

## Hometown Hero Award Winner-Pearl Besecker

Whether you're looking for a friendly smile, good stories or a tireless volunteer in her community, you need look no further than Pearl Besecker.

This quarter's Hometown Hero at The Citizens State Bank/Home State Bank, Besecker often donates her time and talents to local organizations in McPherson. She quilts with a local group that then donates the quilts they make, bakes and cooks for school fundraisers or church functions and is well known for helping place flags on the graves of area veterans on Memorial Day.

As the bank's quarterly Hometown Hero, she will receive a \$50 gift card and certificate of appreciation.

Hometown Hero is a quarterly award, sponsored by The Citizens State bank and Home State Bank, honoring area residents who make a difference in their communities through volunteerism. Recipients receive a framed certificate and a \$50 gift card. Submissions for future awardees may be made at any branch of The Citizens State Bank or Home State Bank location.



### Celebrating 114 Years

**CELEBRATING**  
**114**  
 1904  
 2018  
**YEARS OF HOMETOWN BANKING**



**1.14% APY\*** for 11 Months **2.28% APY\*** for 22 Months

Annual Percentage Yield. \$1,000 Minimum. Personal accounts only. Interest compounded on 11 months: 6 months & at maturity, on 22 months: semi-annually & at maturity. No Fees. Penalty for early withdrawal. We have the right to limit the offer at any time. Auto-renewable at 12 months and 24 months.

MEMBER FDIC

# Fred Schrag Retirement



After 33 years, Fred Schrag will be retiring from The Citizens State Bank at the end of June. He began his career in 1984 as an Ag Loan Officer. In 1999, he was promoted to President and Chief Operations Officer. Fred has been very involved in a variety of community and church committees and boards. We wish him the very best and appreciate all his years of service.

The bank is pleased to promote Randy Tegethoff to President beginning July 1<sup>st</sup>. Randy has been with the bank for 10 years serving as Executive Vice President, Chief Financial Officer and Chief Investment Officer.

Congratulations to Fred and Randy!



## For Our Business Customers-

When you open a new account, you will be required to provide information about your beneficial owners. A beneficial owner is each individual who owns 25% or more of the company, and one individual who has significant managerial responsibility for the company.

Why do we need this information? To help the government fight the funding of terrorism and money laundering activities, Federal law requires ALL financial institutions to obtain, verify and record information that identifies each person who opens an account.

When you open an account, we will ask you to identify the beneficial owners of your company. You will need to provide the following for each beneficial owner: Name, Address, Date of Birth and other identification information that will allow us to identify and verify the identities of your beneficial owners. We may also ask for a driver's license or other identifying documents for each beneficial owner.

If you have any questions or need additional information, please contact any one of our locations.

<b><u>Canton</u></b> 100 N. Main (620) 628-4441	<b><u>Goessel</u></b> 600 E. Main (620) 367-2264	<b><u>Hesston</u></b> 201 N. Main (620) 327-4941	<b><u>Moundridge</u></b> 201 S. Christian (620)345-6317
<b><u>Home State Main</u></b> 223 N. Main McPherson (620)241-3732	<b><u>Home State North</u></b> 1300 N. Main McPherson (620) 241-7404	<b><u>Home State East</u></b> 104 S. Centennial McPherson (620) 241-4146	
<b><u>Newton South</u></b> 2315 S. Kansas (316) 283-7478	<b><u>Newton North</u></b> 1225 N. Main (316) 283-3035	<b><u>Newton Walmart</u></b> 1701 S. Kansas (316) 283-7350	

[www.hsbt.com](http://www.hsbt.com)  
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