

# Center Stage

VOL. 18, NO. 2 - SUMMER '11

## THANKS FOR YOUR BUSINESS!

### JOIN US AT OUR ANNUAL CUSTOMER APPRECIATION DAY

*July 7th* **4 to 6 p.m.**  
Center National Bank  
Parking Lot

**GREAT FOOD!**  
**GREAT ENTERTAINMENT!**  
**GREAT SOCIALIZING!**

- Tasty Cheese Brats Cooked Perfectly by Jack Ulrich and Served by the International Peanut Butter and Milk Committee!
- Superb Varieties of Fieldgate Cheeses Served by the Dairy Princesses and Ambassadors of Meeker County!
- Super Entertainment by the Outstanding Wally Pikal Band!
- Watercade Royalty Including Miss Litchfield Katlyn Kiehn, Princess Aquisha Lynn Rodriguez and the 2011 Miss Litchfield Candidates!
- Perfect Time to Exchange Greetings with Your Friends, Neighbors and Center Bank Employees!



**SEE YOU AT THE LITTLE CROW SKI SHOW AT LAKE RIPLEY ON SUNDAY, JULY 10 AT 1 PM!**

Sponsored by Your Home Town Bank - Center National Bank!



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301 Ramsey Avenue North  
Litchfield, MN 55355  
Phone: 320-693-3255  
Fax: 320-693-7429  
[www.cnbmn.com](http://www.cnbmn.com)

## ANOTHER VALUABLE SERVICE FROM CENTER BANK

# MEDALLION SIGNATURE GUARANTEE PROGRAM

When you need a Medallion Signature Guarantee for transferring or selling your investment securities, look no further than Center National Bank to provide this vital service. Here's how it works:

If you are a current deposit customer at our bank, you qualify for this program. Many banks do not offer this service. If the monetary amount of your transaction is less than \$100,000 and a Medallion Signature Guarantee is required by your broker, call and make an appointment with either Bill Roers or Jim Vrchota at 320-693-3255 or 1-800-893-3255. Be assured that strict confidentiality will be observed.

*There is a \$50 fee for this service.*

## TAKE ADVANTAGE OF REWARDS CHECKING TODAY

- No minimum balance required!
- No monthly service charges!
- All nationwide ATM fees refunded each month!\*
- Monthly notification of qualification status!
- Many more benefits!

### Here's How You Qualify:

Each Statement Cycle . . .

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

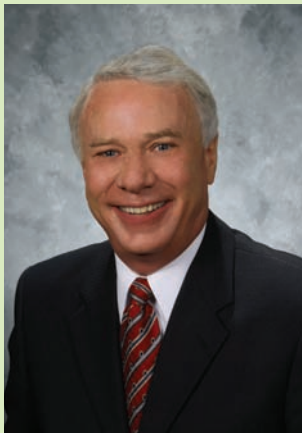
Learn more about Rewards Checking by visiting Jean, Randa, Mary or Bill next time you're in the bank or by calling **320-693-3255** or **1-800-893-3255!**

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



## PRESIDENT'S CORNER

### THE TRUST FACTOR



#### DAVE DAEGES PRESIDENT

Most businesses, including banks, use the word "trust" to define their customer-relationship philosophy. Center National Bank is no exception.

After considerable searching on Google (104 million possible sources!) for a definition, I came up with this one: "Assured reliance on the character, ability, strength

or truth of someone or something." Other words that come to my mind include reliability, consistency, mutual respect, honesty, accessibility and dependability.

Our main goal at Center Bank is to earn your trust in these important areas:

- Providing financial products and services that will help you achieve your requirements from checking to savings to mortgages to investments.

- Presenting you with the most accurate information possible to meet your particular needs.
- Communicating current information in the clearest possible manner so there is no misunderstanding
- Maintaining transparency throughout our relationship so there are no surprises.
- Listening to and understanding your financial concerns and how our bank can be helpful.
- Responding quickly to your questions, requests and, yes, your specific concerns about our products and services.
- Being at the leading edge of technology so as to make your banking experience more efficient.
- Continuing our mission to be a contributing corporate citizen in our market area.
- Recognizing YOU as the most vital component of our success.

