money are welcome and checks should be made payable to "Christmas Project."



Center Bank will match up to \$1,000 of the value of toys and cash received.

Explore Our Verified by Visa™ Protection Program!

The Verified by Visa program allows peace of mind for those who conveniently shop online AND for those who don't. The program helps protect your money and identity and gives you added protection when making purchases online through certain web sites. It also prevents an unauthorized person, who may have stolen your debit card number, from making an online purchase without your permission.

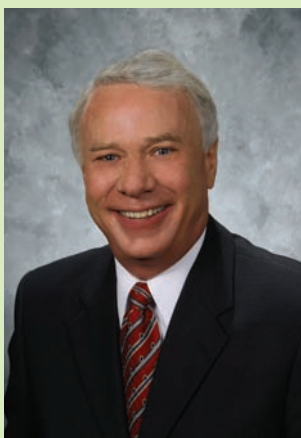
When you participate in this card-safety plan, you add a personal password to your existing card, which must be used when you shop at participating online merchants. The password validates your identity. Center Bank offers the Verified by Visa program at no cost to you.

To be protected, you must first register your debit card through a link on the bank's web site - www.cnbmh.com - which takes about five minutes to complete. This link will bring you to the Verified by Visa page that allows you to register your debit card or log in once you have completed the registration process. In addition, you can view a list of merchants that currently participate in the Verified by Visa program. Center Bank strongly recommends that you register your debit card to protect yourself and your account whether you buy online or not.

For more information and further instructions, contact Bill Roers or Tracey McCoy by calling **320-693-3255** or **1-800-893-3255**.

PRESIDENT'S CORNER

WHAT MAKES US YOUR HOMETOWN BANK?



DAVE DAEGES PRESIDENT

Since our founding more than 100 years ago, Center National Bank has been known as a community bank. The term "community" is well-chosen, distinguishing us from large national and regional banks. As a result, we often refer to ourselves as your hometown bank. Here's why:

- We provide products to match your needs whether you are a senior, newly married, single or a member of whatever generation that describes your age.
- We provide important products and services to owners and managers of a range of businesses from sole proprietorships to partnerships to small and medium sized companies.
- We reinvest your deposits into the Litchfield area, thus creating a vibrant economic community.
- We participate in a wide range of local programs, schools and non-profit organizations. A case in point is our annual Toys for Tots program.
- We strongly support employee volunteering that includes community theatre, bloodmobile organization, church leadership roles, Meeker County Fair, several community organizations and many others.
- We constantly maintain our banking focus on safe and sound operating procedures and utilize our high levels of experience and capabilities.

Thank you for being a loyal customer of Center Bank!
We will strive to maintain your trust.

REWARD YOURSELF WITH REWARDS CHECKING TODAY!

Everyone appreciates being rewarded for their loyalty whether it's purchasing a car or truck, buying an appliance or staying at a nice resort or hotel. Banking is no exception, and that's why Center National Bank's Rewards Checking Account has been such a huge success. And no wonder! Take a look at these tremendous advantages:

- There is no minimum balance required to earn rewards.
- There are no monthly service charges.
- All your ATM fees – nationwide – are totally refunded each month.*
- You earn interest on all your funds.
- Interest is paid monthly.
- You are notified monthly of your qualification status.
- You are notified monthly that your account statement is ready.



There are Three easy Rewards Rate Qualifications each cycle:

1. Make 10 debit-card purchases.
2. Set up one direct deposit or automatic payment from your account.
3. Enroll and receive monthly electronic statements.

For more information about opening a Rewards Checking Account, including interest rates and rate tiers, visit with one of our customer service representatives: Jean, Sheila, Randa 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 December 15, 2010 to be valid.

The winner of our latest Trivia Quiz was Arlyn Grotto. Congratulations!

1. Who pays the premiums for your FDIC insurance?

2. Should I register my debit card if I don't buy online?

3. Can you name two advantages of our Rewards Checking Account?

NAME

PHONE

COULD THIS BE THE RIGHT TIME...

TO BUY A HOME OR REFINANCE YOUR MORTGAGE?



Explore
LOW INTEREST RATES
at Center National Bank!

**Call Loree Schultz,
Deanna Lease or
Bill Roers Today at
320-693-3255 or
1-800-893-3255**



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 or Dawn Jansen

Checking/Savings Accounts and Time Deposits

Jean Witthus, Sheila Berndt,
Randa Larsen 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..... 1.00% APY
1-Year CD..... 1.25% APY
2-Year CD..... 1.75% APY
3-Year CD..... 2.00% APY
M-M Gold Savings 0.75% APY

APY is annual percentage yield. APY is as of October 22, 2010. 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.



OUR NEW ATM LOCATION!

Litchfield Liquor Store

517 Sibley Avenue N.
(Replaces the Econofoods location)

Other ATM Locations
in Litchfield:

Consumer's Co-op

1025 E. Frontage Road

Center National Bank

301 Ramsey Avenue N.



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



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