

# Center Stage

VOL. 20, NO. 3 - FALL '13

*'Tis the Season to Give...*

## TOYS FOR TOTS NEEDS YOUR HELP!

For 24 consecutive years, Center National Bank has sponsored its Toys for Tots drive. This year's collection by the bank—in affiliation with Heartland Community Action—begins November 15 and concludes December 12.

Here's what you can do:

- Select toys and gifts appropriate for infants to 16-year-olds.
- Bring new, UNWRAPPED toys to the bank during business hours, which are 9 a.m. to 6 p.m. Monday through Friday and 9 a.m. to noon on Saturday.
- Monetary donations are welcome, and checks should be made out to "Christmas Project."

Money will purchase toys if not enough are collected, and extra cash will be used for food baskets for families and the elderly. In addition, Center National Bank will match up to \$1,000 of the value of toys and cash received.

Meeker County recipients are referred to Heartland Community Action by area schools, places of worship and government agencies.

**DONATE NOVEMBER 15 - DECEMBER 12!**



*See you at Our  
Holiday Open  
House!*



**ENJOY YUMMY TREATS  
AND BEVERAGES**

**LISTEN TO FAVORITE  
MUSIC OF THE SEASON**

**LAST DAY FOR TOYS  
FOR TOTS DRIVE**

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# PAY YOUR BILLS ONLINE WITH NETTELLER!



Let's say it's Sunday afternoon and you need to pay some bills before leaving on a business trip or a vacation. You could take valuable time to write the checks, apply stamps and drive to the post office. Or, you could pay your bills online – from the comfort of your living room – if you're signed up for the bill-paying option of Center National Bank's NetTeller® account. Here's how it works:

If you currently enjoy the advantages of the bank's NetTeller account, just sign up at the bank for this online bill-paying feature. Unlike some bill-paying systems, our online bill-paying plan allows you to pay ALL your creditors, including the youngster down the street who mows your lawn or shovels your sidewalk!

## TAKE A LOOK AT THESE BENEFITS:

- We can pay any of your creditors electronically who accept electronic submissions. (Remember, not all of them do.)
- For those creditors who do not accept electronic payments, we can automatically cut checks and mail them on your behalf. You can do this for creditors whose payment amounts are always the same or for creditors whose payment amounts vary each month. To remind you of the variable payments, NetTeller will send you a message that these bills need to be updated with new amounts. You enter the amounts and we send the checks.
- NetTeller can notify you when payments have cleared.

To make sure your bank records and account number remain confidential, Center National Bank removes the funds required for your bills to a special account. By doing that, your checking account number is not directly associated with your payments.

Online bill-pay is free if you process at least one payment per month; otherwise, you will be charged a \$15 monthly non-usage fee.

**For more information about the advantages of paying your bills online via NetTeller, call Jean, Mary, Randa or Bill at 320-693-3255 or visit them next time you're in the bank.**

**NETTELLER FEATURES:** • Online Bill-Paying • View Check Images • Balance Inquiry • Account History • Transfer Funds Between Your Accounts • Statement Printing • Stop Payments

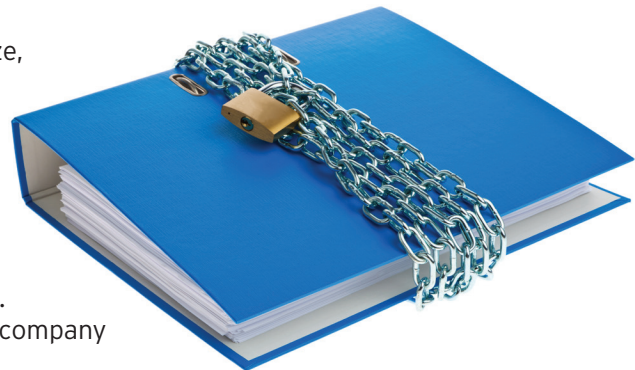
## PROTECT YOUR FINANCIAL INFORMATION

Scam artists actively work to obtain people's financial information. Older Americans are an especially attractive target since over their lifetime they may have built up a nest egg for retirement or may have equity in their home.

Regardless of age, **EVERYONE** needs to pay attention to their financial information.

Here are some quick tips for you to use:

- Never send money to people you don't know or haven't met in person.
- Never pay money to collect a prize, sweepstakes, or lottery winning.
- If you get a check in the mail from someone you don't know, don't wire back any money.
- Keep your personal information to yourself. Don't share it.
- Review your financial statements. Contact your bank or credit card company if you spot any unusual entries.
- Check your credit reports every year. They are free and easy to get at [www.annualcreditreport.com](http://www.annualcreditreport.com). If you see any accounts that aren't yours, call the number on the report to report it. **Note: this is the only website that is authorized to fill orders for the free annual credit reports that you are entitled to under the law. Beware that there are imposter websites out there.**



Financial institutions are often a good source to recognize suspicious activity relating to an account, so please feel free to contact the bank with questions you may have or to let us know if someone received your banking account information.



# FDIC INSURANCE PROTECTION

*One of the most important benefits of banking at Center Bank is that your deposits are insured up to certain limits by the Federal Deposit Insurance Corporation (FDIC). Depositors are automatically covered under this insurance – no applications are necessary and the premiums are paid by Center Bank.*

FDIC insurance covers all types of deposits received at an insured bank, including deposits in checking accounts, NOW accounts, savings accounts, money-market deposit accounts, certain retirement accounts and time deposits such as certificates of deposit along with official items issued by a bank such as cashier's checks or money orders.

The standard insurance amount is \$250,000 per depositor, per insured bank for each account ownership category. A bank customer can maximize their FDIC insurance coverage by utilizing the different FDIC ownership categories if all the requirements are met. Here is an example:

- **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. (Each owner is insured for \$250,000)**
- **Certain Retirement Accounts: A husband and wife have separate IRAs covered up to \$250,000 each.**



With the example above, the total coverage for this couple, would be \$1,500,000 if each account holds \$250,000 and all requirements are met.

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

This is only a brief summary of some of the FDIC rules and regulations. If you need more information, contact a personal banker at the bank. We also recommend you seek counsel from your legal advisor and/or your financial planner prior to establishing different bank accounts or changing the title of an existing bank account to maximize deposit insurance. Another good source is the FDIC website: [www.fdic.gov/deposits/deposits](http://www.fdic.gov/deposits/deposits).

## 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 December 1, 2013 to be valid.

The winner of our latest Trivia Quiz was JoAnn Peterson. Congratulations!

1. What new product is Center Bank rolling out in the first quarter of 2014?  
\_\_\_\_\_
2. What is the website address for your free annual credit reports?  
\_\_\_\_\_
3. Is it possible to have more than \$250,000 in FDIC coverage at an insured bank?  
\_\_\_\_\_
4. Can you pay people who do not accept electronic submissions with Center Bank's Bill Pay feature?  
\_\_\_\_\_

NAME \_\_\_\_\_  
PHONE \_\_\_\_\_

## Give Us Your 2¢



### WE WANT YOUR FEEDBACK!

What do you think of the CenterStage Newsletter? We want to offer the best to our customers, so let us know what you would like to read more about in the future.

Please email your thoughts to: [lschultz@cnbmn.com](mailto:lschultz@cnbmn.com)

## 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)



### 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

## Exciting News!



You're on the go more than ever so Center Bank would like to help you stay in touch by providing you with Mobile Banking. **In early 2014, you will be able to download and use Center Bank's Mobile Banking App.**

You will be able to do anything you can do with your online banking account from wherever you are! Security features are in place to safeguard your privacy and protect your account information. Watch for further information as we roll out this new product!

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