

Don't know what to get him or her this year?

Here's a great gift idea for that hard-to-shop-for person on your list: a CIB Prepaid Visa® gift card. You can please just about anybody, and the card is good at more than 18 million Visa® locations.



The card is also easy to give: It's small and takes no wrapping paper. And it fits easily into an envelope for a far-away gift recipient.

To get one, visit any CIB teller, who will load your chosen dollar amount onto the card and deduct the funds from your account.

Who knows? It's so easy, maybe a gift card would be a good idea for everybody on your list this year.

2012 resolutions

Here's to a financially better new year

With the New Year approaching, now is a good time to think about how you might want to improve your life in 2012.

Maybe you're among the many who want to keep a better handle on finances. If so, here are some suggestions.

- Establish a goal, such as paying down debt or buying a car, and decide how soon you want to accomplish your goal.
- Determine how much money you need to set aside weekly or monthly to reach your goal in the time you've set. You may have to adjust your timetable depending on your available resources.

- Look closely at your receipts and bank statements to see how you're spending money and decide where you could find extra dollars. Do you really need cable TV or that daily cup of mocha? Regularly putting money you might have spent on these items into a savings account can go a long way toward helping you reach your goal.
- After necessary expenses, always pay toward your goal first.
- Hold your goal in mind and establish a simple budget or spending roadmap to help yourself stay motivated and on course.

With a little planning and persistence, you can keep your New Year's resolution and be on your way toward reaching your short-term financial goals.

Reward yourself for the holidays

While you're planning gifts for others this holiday season, think about treating yourself, as well.



If you have a Citizens Independent Bank (CIB) Instant Cash & Check Card, you've been earning points toward rewards every time you've used it. For longtime cardholders, those points have been adding up for more than a year now.

Cashing in your accumulated points is a great way to shop—for yourself or others. Visit www.bankcib.com to browse our catalog of more than 6 million reward items available in a wide variety of categories, including merchandise, travel options, event tickets and activities.

Don't have a CIB Instant Cash & Check Card yet? Contact a banker at any CIB location and start earning points right away.



To these Gold Club members, CIB is tops

Gold Club member Jim Bullock remembers when banks opened late and closed early, and usually thinks of them as being “stuffy.” But to him and his wife, Dee, Citizens Independent Bank is different.

“When I come into Citizens, it doesn’t feel like I’m walking into a bank,” says Jim. “I check in with Mary (Smith, St. Louis Park receptionist), then go by and see Steve (Tharaldson, teller).

“It feels like coming home,” adds Dee.

Longtime St. Louis Park residents, the Bullocks came to Citizens because it was close to their home. To them, CIB is their neighborhood bank: it’s convenient, and people are friendly and helpful. They remember the day a bank employee called to let them know a young man had come in wanting to open an account so he could get a receipt for his paper route money. That young man—their elder son—is now grown and a retail payroll manager at Supervalu.

As Gold Club members, the Bullocks enjoy club benefits, including free checking, but their favorite benefit is the outings. They’ve always enjoyed traveling, but faraway trips are difficult now, so Gold Club excursions are a

natural. They like the cruises and casino trips, and always go to the Appreciation Luncheon in September.

“You meet people,” says Jim.

“That’s how we got to know Mary.”



Jim and Dee Bullock

These days Jim and Dee are also traveling in Minnesota and western Wisconsin, generally appearing in town festival parades as goodwill ambassadors for St. Louis Park. In August they visited Hudson, Wis., for Pepperfest Days. The Bullocks were crowned Parktacular Senior Ambassadors in June 2010 and can’t understand why nobody came forward to take the title this year because they’re having so much fun.

They both are grateful to CIB for being a Parktacular sponsor. To them CIB is the pinnacle of banks.

Says Jim: “If there was only one bank in Minnesota, it would be Citizens.”



Friends, food and fun

Gold Club members had a great time again Sept. 20, connecting with friends new and old at the annual CIB Appreciation Luncheon. This year they met again at the Reserve in Plymouth to enjoy a scrumptious lunch, stimulating conversation, lots of laughs — and of course the traditional Bingo games after lunch.

