

Happy New Year From Your Friends At Citizens State Bank!

Thank you to our current and future customers for your business and support throughout the years.

E-Statements Are HERE!

Tired of your paper statements lying around the house until tax season? Or maybe a statement was misplaced? Sign up today to receive your Electronic Statement by going to the service tab and locating the "Electronic Statements" option. You must have Internet Banking to be able to acquire the E-Statement. Don't have Internet Banking? Ask one of our employees to help get you signed up! Internet banking allows you to see balances, transfer money internally between accounts, pay bills through Bill Pay, and view checks. When you are signed up, ask about our Mobile Banking. Mobile Banking is safe and easy to use through most mobile devices.

President's Corner

President's Corner,

Have you ever heard of the expression, "Top of Mind Awareness", sometimes referred to as TOMA? TOMA refers to what you think of first, whenever you are about to purchase a product or a service. In other words, when you go shopping for a pair of blue jeans, a soft drink or a pickup truck, what's the first brand you think of? Your decision to make a specific purchase is influenced by a variety of factors; past satisfactory (or unsatisfactory) experiences, marketing campaigns, peer pressure, etc. For every company or business, to achieve TOMA in a consumer's mind is their ultimate goal!

TOMA also applies in the world of banking. Here at Citizens State Bank, our team of professionals work hard each and every day to offer you, our valued customers, the latest in banking and insurance products all while providing you with the highest level of friendly and personalized service you deserve.

So, the next time you need to borrow money for any worthwhile purpose, you need to open a checking account, you have funds to invest in a certificate of deposit, you need to insure your farm or residence or you want the latest in current banking technological services, please think of us FIRST!

Speaking of new technology, coming soon, our new and improved website @ csbarlington.com. We think you will find it more informative and very user-friendly. I am also excited to introduce a new feature recently added, e-statements. E-statements are a convenient and secure way to access your account information. To get started, simply go on-line or visit with any of our personal bankers.

From all of us here at Citizens State Bank, we appreciate your business! We have been your trusted source for full service banking and insurance products since 1901. As always, we are "Committed to Your Success"!

Best wishes for a healthy and prosperous 2019!

Sincerely,
Wayne E. Fischer
President

Gals In Denim

Mark you calendars! Citizens State Bank will hold their annual Gals In Denim event at the Trinity Lutheran Church in Arlington.

Come for a night of food, door prizes, education, and a good time!

More information to come!

March 19th

Retiring After 35 Years with Citizens State Bank

Deb Miller retired in the Fall of 2018 after 35 years of service with Citizens State Bank. Deb worked in all three branches as a loan officer and branch manager. Employees and customers were able to celebrate Deb's retirement during all three Christmas Open Houses in December. Thank you and good luck, Deb, for your hard work at Citizens State Bank!

Thank you to everyone that made my retirement so fun. Thanks for the cards, gifts, and well wishes. They were very much appreciated. This hasn't been easy saying good bye to my fellow workers and my customers but you all have made it so nice.

Thank you,
Deb

Hanna's First Christmas On The Farm

Tami Johnson signed her book during Arlington's Christmas Open House. Tami and her husband, Duane, own 81 Auto Clinic and have been customers of ours for years. Stop at 81 Auto and pick up your copy, today!

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.

Crock Pot Cheesy Chicken, Bacon & Tater Tot Bake - Jackie Madsen

Ingredients:

- 1 32 oz. bag tater tots
- 3 oz. crumbled bacon pieces
- 1 lb. skinless chicken breasts
- 1 1/2 cups grated Colby cheese
- 1 1/2 cups grated Monterey Jack cheese
- 3/4 cup milk

- Salt and pepper

Grease bottom of crock pot. Layer 1/2 tater tots on the bottom of the pot. Sprinkle 1/2 of bacon pieces on top of tater tots. Put chicken in and sprinkle with salt and pepper. Top chicken with cheese. Sprinkle with other 1/2 of the bacon pieces. Add remainder of the tater tots. Pour milk over the top. Set crock pot low for 5 hours.

We are pleased to introduce two new employees who have recently joined our Citizens State Bank team!

Todd Berndt has accepted the position as Executive Vice President and he has been elected to Citizens State Bank Board of Directors. A Big Stone City native and Northern State University graduate, Todd brings many years of South Dakota community bank experience to this position. Most recently, Todd held the position of President of First State Bank of Wilmot for the past eighteen years. Todd and his wife, Diane, are the parents of four grown children. Todd is looking forward to getting involved with all aspects of the Bank and the Arlington community.

Bill Anderson has been hired as Vice President and Branch Manager of our Castlewood office. Bill has a strong agricultural and banking background with professional experience in Missouri, Nebraska and South Dakota. Bill is a native of Plankinton, where he grew up on his family farm. Bill is a graduate of South Dakota State University. Bill and his wife, Diane, are the parents of three grown children. Bill is excited to get acquainted with our customers and become engaged in the Castlewood community.

President Fischer states, "We are very fortunate to have two highly qualified and capable individuals join our banking organization. Todd and Bill are eager to help our customers with all of their banking needs."