

# CITIZENS BANK INSURANCE SERVICES

## Spring is in the air?

Oh wait, not quite yet – but we will get there. Just as the seasons change, we at Citizens Bank Insurance have made some changes. Sharon, our Insurance Assistant, has retired and we all wish her well. We do have a new Insurance Assistant, Jody Sorge. I won't tell you a lot about her – you will need to look through this issue of our newsletter to find more about her. We are happy to have her join our team. Welcome, Jody!

In the recent months, we have made the decision to move from the insurance group we were using. As of January 1, 2019, we have changed to American Advantage Group. We are looking forward to having additional markets and many of the same insurance carriers we had before. While we will be losing one carrier, IMT – we have found a good fit with one of our other carriers. We are going to make it quick and easy for any of our IMT customers to be converted over to the new carrier. Each IMT customer will be notified individually on these changes in the coming months.

Thank you for being our customer, and don't forget to provide us with your email address so you can get your newsletter and monthly email blast from us.

Think warm thoughts – and the world around you will be warmer, too!

Darlene Szymuszkiewicz  
Insurance Officer  
Citizens Bank Insurance Services

# PROTECTING YOUR ASSETS

## WELCOME JODY!

Jody Sorge is the new addition to Citizens Bank Insurance Services. Jody keeps busy with her family consisting of her husband, Mike, and her two sons, Jared and Jackson. In June, Jody will welcome a daughter-in-law to the family: Colleen, who is Jared's fiancé. Jody is excited to be in her new role and is always happy to help customers with their insurance needs.



In December, Darlene and Stephanie visited the Tree House in Elkhorn to present the contribution generated by referrals. While they were there, they learned more about the organization's mission and took a tour of the facility.

## Many thanks to you and your referrals!

Our *Help Our Community* Customer Referral program generated a \$100 donation to support work done by The Tree House Family & Child Center of Walworth County.

Dear Darlene and Stephanie,  
Thank you so much for your kind donation to the Tree House Child and Family Center. We were so happy to have you visit the Tree House and meet you. We truly appreciate the difference you are making for abused and neglected children. We hope you have a joyous holiday season!  
Warmest regards, Michelle Zaccard

## UPCOMING EVENTS

**April 22 – 26**  
People & Pet Food Drive for the FOOD Pantry of Waukesha County & HAWS

May is Disability Insurance Month!

**May 2**  
National Life Insurance Day

**May 11**  
Free Shredding Event at Citizens Bank's Mukwonago Office

**June 28**  
National Insurance Awareness Day

**CITIZENS BANK**  
Insurance Services

**YOUR INDEPENDENT, LOCAL AGENCY SINCE 1989.**

# RECIPE CORNER

## Dairy Bars

- 1/2 cup butter
- 1/2 cup sugar
- 6 tablespoons cocoa
- 1 beaten egg

Mix butter, sugar, cocoa, and egg together in a double boiler or in microwave oven.

Add to mixture:

- 2 cups crushed graham crackers
- 1 cup flaked coconut
- 1/2 cup walnuts

Mix well and pat into a 9 x 12 pan.

Mix together the following:

- 1-1/2 cups powdered sugar
- 1/2 cup melted butter
- 1-1/2 tablespoons milk

Spread mixture over mixture in pan. Chill in refrigerator. Once chilled, melt 8 to 10 Hershey's chocolate bars and spread on top. Cut into squares and serve.



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## How long can kids stay on your auto insurance?

You can keep any member of your household on your auto insurance policy as long as he or she lives with you. It doesn't matter if your child is 18 or 38. Just make sure the insurance company is aware that he or she will be a driver of one of your cars, and you're covered.

Some insurance companies will give a discount if an insured driver takes a defensive driving course. Additionally, there are discounts for having:

- Multiple vehicles or multiple policies (such as homeowners and auto)
- Good credit and a good driving history
- Safety features on the vehicle such as air bags or anti-lock brakes
- Anti-theft devices such as a steering wheel lock or car alarm



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**Citizens Bank Insurance Services is:**

Stephanie Schuldies  
Darlene Szymuszkiewicz  
Hope Dirksmeyer  
Jody Sorge (not pictured)

## HELPING YOU PROTECT WHAT MATTERS MOST TO YOU

### *Our “Help Our Community” Customer Referral Program*

Your referrals mean the world to us, and we love supporting charitable efforts in our community. So we found a way to tie referrals and charitable giving together! Each time our insurance agents receive a referral, we will make a \$10 donation to our charity of the quarter. A referral is when we are contacted for a quote by someone who heard about us from you. The person you refer doesn't have to purchase a policy from us, nor does he or she need to be a bank customer – we just appreciate every opportunity we get to help those you know with their insurance needs.

For the second quarter of 2019, all donations generated by the referral program will go to the Addiction Resource Council in Waukesha. Each quarter, we will announce our new charity on the Citizens Bank Facebook page. There are so many great charitable organizations in our community, and we are proud to support those making a difference!