

# Center Stage

VOL. 20, NO. 2 - SUMMER '13

## Customer Appreciation Day!

- **Enjoy Cheese Brats** Cooked by Jack Ulrich and Served by the International Peanut Butter and Milk Committee!
- **Sample Varieties of Fieldgate Cheeses** Served by the Dairy Princesses and Ambassadors of Meeker County!
- **Lively Entertainment** by the Wally Pikal Band!
- **Watercade Royalty** Including Miss Litchfield Kaytlin Bemis, Princesses Brittany Hull and Kaitlyn Johnson and the 2013 Miss Litchfield Candidates!
- **Have Fun** with Your Friends, Neighbors and All the Employees of Center Bank!

COME FOR THE FOOD, STAY FOR THE FUN!



IT'S OUR WAY TO SAY "THANKS" FOR YOUR BUSINESS!

**July 11<sup>th</sup>** 4 to 6 p.m.  
Center National Bank Parking Lot

**DON'T MISS THE LITTLE CROW SKI SHOW DURING WATERCADE**  
**Sunday, July 14, at 1 p.m.**

Sponsored by Your Home Town Bank—Center National Bank!

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 **Center National Bank**  
*Hometown Banking!*

# TEACHING YOUR CHILDREN ABOUT MONEY!



When is the best time to talk to your children about money?

Pre-school?

Elementary school?

High School? College?

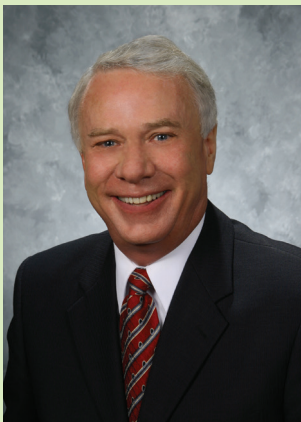
**THE ANSWER IS ALL OF THE ABOVE!**

According to the magazine, *Smart Money*: "Proper preparation of your children, even at a young age, can start them down the path of a successful financial life." **Here are some tips:**

- Start children learning about money long before their first savings account, job or credit card. Keep it simple, but talk about how work and money are important and related.
- Everyday activities can be teachable moments such as a trip to the grocery store, a visit to an ATM or at bill paying time.
- As your children grow older, you can move to more sophisticated levels of conversation such as the basic elements of checking, savings, loans, credit cards, interest rates, insurance and investing.
- When they reach their teens (and sometimes earlier), you can upgrade the financial-education process with an allowance, a simple budget, checking and/or savings account, smart shopping, job interviewing skills and job performance.
- One of the most challenging tasks is honest discussion about post-high-school plans with your children, including the actual and potential resources to pay for this stage of life by the child and his/her parents.

## PRESIDENT'S CORNER

### APPRECIATING YOUR BUSINESS EVERY DAY!



#### DAVE DAEGES, PRESIDENT

Our annual Customer Appreciation Day on July 11 is fast approaching. This event is always a fun time for all of us at Center Bank; we get a chance to mingle with our customers and provide some great food and entertainment. It's our way of thanking you for your loyalty!

Beyond this annual event during Watercade, we hope you feel appreciated each and every time you do business with us. It is our desire that we earn your trust and that you feel the benefits of "Hometown Banking" that Center National Bank offers.

We strive to earn your business every day by anticipating your financial needs, then offering quality and proven products and

services. For example, our Rewards Checking offers a higher interest rate with no minimum balance requirement plus other great benefits.

We also make every effort to provide the personal touch only a "hometown" bank can deliver. That means thanking you at every opportunity, listening to your needs and goals, and providing solutions promptly and on time. I'm very proud of the staff here at Center Bank. Their commitment to their jobs and to the support of community organizations and activities is second to none!

Center National Bank has been a part of this community for more than 100 years. Be assured your loyalty in the past and today is not something we take for granted.

**WE HOPE TO SEE YOU AT THE BANK ON THURSDAY, JULY 11 FROM 4:00 TO 6:00!**

# CONGRATULATIONS TO OUR SCHOLARSHIP WINNERS!



**Nicole Carlson**  
**\$4500 Scholarship**

Nicole has been active at Litchfield High School by participating in Colorguard and FFA. She enjoys barrel racing, WSCA racing and sand volleyball. She and her family are active members of the Peanut Butter and Milk Committee. Nicole will be attending the University of Wisconsin - River Falls where she is going to major in Agriculture. Her long term goal is to work with animals on a regular basis, whether working hands on with them

or developing a diet for them. Ideally she would like to be an equine nutritionist. She is the daughter of Anthony and Julie Carlson.



**Kelly Weseman**  
**\$500 Scholarship**

Kelly has been involved at Litchfield High School in the Youth Energy Summit Team. Kelly will be attending the Minnesota School of Business majoring in Business Management with a Hospitality emphasis. With this business degree, she plans to work with people dealing with travel or tourism either in a hotel, resort or as an Event Planner. She is the daughter of David and Valorie Weseman.

## ARE WE MAKING LOANS? ABSOLUTELY!



**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.cnbmn.com](http://www.cnbmn.com).

## 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 July 25, 2013, to be valid.

**The winner of our latest Trivia Quiz was Dianne Mitchell. Congratulations!**

1. **Who's serving Field Gate cheese at our Customer Appreciation Day?**

\_\_\_\_\_

2. **Why should you talk to Center Bank before traveling?**

\_\_\_\_\_

\_\_\_\_\_

3. **Name one everyday activity you can use to teach kids about money.**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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.cnbm.com](http://www.cnbm.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 Smith  
or Dawn Jansen

### Checking/Savings Accounts and Time Deposits

Jean Witthus, Randa Larsen,  
Mary Gilbertson or Bill Roers

## Traveling Soon? Notify the Bank!

Planning to travel and use your debit card? If so, please notify the bank so we can file a travel notice on your account. Why is this important?

Since there are protection programs on your account that indicate where your normal card activity is being conducted, your card could be shut down if any activity occurs in other than "normal locations."

By notifying the bank, we will make sure you have full access to your account at all times so your travel will be worry-free. In addition, contact your credit-card company with the same request.



Bulk Rate  
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Litchfield, MN  
55355

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