

Center Stage

VOL. 17, NO. 2 - SUMMER '10

CENTER NATIONAL BANK SCHOLARSHIP WINNERS...



TYLER WARREN \$4500 SCHOLARSHIP

Tyler has been active in the community with the Minnesota Junior Holstein Association, as a hospital volunteer and on the Peanut Butter and Milk Committee. He works on the family dairy farm by Forest City and has been active in the Forest City Livewires 4-H Club. At the county 4-H level, he has held the 4-H Federation positions of Vice President and Reporter. At LHS he has been very active in the local FFA Chapter and has served as the Chapter President and Chapter Reporter. In addition he has been Region 5 Treasurer. He has also been involved in Track and Field and Cross Country. He is a National Society member and is on the school newspaper staff. Tyler will be attending the

University of Minnesota - Twin Cities campus, majoring in agriculture education and doing a minor in dairy science. His long term goals are to become a high school ag instructor and FFA advisor, hopefully in the local area, maybe even Litchfield High School, and to eventually take over the family dairy farm. He is the son of John and Carol Warren.



NICK BUSCHETTE \$500 WINNER

Nick is a volunteer who has helped the Meeker County MCCL at the fair and has been a Red Cross blood donor. He is a member of St Philip's Church where he has been a mass server, usher and youth service volunteer. He has helped with the Litchfield Baseball Association and the Litchfield Youth Wrestling Club. At LHS he is a member of the National Honor Society and has participated in Knowledge Bowl. He has also participated in football, basketball, baseball and wrestling. He will be furthering his education at Ridgewater College in Willmar and will then attend the University of Wisconsin, River Falls majoring in food science. He plans to work in the food science field testing new foods and labeling nutrition facts. He is the son of Marvin and Teri Buschette.

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.cnbmn.com.

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

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PUT JULY 8 ON YOUR CALENDAR NOW!

JOIN US FOR OUR ANNUAL CUSTOMER APPRECIATION DAY!



**PLEASE JOIN US FOR OUR CUSTOMER APPRECIATION DAY
AT THE BANK ON THURSDAY, JULY 8, FROM 4 TO 6 P.M.**

- Enjoy Delicious Cheese Brats Cooked to Perfection by Jack Ulrich and Served by the International Peanut Butter and Milk Committee.
- Enjoy Outstanding Varieties of Fieldgate Cheeses Served by the Dairy Princesses and Ambassadors of Meeker County.
- Enjoy Great Entertainment by the Fabulous Wally Pikal Band.
- Enjoy Greeting the Watercade Royalty, Including Miss Litchfield, Jessica Stemen, Princess Becca Hansen and the 2010 Miss Litchfield Candidates.
- Enjoy Visiting with Your Friends at Center National Bank.

WATCH THE LITTLE CROW SKI SHOW DURING WATERCADE Sunday, July 11th at 1:00 p.m.

Sponsored by Your Hometown Bank - Center National Bank!

PRESIDENT'S CORNER

NINE REASONS WHY YOU CAN TRUST CENTER BANK!



DAVE DAEGES PRESIDENT

It's a rare day when daily papers, television networks and national radio news stations don't carry a negative story or editorial about the banking industry. Unfortunately, community banks can be the victims of the fallout as customers and others begin to doubt the soundness of their financial institutions.

Let me be clear: Center National Bank is a sound and safe bank... one you can trust in these troubling times. Here are nine reasons why you can put your faith in our bank:

- 1 We are a strong, well-capitalized bank with a steady position of liquidity as we control our growth so we can remain financially strong.
- 2 We continuously apply sound banking principles in all our operations.

- 3 We carefully manage risk at all times.
- 4 We always have and will continue to make loans to credit-worthy customers.
- 5 We receive deposits and make loans to meet our customers' financial needs.
- 6 We insure your deposits through the Federal Deposit Insurance Corporation (FDIC).
- 7 We recognize and reward the loyalty of our customer base.
- 8 We employ an experienced, knowledgeable work force with more than 683 years of combined experience.
- 9 We help build strong communities with employee volunteerism and cash contributions.