**Please join us at our Customer Appreciation Day on July 7!**

# CONGRATULATIONS SCHOLARSHIP WINNERS!

Two students from Litchfield High School have received scholarships from Center National Bank. **Crystal Vossen**, who will attend the University of Minnesota Mankato this fall, earned a \$4,500 scholarship, and **Pat Zimmer**, who will attend North Dakota State University, won a \$500 scholarship.

Crystal not only excelled in the classroom but also participated in basketball and track and field at LHS. She volunteered for Dribbling Dragons, Community Education youth basketball, Community Education youth track and the Knights of Columbus food stands. This school year, she completed an advanced accounting class through self-study and self-teaching using a financial accounting textbook from UM-Mankato. She plans on majoring in accounting with a minor in business. Her goal is to become a certified public accountant and establish a firm in a community the size of Litchfield. In addition to academics, sports and volunteer work, she works part-time at Pizza Hut where she is a waitress and shift manager. She is the daughter of Andrew and Darlene Vossen.



Pat also shined in the classroom and competed in cross-country, track and field and swimming. He was captain of the cross-country team this past season. Pat was an inaugural member of the school's Robotic Program, where students build a robot to perform a specific task and enter a robotics competition. He has also tutored students in pre-calculus and chemistry. As a volunteer, he is an usher at St. Philips Catholic Church and has assisted Center National Bank with its Toys for Tots drive and Customer Appreciation Day event. Throughout high school, he operated his own lawn-maintenance business. At North Dakota State, he will major in business management and engineering with the expectation of working for a large national engineering company and later operating his own business. He is the son of Chuck and Karen Zimmer.

# BEHIND THE SCENES JIM VRCHOTA



If you own a company or manage an agricultural operation in Litchfield or greater Meeker County, you know the importance of working with a sound, trusted and experienced local bank. The newest member of Center National Bank's business-banking team is Jim Vrchota who has more than 30 years of experience with a number of Midwest banks, including MetaBank in Brookings, S.D., Security State Bank in Maple Lake, Horizon Bank in North Branch, Anchor Bank in St. Paul, First National Bank in Hudson, Wis., and Citizen's Bank in Waverly and Montrose.

"The best part of my job as a business and agriculture banker at Center Bank is being involved on the front lines in the economic development of the communities we serve," says Jim. "This can range from local hardware stores to apartment complexes to growers and producers. All of us work together as the roots of the community."

Vrchota is a native of the Minneapolis suburb of Richfield and is a graduate of the University of Minnesota and the school's prestigious Carlson School of Management with a degree in finance and accounting. In addition to being involved in a number of community organizations wherever he worked as a banker, he also established an Economic Development Authority in Waverly and served four years as a city councilman in Maple Lake.

It didn't take Jim long to get active in Litchfield. An accomplished singer since he was six years old, he is directing the musical *Oklahoma!* which will be staged at the Bernie Aaker Auditorium in Litchfield July 29 - July 31. His other hobbies include running marathons and hunting. He is active in the Rotary, the Chamber of Commerce and St. Philip's Catholic Church. (Yes, he sings in the choir.)

Jim has been married to his high-school sweetheart, Tami, for 30 years. They have four children - Jim, twins Andrea and Melinda and Zach.

## 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 19, 2011 to be valid.

The winner of our latest Trivia Quiz was Marilyn Judd. Congratulations!

1. Our Customer Appreciation Day falls on what date?

\_\_\_\_\_

\_\_\_\_\_

2. Jim Vrchota will direct what musical in Litchfield this summer?

\_\_\_\_\_

\_\_\_\_\_

3. What are two advantages of Rewards Checking?

\_\_\_\_\_

\_\_\_\_\_

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](http://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**..... 0.65% APY  
**1-Year CD**..... 0.90% APY  
**2-Year CD**..... 1.15% APY  
**3-Year CD**..... 1.40% APY  
**M-M Gold Savings** ..... 0.60% APY

APY is annual percentage yield. APY is as of May 31, 2011. 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 NEWEST 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.



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



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