



Citizens

Glück-n-Spiel Club

Fall 2020 Newsletter

Goodbye Summer, hello Fall! I do enjoy the change of seasons, but I am always a little sad to see Summer come to an end. I certainly wasn't prepared for the Summer we had! I always look forward to the GNS trips but, unfortunately, all trips for the year 2020, including "Breaking Up is Hard to Do," had to be canceled due to COVID-19. Thankfully, the venues were easy to work with and allowed for dates to be rescheduled in 2021 without the loss of deposits. So for now, I am focusing on planning trips for 2021.

I invite you to visit our website www.citizensmn.bank and check out our fresh new look and enhanced features. It is still user-friendly with some new updates and pages.

During the pandemic, many banks saw a shift in the number of people turning to Online Banking to take care of bank business. So now seems like an appropriate time to talk about Online Banking.

Online Banking offers an alternate method for you to manage your bank accounts and perform banking transactions over the Internet. With Citizens Online Banking you are able to access your account balances, e-statements, transfer funds, and view your transaction history. Online Banking offers you 24-hour access to your accounts every day. It is quick and convenient, allowing you to perform your transactions anywhere, anytime, and from any computer with access to the Internet.

The Internet is a wide area network of computers connected around the world to facilitate data transmission and exchange. Due to the open nature of the Internet, all web-based services such as Online Banking are inherently subject to risks such as virus attacks, hacking, unauthorized access, and fraudulent transactions. While Citizens has put in place the necessary security practices and measures to safeguard against these risks, you play an important role in protecting your account information.

On the back you will find good information with steps you can take to keep your information safe. I hope you find the material helpful. I'm optimistic that we will be able to gather and travel in 2021. Feel free to contact me if you want more information about Online or Mobile Banking. I look forward to seeing you in the future. Until then, be safe - *Lori*

September

- 7 Labor Day
- 22 Fall Begins

October

- 31 Halloween

November

- 3 Election Day
- 11 Veterans Day
- 26 Thanksgiving Day

SHRED DAYS

New Ulm

Tuesday - Sept. 29
3:30-5:30PM
(Back Parking Lot)

Lakeville

Tuesday - Sept. 29
9:00AM-3:30PM
(Lobby)

Watkins

Tuesday - Sept. 29
9:00AM-3:30PM
(Lobby)

LIMIT 2 BOXES



If you have questions or would like help with Online or Mobile Banking, contact me to schedule an appointment by calling 507-354-3165 or 800-549-0194, or email me at: ldummer@citizensmn.bank



2021 Travel

MAY 21-27, 2021 - MYSTERY TRIP

SEPTEMBER 2021 - LOUISVILLE, KENTUCKY



Member FDIC



Here's how you can reach us!

www.citizensmn.bank
www.facebook.com/citizensmn

email: ldummer@citizensmn.bank
507-354-3165

WooFlo! Banking®





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 P.O. Box 547
 New Ulm, MN 56073

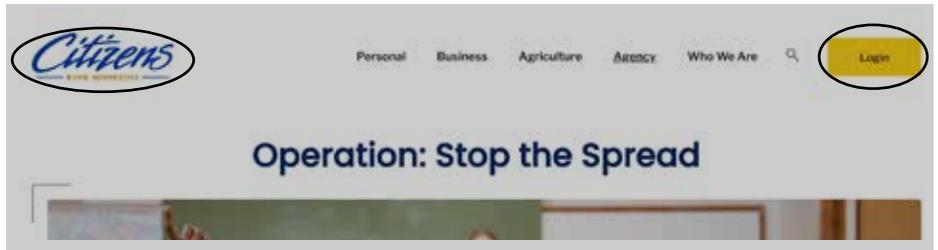
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 MANKATO, MN 56001
 PERMIT NO. 66



As an Online Banking Customer:

Always access your account by typing the web address in the address bar of the browser or by selecting the bookmark for the website.

Citizens Bank Minnesota's website has our logo and golden yellow login button. There are other Citizens Bank websites so be sure you have the correct page before entering any login information.



Never access your Online Banking accounts through hyperlinks in e-mails or pop-up windows.

Avoid using public Wi-Fi to access your Online Banking

Be Aware of unexpected hoax and scam e-mails with attachments and be aware of suspicious websites.

Install personal firewall and anti-virus software and regularly update them.

Never leave your computer unattended while logged in to Online Banking.

Always log out of your accounts after you have finished your banking session.

Never give out your password.

Do Not use your date of birth, phone number, address, name or name of a friend/pet/relative in your password.

Change your password regularly- preferably every two months.

Do Not use your Online Banking password for anything else (ex. Email)

Always be cautious when using computers in public places. Do not leave the screen idle for long periods of time or leave the computer unattended.

When you are making transactions on the Internet, a common way that account information is stolen is through email. Citizens will never ask you to email information such as: your personal ID, account numbers, or passwords.

NOTE: Online Banking may not be an option for everyone. You must have a computer, access to the Internet and a basic understanding of how to use both.

Additional Fraud and Scam Resources

<https://www.citizensmn.bank/trending-security-topics>

<https://www.aarp.org>

DID YOU KNOW?

We have a video with instructions for "How to Enroll in e-Statements".

Follow these steps to access the video on our bank website: www.citizensmn.bank

1) Select the **Personal** tab to the right of the CBMN logo

Personal

2) Select **Online Services** under Bank in the drop down menu

Bank

Checking

Savings & CDs

HSA & IRAs

Online Services

3) Scroll down to find the video **How to Enroll in e-Statements**

