

# BANKNOTES

Fall 2022

**Citizens** cib  
INDEPENDENT Bank

**Building  
Relationships**

*It's what we do.*

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

Member FDIC

## IMPORTANT!

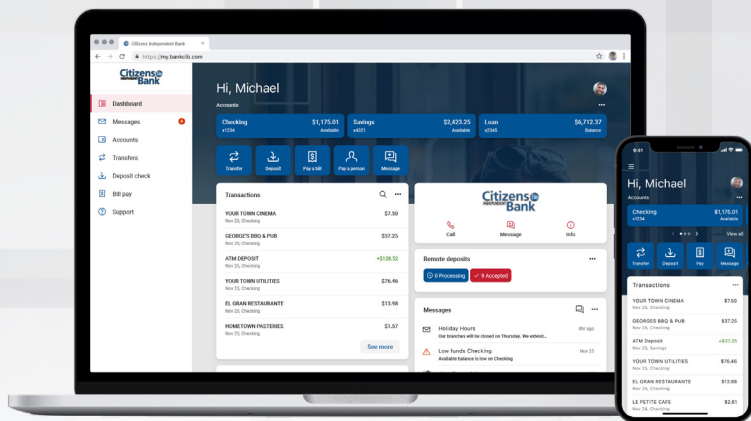
### NOVEMBER 4-6, WE WILL BE UPGRADING OUR TECHNOLOGY TO BETTER SERVE YOU!

During this time there may be intermittent disruptions with access for all services.

- **ALL OFFICE LOCATIONS WILL BE CLOSED ON SATURDAY, NOVEMBER 5.**
- All deposit statements will cycle on November 4th, so you may receive a 'short' statement that is not a full month of transactions.
- Accounts may have new statement cycle dates
- Online Banking and the CIB Mobile App will have a new look with enhanced features!

For up-to-date information regarding the upgrade, please visit:  
[bankcib.com/upgrade](http://bankcib.com/upgrade)

**New look and functions in Online Banking and CIB App  
Coming early November**



#### **Your money wherever you need it**

Our application works across your devices and is developed with industry-leading technology to deliver a smooth experience.

#### **View balances and transactions**

Search for transactions, add a note or an image, and filter by tags. Understand your activity and find what you're looking for—fast.

#### **Mobile bill pay and person-to-person payments**

Pay bills or send money to friends and family quickly and securely.

## MORTGAGE SERVICES

### Buying a home or need to refinance?

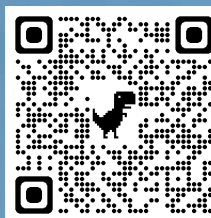
Lock in your rate before they go even higher!  
Contact a mortgage specialist today.

NMLS 662577



## REVIEW CIB ON GOOGLE

Did you know that 99% of consumers have used the internet to find information about a local business in the last year? After your next visit to CIB, we hope you'll share your experience on Google. We appreciate your business and would love to have more customers like you!



**Scan to rate us  
on Google.**

Use your phone's camera  
to scan code and open link  
at [bankcib.com/review](http://bankcib.com/review)



## Joining the Business Team

This summer CIB welcomed three new bankers to our Business Banking team.



### Tracy Bergland

Vice President Business Banking

Tracy joined the CIB team this summer. Along with adding over 17 years of experience in the financial services industry, she enhances our team with her expertise in commercial real estate lending and SBA financing. "I am passionate about helping my customers achieve their business and

financial goals. They have worked hard to establish and grow their businesses; every day is an opportunity for me to continue that hard work on their behalf." In addition to being active in the community by volunteering in her church, local chambers and banking associations, Tracy also finds time to rock climb, bake and sing. If you find yourself in need of a karaoke partner, give her a call!



### Ryan Peterson

Business Banking Representative

With a degree from the University of St. Thomas and over 10 years of financial services and customer service experience, Ryan is ready and eager to assist you with your business banking needs! "By focusing on empowering business owners and being their personal advocate for growth, I am able to provide

unique and customized solutions to achieve their goals." Outside of CIB, Ryan volunteers at Coco's Heart Dog Rescue and enjoys family time with his wife, his 18 month old daughter, and Josie, his 4 year old Boxer/German Shepherd.



### Taylor Fleming

Business Banking Associate

Taylor joins the business banking team with a BBA in Finance from Western Michigan University and a passion for helping people succeed. "I'm excited to begin my career in banking at CIB and look forward to assisting customers with their financial goals." If

you are a hockey fan, come chat with Taylor! Prior to coming to CIB, he played Division 1 hockey at Western Michigan and spent a year playing professional hockey overseas in Denmark. This fall he will be coaching a local girls hockey team. Other hobbies include watching sports and walking his dog Bella.

## Community Impact Month Activities

*CIB staff doing what they enjoy the most – giving back to the community!*

