

Citizens State Bank

Fall 2018 Newsletter

Celebrating 15 Years In Sinai

On November 1, 2003, Citizens State Bank acquired the First State Bank of Sinai. Fifteen years later, the Sinai branch has grown to become an important component of our bank. We are able to serve customers living in the Sinai, Nunda, Volga and surrounding areas. Sinai is a beautiful community located in Brookings County, south of Highway 14 between Arlington and Volga. If you are in the area, please stop by to see our inviting bank office and enjoy a cup of fresh coffee with our friendly bank staff.

CSB's Insurance Agent, Tim Holzer, was recognized by the Farmers Union association for his volunteer work in the community of Arlington. Tim received his award at the State Fair during Farmers Union day. Honorees are nominated for their involvement in organizations or making a difference in their communities. Tim is a member of the Arlington volunteer fire department, Arlington Sons of the American Legion, drives for the ambulance when needed, and served on countless committees such as City Council, Arlington Development Corporation and more. Thank you Tim for your hard work for the community of Arlington.

President's Corner

In this issue, I am pleased to highlight the involvement with our bank located in Sinai. As background, nearly fifteen years ago, we were given the opportunity to merge the First State Bank of Sinai into our banking organization. At that time, we believed this would be a great fit for our organization, which in turn, would also benefit the existing bank customers, the Sinai community and the area rural residents. Fifteen years later, we remain confident that this was the right decision!

For our Arlington and Castlewood customers who may not be familiar with Sinai, allow me to give you a "thumbnail sketch" of this lovely community. This attractive town of 120 residents is nestled in a highly productive portion of Brookings County. In addition to production agriculture, it is also a sportsman's paradise with abundant hunting and fishing opportunities nearby. Sinai supports several thriving businesses including the Sinai Cooperative Elevator and the Sinai Locker. Sinai is a very clean and well kept community with an active volunteer fire department and other civic organizations.

So, the next time you are out for a drive, I would encourage you to explore Sinai and the surrounding area. You won't regret it! We are so blessed to be involved with this wonderful community. From all of us at Citizens State Bank, we genuinely appreciate the great support we receive from our loyal customers!

Wayne Fischer
President

Hana's First Christmas On The Farm Book Signing!

Please join us in congratulating Tami Johnson on her first children's book: [Hana's First Christmas On The Farm](#). Tami and her husband, Duane, operate their family owned business, 81 Auto Clinic, located here in Arlington. They are long time, valued CSB customers. Born and raised in South

Dakota, Tami spends her time either working in their business or on her acreage where she raises birds, animals and a large garden. Tami is the mother of two grown sons and a grandmother of three. Tami will be in our bank lobby for a book signing event coinciding with our annual Christmas Open House to be held on Friday, December 7th. Please stop by to meet Tami and purchase one of her books. We are certain they will make a great Christmas present for your kids or grandkids!

Shazam Debit Card News!

Shazam has a rewards program where every time you use your debit card, your name is entered into a drawing through Shazam. Last quarter, Kerry Post of Volga won a \$50 Shazam gift card just for using her debit card!

Shazam is finding new ways to protect customers from fraud. Shazam will start sending text messages to your cell phone to verify suspicious activity on your debit card; you will then need to follow the text message's instructions to verify whether the transaction is yours or not. If the transaction is not yours, Shazam will put a block on your card and notify Citizens State Bank.

If your phone number has changed or is no longer in use, please contact one of our branches with the updated information. Shazam uses your phone number to verify if the owner of the card is correct. If you also activate a new card or change your pin number, you will need to use a phone number that is compatible to what is listed with Shazam. We also need updated phone numbers for our own records.

Enhanced Security

For enhanced security, some e-mails sent from the bank may be encrypted. When receiving an e-mail, "new Zix secure e-mail message from Citizens State Bank" may appear. The e-mail will have a link to Zix to set up an username and password. Again, this is to keep personal information safe.

Upcoming Dates

- November 12 - Bank Closed After Veterans Day
- November 22 - Thanksgiving: Bank Closed
- November 23 - Bank Closes At 3:00 PM
- December 6 - Castlewood Christmas Open House
- December 7 - Arlington Christmas Open House
- December 13 - Sinai Christmas Open House
- December 24 - Bank Closes At 12:00 PM
- December 25 - Christmas: Bank Closed
- December 31 - End of Year: Bank Closes at 12:00 PM
- January 1 - New Years Day: Bank Closed
- January 21 - Martin Luther King Day: Bank Closed

Recipe From Our Cookbook

Stop in and purchase a cookbook for \$15.00. Proceeds go towards the Kingsbury County Cancer Walk Fund and cancer awareness programs in Watertown.

Pumpkin Pie Cake Dessert - Walter Brown

1 (13 oz.) can evaporated milk

1 (16 oz.) can pumpkin
3 eggs
1/2 tsp. each: cloves and ginger
1/2 tsp. salt
2 tsp. cinnamon
1 1/2 c. brown sugar
1 tsp. nutmeg

Blend together in mixer and pour in a 9 x 13-inch ungreased pan. Sprinkle on dry yellow cake mix over the top. Pat lightly. Drizzle 2 sticks melted butter and pour over cake mix. Top with chopped nuts (optional). Bake at 350° for 50-55 minutes.

Summer Reflections

As summer comes to an end, Citizens State Bank reflects on all the activities and events its employees participated in.

- Marlene, Jeanette, and Heather made an appearance in the Castlewood Days parade representing CSB!
- Wayne directed kids that attended CSB's annual Hayscrambler during Arlington Days.
- Garret and Donald helped community members paint the Legion Hall in Sinai.