

# Citizens State Bank

## January 2024 Newsletter

### **Phishing Red Flags**

Every day, regular people like you lose their hard-earned money to online phishing scams. Don't fall for fake — learn how to spot shady texts, emails, and phone calls by knowing the things your bank would never ask.

### **Phone Call Scams**

Scammers sometimes try to cheat you out of your money by impersonating the bank over the phone. In some scams, they act friendly and helpful. In others, they'll threaten or scare you. Scammers will often ask for your personal information, or try to get you to send them money.

### **Watch Out for a False Sense of Urgency**

Scammers count on getting you to act before you think, usually by including a threat. The bank never will. A scammer might say “act now or your account will be closed,” or even “we've detected suspicious activity on your account” — don't give into the pressure.

### **Never Give Sensitive Information**

Never share sensitive information like your password, PIN, or a one-time login code with someone who calls you unexpectedly — even if they say they're from the bank. The bank may need to verify personal information if you call us, but never the other way around.

### **Don't Rely on Caller ID**

Scammers can make any number or name appear on your caller ID. Even if your phone shows it's the bank calling, it could be anyone. Always be wary of incoming calls.

## **Hang Up—Even if it Sounds Legit**

Whether it's a scammer impersonating the bank or a real call, stay safe by ending unexpected calls and dialing the bank back directly.

### **If You DO Fall for a Phone Scam:**

Change your passwords, contact the bank, file a police report, and report the scam to the Federal Trade Commission.

## **Ham and Olive Cheeseball Recipe**

- 8 oz softened cream cheese
- 8 oz shredded sharp cheddar cheese
- 1 small jar of green olives
- Ham slices

Combine cream cheese and shredded cheese in a bowl. Drain olives and set juice aside. Chop up olives and ham and add to cheese mix. If dry, add some olive juice, and form into a ball. Serve with crackers and enjoy! Great for a Superbowl appetizer!

## **Welcome to CSB, Jess!**

Hello, Citizens State Bank family! My name is Jessica Heard, and I'm the new employee at the Arlington branch. I've been married since 2015. My husband and I became Arlington residents in October of 2017. Most of my time in town has been spent on work outside of town and introverted hobbies when I return home. In good weather, you can usually find me outside with our three dogs weeding my 350 square foot garden. In winter, I'm usually enjoying my greenhouse vegetables, reading books, or playing video games. I'm enjoying the restful quality to the

winter season, but I'm already eagerly anticipating the 130 varieties of vegetables and flowers I have planned for the 2024 growing season.

I studied English and Art at Augustana University but went on to work in fields that required a more standardized focus. I've enjoyed working in the realms of Quality and Regulatory, performing laboratory testing, and helping various companies prepare for and pass audits of several different schemes. I'm excited to take my passion for spreadsheets and productivity to the team. Working with the team here in Arlington has been such a welcoming experience, and I look forward to immersing myself in the community I've come to call home.

## **2023 Picture Descriptions**

1. Christmas goodies at the Sinai Christmas Open House
2. Jeanette Rudebusch, Donna Bittiker, and Todd Berndt serving for Dairy Days in Castlewood
3. Donald Jacobsma playing "Truck Driver"
4. CSB employees celebrate Marlene Mennenga's 70th birthday
5. Tim Holzer and Braeton Hill grilling brats for Arlington's Homecoming
6. Jeanette Rudebusch and Heather Schmit taking a joy ride in the Castlewood parade
7. CSB employees and board members feeling festive at our Happy "Hula-Days" Christmas party
8. Gru, his minions, and the great pumpkin make an appearance for Halloween in Arlington

## **Angel Tree Program**

Each year during Christmas, there are children who do not receive gifts due to their families struggling financially. These families very humbly reach out to Interlakes Community Action Partnership. The Angel Tree ensures that these children have a wonderful Christmas by receiving gifts they desire. Citizens State Bank in Castlewood helped 26 children have a happier Christmas this year and Arlington helped four. Reach out to us next year if you would like to be one to brighten these kids' Christmas!

## **Food Pantry**

Citizens State Bank employees and board members came together to donate to the local food pantries during the Christmas season. The nonperishable items were split and sent off to the food pantries in Castlewood and Arlington.

## **Goodbye TouchBanking, Hello CSB Arlington!**

In October, we were able to finally launch our very own mobile app! If you haven't already, you can go to the App Store on your mobile device and download the app to access your online banking. On the app, you are able to access accounts, do mobile deposits, transfer funds, make loan payments, and do loan advancements. The TouchBanking app we used prior will no longer work, but it will redirect you to the App Store to download our new app. We are thrilled to have this app accessible to our customers for their banking and financial needs.