



Citizens

Glück-n-Spiel Club

Winter 2021 Newsletter

Happy New Year! The new year and news of a vaccine brings hope that we will see the beginning of a return to normalcy. Thinking of being with family and friends again and having normal interactions is something to which we look forward. One of the things I dearly miss is connecting with GNS members. My hope is that soon we'll be able to gather together. I'm feeling optimistic about travel in 2021 and have planned a few trips. The first day to sign up for these trips will be March 3.

In 2020, *Citizens* welcomed new employees. In New Ulm: Jennifer Wendinger, Lacey Stolt, Dan Braam, Abby Swenson, Laurie Kuck-Weier, Carter Erickson, Ryan Hoffmann, Rachel Knutson & Connie Schroepfer. Lafayette: Dawn Determan. La Salle: Nora Schmidt, Megan Anderson & Briana Glienke. Lakeville: Josie Schmaltz, Amanda Watters & Pam Gross. Watkins: Patrick Neisen, Lynn Dingmann, Joleen Schoenecker, Missy Kremer, Tami Asfeld, Mary Geislinger, Sarah Kern, Kate Weseman, & Sarah Arme-Walsh. In New Ulm, we say goodbye to two long-time employees, Lori Kollmann and Shirley Laraway. We thank them for their years of dedicated service and wish them the best in retirement!

Have you heard? We acquired another bank (subject to approval by the FDIC and MN Department of Commerce). Ormsby State Bank will merge into *Citizens Bank Minnesota* later this month.

As the pandemic continues to impact the United States, scammers are seizing the opportunity to prey on consumers and people of all ages can fall victim to them. Most scams start with an approach through contact you weren't expecting. If someone contacts you out of the blue – whether over the phone, through the post, by email, on a website, in person or on social media – always consider the possibility that it may be a scam. Scammers offer exciting advantages to get you interested. They promise things like easy money, great bargains, inside knowledge or a caring relationship. Scams eventually lead to a request for money or personal information. Scammers ask you to do things like enter details on a website, answer questions in a survey, or pay upfront for what they have promised.

To reduce your risk of being scammed:

- Be suspicious. Scammers work hard to appear trustworthy, and it's good to do some research or thinking before you engage with a person or opportunity.
- Don't trust unexpected contact. Scams most often come through cold contact, e.g., an unexpected phone call or email. Always take steps to know who you're dealing with find out more before considering any offers.
- Don't give your personal or financial information in response to a request that you didn't expect.
- Do your research. Use Google to look into the names of people or companies who approach you.
- Resist demands to act quickly. Anyone presenting a legitimate opportunity will allow you time to consider your response. If you feel under pressure, take some time — or turn it down.
- Keep your computer virus protection up to date.



Reminder, with *Citizens* Online and Mobile Banking you can easily monitor your accounts & set up alerts! 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.

Check out a few of the trips I have planned for 2021! Looking forward to hopping on the bus and heading out of town. See you soon! - *Lori*

FOUR SIGNS THAT IT'S A SCAM

Scammers PRETEND to be from an organization you know.

Scammers say there's a PROBLEM or a PRIZE.

Scammers PRESSURE you to act immediately.

Scammers tell you to PAY in a specific way.

Buying a gift card to pay someone? **Stop!**
It's a scam.

Gift cards are for gifts, not payments.



Member FDIC

Here's how you can reach us!

www.citizensmn.bank
507-354-3165

www.facebook.com/citizensmn
email: ldummer@citizensmn.bank



New Ulm • Lafayette • La Salle • Lakeville • Watkins
 P.O. Box 547
 New Ulm, MN 56073

PRSRT STD
 U.S. POSTAGE PAID
 MANKATO, MN 56001
 PERMIT NO. 66

1st day to sign-up WEDNESDAY, MARCH 3! Call or email me



Mystery Trip 2021

Depart Friday, May 21st and Return Thursday, May 27th
Members \$1,225/Non-Members \$1,525 (Payment due April 21)

You do the packing; I take care of the planning! Leave the research, planning, and reservations up to me! Just hop on the bus ready to be surprised as we spend time exploring this stunning location.

Walking: light to moderate

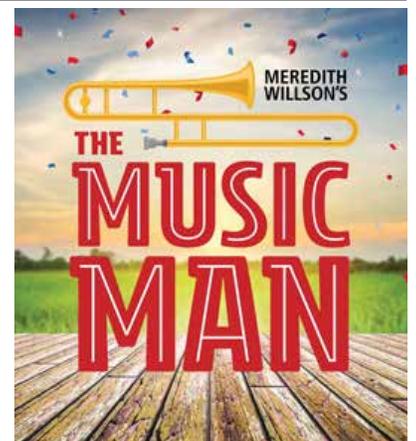
Includes: 18 meals, 6-nights hotel stay based on double occupancy, attractions, deluxe motor coach, snacks & gratuity.

"Music Man" - Chanhassen Dinner Theatre

Wednesday, July 28, 2021

\$95 Members & \$120 Non-Members (Payment due June 23rd)

This All-American Musical involves con man Harold Hill, who poses as a boys' band organizer and leader and sells band instruments and uniforms to naive Midwestern townsfolk, promising to train the members of the new band. Harold is no musician, however, and plans to skip town without giving any music lessons. Prim librarian and piano teacher Marian sees through him, but when Harold helps her younger brother overcome his lisp and social awkwardness, Marian begins to fall in love. Harold risks being caught to win her.



Includes: Chanhassen dinner and ticket to "Music Man", deluxe motor coach, snack & gratuity.



Minnesota Landscape Arboretum & Lake Minnetonka Dinner Cruise

Thursday, August 19, 2021

\$150 Members & \$175 Non-Members
(Payment due May 20th)

Join me for a beautiful getaway to the Midwest's finest and largest botanical garden. We'll have a docent accompany us on a tour and end our time at the arboretum with a tram tour. We'll leave the arboretum and travel a short way to Excelsior to board our charter boat, the Isabella, where we'll enjoy dinner while cruising around Lake Minnetonka.

Includes: Admission to arboretum, lunch, cruise with dinner, deluxe motor coach, snack & gratuity.



Citizens WooHoo! Text Club offers the option to receive alerts for Citizens travel. Alerts for trip sign-up and availability will be sent to those that select "travel club" when filling out the opt-in form. If you want to receive up-to-date bank notices, event information, alerts and announcements from Citizens, be sure and also select your branch location. If you are already a member of the text club, you will need to contact me to be added to travel club alerts. Call 507-354-3165 and ask for Lori Dummer or email ldummer@citizensmn.bank.

To join the text club simply text **CITIZENSMN** to **474747** and fill out the form to opt-in! ZERO spam and NEVER shared!

Message and data rates may apply. Text STOP to cancel at any time.