Wish you were a Gold Club member? You may already be eligible. Talk to a banker at any CIB location.

Remote deposit now easier for all businesses

If your business processes checks using CIB's Remote Deposit, you know how easy and convenient it is. But if you've been hesitant to try it because you deposit only a small number of checks each month, it may be time to reconsider.

With Remote Deposit, a business scans incoming checks and submits the deposit electronically through a secure internet connection. The process saves time and money by eliminating the need to prepare manual deposits and

by reducing the number of trips to the bank. It also shortens average processing times on deposits, allowing funds to be available sooner, which improves business cash flow. Plus, Remote Deposit allows for archiving and convenient access to check images and deposit details for improved record keeping.

Traditionally CIB has provided businesses with the equipment necessary to incorporate Remote Deposit into their operations.



Now if your business deposits 50 checks or fewer each month, you can eliminate the need to purchase equipment and simply use your own office flatbed scanner.

Remote Deposit is fast, easy and secure, and it saves you time and money. Why not try it?

For more information, talk with a business banker at any CIB location.

Investment tips



Making your retirement income last



Sarah Wells

Between their pensions, Social Security and investments, some retirees have enough income to meet living expenses. But most retirees are not so fortunate. For

them, an important question looms: How much of my savings can I consume each year and still be reasonably confident that I won't outlive my money?

Financial planner William P. Bengen addressed that question in an article published in the *Journal of Financial Planning* in 1994. Relying on financial market performance data dating back to 1926, as compiled by Ibbotson Associates (now a Morningstar division), Bengen tested hundreds of scenarios. He assumed that the money would come from a tax-deferred account and adjusted the annual withdrawal amount by inflation every year for various 30-year periods. Given

these parameters, how much should a retiree be able to draw in the first year from principal?

Not more than 4.5 percent.

For all the 30-year periods that Bengen examined, there was money left in the account when the beginning withdrawal was 4.5 percent or less.

Active investment management

Implicit in Bengen's program is a plan for active investment management. He generally recommends that at the beginning of retirement, one have as much as 75 percent of assets in stocks, which might be above the comfort level of many retirees. Over time, the portfolio will need to be rebalanced, a job that many prefer to delegate to professionals.

Individual factors should come into play for setting a withdrawal rate. A client with some health problems may not need to plan for 30 years, so he or she could have a higher withdrawal rate. One whose family has a history of good longevity may want to consider

a lower rate. Retirees should also take market prospects into account. A stock market crash early in retirement, for example, can have a devastating effect on a retiree's long-term financial security.

We can help

Some retirees enjoy managing their investments. Many others do not. Whichever camp you are in, we are at your service. We can help you to achieve financial confidence, so you can live your retirement to the fullest.

For more information, contact Sarah Wells, Investment Executive with Citizens Investment Services, 952-915-8560, or go to www.bankcib.com/investoverview.cfm

PrimeVest Financial Services, Inc. is an independent, registered broker/dealer. Member SIPC/FINRA. Securities and insurance products offered by PrimeVest:

- Not FDIC insured
- May go down in value
- Not Financial Institution guaranteed
- Not a deposit
- Not insured by any federal government agency

What a cool summer we had!

Parades, ice cream and face painting were all part of the fun.



www.bankcib.com

St. Louis Park • Robbinsdale • Hopkins • Plymouth
952-926-6561 763-588-2715 952-935-3333 763-550-9191

Citizens^{cib}
INDEPENDENT Bank

2011 Board of Directors

Constance L. Bakken
Chair of the Board

Bradley E. Bakken
President/CEO

Thomas M. Crosby Jr.
Attorney at Law

Daniel M. Delmore
Gearty-Delmore Funeral Chapels

Ember Reichgott Junge
Lutheran Social Service of Minnesota

Barbara K. Lupient
Lupient Enterprises

Richard D. Thorsen
Richard D. Thorsen, Limited

Warren S. Watson
Medical Technology Consultant



MEMBER FDIC