



**For IMMEDIATE RELEASE**

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**FREE ‘ARE YOU PREPARED?’ SEMINARS CONTINUE**

**Charlotte County, Fla., Jan. 27, 2017** – Charlotte State Bank & Trust continues its series of “Are You Prepared” estate and investment planning seminars in February at two bank offices. Vice President Christine A. Hause and Portfolio Manager Samuel A. Kiburz of the bank’s Trust and Investment Management Services division present important information designed to help attendees achieve the financial goals established for themselves and their heirs.

The free seminars will take place from 10 a.m. to 11:30 a.m. in the conference rooms at the bank’s Punta Gorda office, 2331 Tamiami Trail, and Murdock office, 1100 Tamiami Trail, Port Charlotte. They are free and open to the public, but reservations are required. Reservations may be made at any Charlotte State Bank & Trust office or by contacting Francine Wargo at 941-624-1944 or [fwargo@csbftl.com](mailto:fwargo@csbftl.com).

- **Are You Prepared to Handle Finances Alone?** – Can a survivor access a deceased individual’s assets, manage financial affairs and make investment decisions? Hause shares her expertise with surviving spouses to answer these questions and more.  
Tuesday, Feb. 7, Punta Gorda  
Tuesday, Feb. 14, Murdock  
Tuesday, Feb. 21, Punta Gorda
- **Are You Prepared for Stock Market Fluctuations?** – Kiburz explains how to analyze investments to understand how they will react to changes in the market. He describes ways through active selection to invest in higher-quality and lower-duration non-annuity assets to stabilize a portfolio during turbulent times.  
Wednesday, Feb. 8, Punta Gorda  
Wednesday, Feb. 15, Murdock  
Wednesday, Feb. 22, Punta Gorda
- **Are You Prepared with Asset Protection?** – Hause explores whether to title one’s assets in the name of a trust or in another way to protect them from creditors and liabilities. She will address umbrella policies and what assets should be covered.  
Thursday, Feb. 9, Punta Gorda  
Thursday, Feb. 16, Murdock  
Thursday, Feb. 23, Punta Gorda

**ABOUT CHARLOTTE STATE BANK & TRUST:** Established in 1987 and known as the “Hometown Bank,” Charlotte State Bank & Trust serves the financial needs of customers throughout Southwest Florida. With five Charlotte County offices and Loan Production Offices in Collier and Lee Counties, the bank offers an extensive menu of services for individuals, businesses and institutions, including a fully staffed, local trust and investment management division. To learn more, visit [www.charlottestatebankandtrust.com](http://www.charlottestatebankandtrust.com).

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

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