

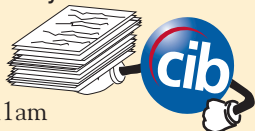
## Upcoming Community Events

Stop by and see us at any of the upcoming spring community events. For additional details, visit our Community Calendar at [www.bankcib.com/bank-cib-community.htm](http://www.bankcib.com/bank-cib-community.htm).

**April 8:** Robbinsdale EGGstravaganza

**April 29:** 9th Annual Community Shred Day

**Where:** CIB  
St Louis Park



**When:** 9am to 11am  
(or until the truck is full)

**Join us for our annual free community shredding event!**

Protect your personal information by shredding any unwanted, sensitive paperwork! There is a three bag limit, and you will need to wait with your items until we are able to shred them. Along with your documents, please consider bringing a non-perishable food item to benefit St Louis Park's Emergency Program (STEP).

**May 20:** Birdtown Half Marathon, Robbinsdale

**May 21:** Children First Ice Cream Social, St. Louis Park

**June 17:** Parktacular Parade, St Louis Park

**July 5:** Music in Plymouth

**July 6:** Whiz Bang Days Ice Cream Social, Robbinsdale

**July 9:** Whiz Bang Days Parade, Robbinsdale

**July 16:** Raspberry Festival Parade, Hopkins

## Going Mobile: How to be Safer When Using a Smartphone or Tablet

Everywhere you look, people are using smartphones and tablets as portable, hand-held computers. "Unfortunately, cybercriminals are also interested in using or accessing these devices to steal information or commit other crimes," said Michael Benardo, manager of the FDIC's Cyber Fraud and Financial Crimes Section. "That makes it essential for users of mobile devices to take measures to secure them, just as they would a desktop computer."

Here are some basic steps you can take to secure your mobile devices.

**Avoid apps that may contain malware.** Buy or download from well-known app stores, such as those established by your phone manufacturer or cellular service provider. Consult your financial institution's website to confirm where to download its official app for mobile banking.

**Keep your device's operating system and apps updated.** Consider opting for automatic updates because doing so will ensure that you have the latest fixes for any security weaknesses the manufacturer discovers. "Cybercriminals try to take advantage of known flaws, so keeping your software up to date will help reduce your vulnerability to foul play," said Robert Brown, a senior ombudsman specialist at the FDIC.

**Consider using mobile security software and apps to protect your device.** For example, anti-malware software for smartphones and tablets can be purchased from a reputable vendor.



**Use a password or other security feature to restrict access in case your device is lost or stolen.**

Activate the "time out" or "auto lock" feature that secures your mobile device when it is left unused for a certain number of minutes. Set that security feature to start after a relatively brief period of inactivity. Doing so reduces the likelihood that a thief will be able to use your phone or tablet.

**Back up data on your smartphone or tablet.** This is good to do in case your device is lost, stolen or just stops working one day. Data can easily be backed up to a computer or to a back-up service, which may be offered by your mobile carrier.

**Have the ability to remotely remove data from your device if it is lost or stolen.** A "remote wipe" protects data from prying eyes. If the device has been backed up, the information can be restored on a replacement device or the original (if you get it back). A number of reputable apps can enable remote wiping.

*Courtesy of FDIC Consumer News*

## CIB Staff Updates

CIB is proud to announce the following staff promotions and new hires!



**Leah Burak**, *Chief Operations Officer*

Leah was recently promoted to Chief Operations Officer after serving as CIB's Compliance Officer. Her community banking career spans over 20 years, with 14 of them concentrated on operations. Leah's education includes a BA from the University of Minnesota as well as certifications for BSA/AML, Internal Audit, and Compliance.



**Al Hilgers**, *VP Business Banking*

Al joined CIB-Plymouth last fall with over 20 years' experience in the financial industry; which includes personal, private and business banking. "I enjoy working with customers and developing long-lasting relationships. The most rewarding part of my job is being trusted as a financial advisor and seeing my clients achieve their financial dreams." Al is also very active in the community, serving on multiple non-profit committees involving finance and trusts.



**Lambert Lum**, *AVP Branch Commercial Lender*

Lambert was promoted in February to Branch Commercial Lender after serving most recently as CIB's Credit Analyst. As a long-time CIB employee with over 19 years experience, his focus is on commercial lending and analytics. Lambert's education includes a degree in Finance from Augsburg — Go Auggies! Lambert enjoys exploring new places with his wife and two children, fishing, and is a foodie.



**Brendan O'Meara**, *VP Business Banking*

Brendan returned to his CIB banking career in early 2017 as a Business Banker at the Hopkins location. He has over 12 years of banking experience, spanning from personal banking to underwriting to relationship management. Brendan's education includes an MBA from the Carlson School of Management, CPA (inactive), licensed contractor and realtor, and he is currently pursuing a law degree at Mitchell Hamline School of Law.

## CIB's Mortgage Team Does It All!

Spring is the time of new beginnings. If your plans for this year include remodeling,



refinancing, or moving to a new home — CIB offers a full line of mortgage products and services to suit your needs. Enjoy the convenience of conducting your banking and mortgage business right in your own community with the people you know.

No time to stop by the bank? No problem! Visit our Mortgage Service Center for an easy online mortgage application experience. Whether you are a first-time homebuyer or a seasoned homeowner, CIB has the products and knowledge to handle your loan promptly and professionally.

**Home Equity • Home Improvement  
First Time Homebuyer • Refinance  
HELOC • Construction**

For more information, call 952-915-8510 or visit [www.mortgage.bankcib.com](http://www.mortgage.bankcib.com).

### NEW AT <sup>cib</sup>

**Apple Pay® is now available for CIB's Debit MasterCard®!**

To get started, simply add your card to your digital wallet; then, call Customer Service when prompted. Visit Apple's website for a list of retailers and apps that accept Apple Pay. *Coming Soon* — Samsung Pay and Android Pay!

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

**St. Louis Park • Robbinsdale • Hopkins • Plymouth**

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