

# BANKNOTES

**Citizens** cib  
INDEPENDENT **Bank**

Spring 2023

**Building  
Relationships**  
*It's what we do.*

## CIB NEWS

### CIB BOARD WELCOMES KAREN GRANDSTRAND



Citizens Independent Bank is delighted to announce that Karen Grandstrand has joined the Board of Directors. As a nationally recognized bank regulatory and mergers and acquisitions attorney as well as a financial industry advisor, Karen will be a great asset in rounding out the talent serving on the CIB Board of Directors. Brad Bakken, President and CEO, states, "I would be safe in saying Karen may be the most knowledgeable and respected expert in banking law in this or any region. I'm looking forward to her contributions to the future of Citizens Independent Bank." Karen is currently a shareholder and chair of the Bank & Finance Group at Fredrikson & Byron, P.A.

She is very active at the MN State Bar Association as the co-chair of the Banking Law Committee and a member of the Business Law Institute Planning Committee. Additionally, she is an active member of the American Bar Association and the Hennepin County Bar Association.

Over the years Karen has held many community board positions, but most recently is serving as a director at Norway House and the Minnesota Orchestral Association.

In her free time, she enjoys spending time with her family, music, soccer, and traveling. "I'm looking forward to serving on the board of such a strong, locally owned community bank," states Grandstrand.

### BRAD BAKKEN 40TH ANNIVERSARY

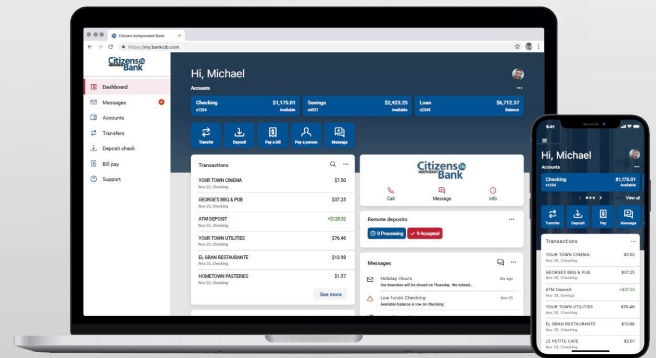
**Brad Bakken, President and CEO, Celebrated 40 years at CIB this past November. "CIB is unique because of the people here and their determination to be what we are — a community bank," notes Brad Bakken. "Being a community bank means local people, local decisions and local commitment. We have that here at Citizens."**



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5000 West 36th Street St. Louis Park, MN 55416

### NEW MOBILE AND ONLINE BANKING APP



#### Touch ID or PIN authentication

Easily and securely log in using fingerprint or a personal identification number.

#### View balances and account activity

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

#### Make deposits with a snap of your camera

Deposit checks into qualified accounts using the mobile remote deposit feature.

#### Bill pay and person-to-person payments

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

#### Transfer funds

Effortlessly initiate one-time, future date or repeating transfers.

#### Personalize your app

Arrange the app's features in a way that makes the most sense to you—customize the app on a per-device basis and move things around however you like.

#### Branch and ATM locations

Find the nearest ATM or locate a branch using your current location.

#### Debit Card Management

Notify bank of travel, turn access off and on, and set alerts for specific uses.

# 5 Uncommon Items You Should Be Shredding

Identity thieves and cybercriminals have many ways to steal information. There's no reason for us to make their jobs any easier. In fact, one of the easiest methods of obtaining your Personal Identifiable Information is still going through your trash. In case you didn't know, trash picking is legal in all 50 states. As unsophisticated as this may seem, our trash can give strangers a great deal of personal information that can be very compromising in the right hands.

## 1. Junk Mail

Who among us doesn't get targeted advertisements and credit card offers on a weekly basis? The truth is that most of us pay little to no attention to these letters that often contain heaps of information about us. It can be tempting to throw these items into the trash without a second thought, but this can be very dangerous. Aside from the fact that your name and address are right on the envelope, there can be even more compromising information within.

## 2. Birthday Cards & Birthday Offers

At first glance, these may seem harmless. However, having your name, address, and birthday can be pretty dangerous information in the hands of a thief. With a few educated guesses, thieves can piece together enough data to open lines of credit, or obtain sensitive information from third parties.

## 3. Flight and Travel Related Documents

This one might come as a surprise as well. In fact, the expert we spoke to proposed a pretty frightening scenario. Patrick Casey, Director of Growth Marketing at Felix Health mentioned "It's easy to get caught up in the excitement of going on vacation, but don't forget to take proper care of flight-related documents before taking off. This includes your boarding pass, car rental information, a scan of your passport, and any other documents you might need."

## 4. Pet & Veterinary Paperwork

We all love our pets, and just like us, they need medical care from time to time. Don't be fooled, although your pet is the one getting the attention, it's your name and payment information on the documents. Not to mention the fact that many people use pet names as passwords or verification questions.

## 5. Sticky Notes & Post-Its

It's a known fact that many people take phone messages, or even write down passwords on sticky notes near their desks. But what did you do with it when it was no longer needed? Did you crumple it up and throw it in the trash? These quick, often thoughtless, notes can be a huge hazard to information security.

**It takes no time at all to put these into the shredder** or shred bin like you would any other sensitive document. Depending on what's written on the note, it may be even more compromising than a spreadsheet or fiscal data.

Excerpt courtesy of Shred Nations

# CIB Training & Service Day

*Over the period of 2 months our 58 employees collected over 1,000 cold weather items. During the Service part of the day, the entire team worked together to sort and bag the items collected to then be delivered to STEP for their coat drive.*



**STEP**  
**Coat Drive**  
**2022**

## 14TH ANNUAL COMMUNITY SHRED DAY

**Where:** CIB – St Louis Park  
5000 W 36th Street  
**When:** Saturday, May 13  
9am to 11am



Member FDIC NMLS 662577