

Center Stage

VOL. 19, NO. 3 - FALL '12

CONVENIENCE! 24/7/365

ONLINE BANKING provides you with 24-hours-a-day, seven-days-a-week, access to your accounts at Center Bank. All you have to do is take a few minutes to meet with one of our Customer Service Representatives.

They will provide you with a NetTeller security code and will explain all the banking conveniences available on your home computer.

Here are some key examples:

- **Make certain loan payments**
- **Transfer funds between accounts**
- **Conduct a balance inquiry**
- **View previous statements**
- **Review account history**
- **Perform stop payments**
- **Make Center Plus payments**
- **Enjoy access to Online Bill Pay**

In addition, you can download a step-by-step guide for your Online Banking Account by visiting www.cnbn.com.



Online Bill-Pay: SAVINGS AND CONVENIENCE!

How would you like to save money, time and trees - all at the same time?



It's yours when you sign up for free online bill-pay at Center National Bank!*

Unlike some bill-paying systems, our plan allows you to pay ALL your creditors—not just a select few. This is one, huge benefit.

Here are more from your Hometown Bank:

- **Eliminate postage, fees and wasted paper**
- **Set up recurring and one-time payments**
- **Arrange for due-date reminders**
- **Receive notification when payments have cleared**

For more information about the value of online bill-pay at Center Bank, see one of our customer service representatives or visit our web site at www.cnbn.com.

*\$15 monthly non-usage fee if you sign up and do not use.

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LOOKING FOR A PERSONAL CHECKING ACCOUNT THAT FITS YOUR LIFESTYLE?

Center Bank offers six distinctive personal checking accounts that will meet most any financial requirements you have whether you are a senior, working person or a student.

To receive more information on our six personal checking accounts listed below, contact Jean, Randa, Mary or Bill by visiting the bank or by calling them at 320-693-3255. Or, you can check our website at www.cnbn.com.

- Center Rewards Checking
- Center Free Checking
- Center Interest Checking
- Center Preferred Checking
- Classic Club Checking (for persons 50 and older)
- Center Checking

WHAT'S YOUR WISH FOR 2013?

- A NEW, LARGER HOME?
- A NEW CAR, TRUCK OR RECREATIONAL VEHICLE?
- A VACATION OF A LIFETIME?

Now is the perfect time to start thinking about making financial arrangements to make your wish come true!

This is where Center National Bank can be a huge resource because WE HAVE MONEY TO LEND at attractive interest rates!

Our highly experienced loan team can provide sound advice and professional knowledge to turn your plans into exciting reality.

All you have to do is call 320-693-3255 and ask for Deanna Lease, Bill Roers or Loree Schultz. They are experts at explaining the details in language you will completely understand and then take care of the details so you can have confidence in the entire loan experience.

Your loan will be processed at the bank with a quick turnaround time.

As you begin making plans for 2013, be sure to get all the facts from the professionals at Center Bank by calling us at 320-693-3255!



PRESIDENT'S CORNER

WE CAN HELP YOU FIGHT IDENTITY THEFT!



DAVE DAEGES
PRESIDENT

I just finished reading an identity-theft status report from a national publication. I'm sorry to report that this insidious crime remains a serious threat and is becoming even more prevalent.

The Identify Theft survey pointed out that more than 11.5 million adults were victimized by identity fraud in 2011 in the U.S. You probably won't be surprised to know that social media and mobile behaviors are putting citizens at even greater risk.

So what does this have to do with Center National Bank? Plenty!

- We will never ask for your personal information over the phone, by e-mail or via social media.
- We will request a face-to-face meeting at the bank to discuss a disparity with any of your accounts.
- We encourage you to examine your monthly statement promptly and request a meeting with us to discern a possible identity-theft situation.

If your account has been compromised, we can take these actions:

- Protect access to this account.
- Place stop payments on missing checks.
- Change personal identification numbers and online banking passwords.
- Open a new account, if appropriate.
- Assist in contacting law enforcement agencies to report the crime.
- Help you report the crime to these credit bureaus: Trans Union, Experian and Equifax.

We value your business, and you can count on us to do what's necessary to protect you from identity theft!

TOYS FOR TOTS YOU CAN MAKE A DIFFERENCE!



Looking for a great way to provide a joyous holiday season for children in need in Meeker County? Then take advantage of Center National Bank's 23rd annual Toys for Tots Drive which begins November 15 and concludes on December 13!

Here is how you can help:

- Purchase new toys and gifts that are appropriate for infants to 16-year-olds. (There is a special need for gifts suitable for teens!)
- Bring them UNWRAPPED to the bank during business hours: 9 a.m. to 6 p.m. Monday through Friday and 9 a.m. to noon on Saturday.
- Cash donations are welcome, and checks should be made payable to: Christmas Project.

Cash will be used to purchase toys and gifts if not enough are collected, and if there is extra money, it will pay for food baskets for families in need and the elderly. In addition, the bank will match up to \$1,000 of the value of toys and money received.

Recipients of Toys for Tots gifts are referred to Heartland Community Action by area schools, places of worship and government agencies.

"Your donations are extremely vital to many residents of Meeker County who are struggling with the economic fallout, so we encourage your generous participation," says Loree Schultz, Consumer Banking Officer and Drive Coordinator.



Join Us!

Center National Bank
Holiday Open House

**THURSDAY
DECEMBER 13
2 TO 5 P.M.**

**TREATS! MUSIC!
HOLIDAY FUN!**

Don't forget...bring new, unwrapped toys for our Toys for Tots Drive by **December 13!**



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 14, 2012 to be valid.

The winner of our latest Trivia Quiz was A.J. Nelson. Congratulations!

1. What is the deadline for our Toys for Tots drive?

2. How many personal checking accounts does Center Bank offer?

3. How many U.S. adults were victimized by identity theft in 2011?

NAME _____

PHONE _____

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:

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..... 0.20% APY
1-Year CD..... 0.35% APY
2-Year CD..... 0.50% APY
3-Year CD..... 0.65% APY
M-M Gold Savings 0.40% APY

APY is annual percentage yield. APY is as of October 2, 2012. 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.



**COULD THIS BE
THE RIGHT TIME...
TO BUY A HOME
OR REFINANCE
YOUR MORTGAGE?**



Explore
LOW INTEREST RATES
at Center Bank!

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

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

**Center
National Bank**
Hometown Banking!
301 Ramsey Ave. N.
P.O. Box 100
Litchfield, MN 55355