As a customer of Center Bank, you can be assured that your financial needs come first whether you own and manage a thriving business or you place your personal banking with us, or you do both. We appreciate your confidence in our bank.

FREE ATM USAGE LURES REWARDS CHECKING CUSTOMERS!

Rewards Checking continues to gain popularity since its inception at Center National Bank less than a year ago. More and more bank customers are converting to this special checking account, as well as a large number of people moving their checking to Center Bank from other financial institutions. One of the most popular features attracting persons to this checking account is that all ATM fees - nationwide - are totally refunded each month at the end of your statement cycle.*

Other features of the account include:

- No minimum balance required to earn rewards.
- No minimum balance required to open the account.
- No monthly service charge.
- Earn interest on all your funds.
- Interest is paid monthly.
- Interest rate at 4.11% APY.** The balance cap for this interest rate is \$15,000 as of June 1, 2010. Balances over \$15,000 earn 0.75% APY.**
- Monthly notification of qualification status.
- Monthly notification of account statement being ready.

There are 3 easy Rewards Rate qualifications each cycle:

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

For more information about opening a Rewards Checking account, contact one of our customer service representatives: Jean, Sheila, Randa or Bill at 320-693-3255 or 1-800-893-3255. Additional information is also on our web site at www.cnbm.com.



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

**Annual Percentage Yield (APY) accurate as of 5-17-2010. No minimum balance to open account. Rate tiers are as follows: Rewards Rates 4.11% APY applies to balances of \$.01-\$15,000 and 0.75% APY paid on balances over \$15,000 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 0.75% APY as long as qualifications are met. Rates may change after the account is opened. Fees may reduce earnings.

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 July 15, 2010 to be valid.

The winner of our latest Trivia Quiz was Margaret Jensrud. Congratulations!

1. What are the names of the bank's scholarship winners?

2. What is the date of the bank's Customer Appreciation Day?

3. Jean Witthus graduated from what high school?

4. What is the cost of online bill-pay if you use it once a month?

NAME _____

PHONE _____

BEHIND THE SCENES JEAN WITTHUS

When Jean Witthus joined Center National Bank in 1992 as a receptionist, it was quickly evident she enjoyed contact with people. Shortly thereafter, her customer skills and banking knowledge resulted in a promotion to Customer Service Representative, a position she has held ever since.

"I really like meeting people and helping them with their banking needs," she says. "Since I am a native of Litchfield, I know many of them, and it's good to extend these relationships. I especially find it worthwhile helping some of our older customers with their financial situations as they relate to the bank."



Jean graduated from Litchfield High School and attended Ridgewater Community College in Willmar. After working at Anderson Chemical Company for two years, she was a sales associate for a downtown Litchfield retail clothing store, subsequently managing the store and being its main buyer. She worked at Uni-Hydro in Cosmos for a short while before she came to Center Bank.

She enjoys traveling, yard work and walking. She is active in church doing volunteer ministry. She also devotes time to her four grandchildren who live in Eden Prairie: Tyler, 18; Madison, 14; and twins Carter and Kennedy, 11.

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 Darrell Mackedanz

Checking/Savings Accounts and Time Deposits

Jean Witthus, Sheila Berndt,
Randa Larsen or Bill Roers

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.

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 May 17, 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.



VERIFIED BY VISA

Center Bank will be introducing a new product called Verified by Visa which will help protect you against debit card theft, debit card loss and unauthorized use when using your Visa debit card online.

Shopping online is convenient and rewarding, and the vast majority of online transactions go through safely. You can protect your money and your identity when using your Visa check card by activating Verified by Visa. When activating Verified by Visa, you will establish a personal password for your check card. The password will be used to validate your identity when you shop at participating online merchants.

Watch for more information to be provided within the next few months.

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



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