

# Celebrating 25 Years in Castlewood

As we prepare to celebrate our twenty five years of banking operations in Castlewood, we felt it would be good to take a “trip down memory lane” to recall this wonderful association between Citizens State Bank and the Castlewood community.

In early 1994, area residents were shocked to learn that the only bank in town announced it planned to leave Castlewood. Local community leadership took immediate action by organizing a series of town meetings, seeking input from the people and taking their case public via the media. A number of area banks expressed their interest in opening a branch bank in Castlewood, including Citizens State Bank.

After a series of town hall meetings, public presentations, conducting a Market Research Survey and personal interviews, the outcome was the selection of Citizens State Bank as the clear choice by the people of Castlewood to establish a branch bank in this fine community. The application to operate a branch bank was approved by the State of South Dakota Division of Banking and Finance on November 18, 1994 with the Certificate of Authority granted on December 1, 1994.

The new bank office was completed rapidly and on December 12<sup>th</sup> the bank was officially open for business. Under the guidance and leadership of the first Branch Manager Deb Miller, our bank got off to a great start. Two of the original staff members, Personal Bankers Marlene Mennenga and Jeanette Rudebusch, have faithfully served our customers since that very first day with friendly, personalized customer service. Other current staff members include Castlewood native, Consumer Loan Officer Heather Schmit and our newest addition, Agricultural Loan Officer Garret Reed.

On behalf of all of us at Citizens State Bank, we want to thank the residents of Castlewood and the surrounding area for your loyal patronage and support for these twenty five years. We look forward to continuing to provide you with the finest in deposit, loan and insurance services for the next twenty five years. Thank you Castlewood!

## President's Corner

Greetings,

I sincerely hope each of you is doing well, in spite of the extreme and unprecedented weather challenges we have all faced this year. South Dakotans are truly a hardy group of people!

As I write this message, I am in a very reflective mood. Our entire bank family shares a sense of emptiness with the recent loss of long-time board member Walt Brown. In my first term of employment with CSB, I asked Walt to join our Board of Directors in 1985; a time when a majority of South Dakotans were facing the difficult financial times of the 1980s agricultural crisis. Walt faithfully served in this position for over three decades; utilizing his tremendous intellect and solid common sense, all for the benefit of our customers and of our bank. Walt had a sense of humor

**second to none! As a man of deep Christian faith, someone committed to his family and a successful businessman, Walt will leave a lasting legacy for years to come. Rest in peace, good friend.**

**The other reason for my reflective mood involves my upcoming retirement as President of CSB, at year's end. My banking career began with a college internship in 1975. This experience sparked my interest to make it my life's work to help individuals, farmers and business owners with their banking and financial needs. It has been my deep honor and privilege to assist hundreds upon hundreds of customers over these past forty-plus years! My sincere THANKS go to each person, business and organization who has allowed me to provide my services and advice to them. It has been most gratifying for me to know that, in some small way, I have been able to make a difference in their lives. I also wish to show my appreciation to the CSB Board of Directors and especially to our great bank staff for all the tremendous support and encouragement I've received. You are simply the best!**

**I am also pleased to let you know that, after my retirement, I will remain involved with CSB by continuing as a member of the Board. I am leaving the bank in good hands, as Todd Berndt, an experienced bank manager and all around good guy, has been selected to assume the position as President. Please feel free to introduce yourself to Todd when you next stop by the bank.**

**For all of your banking and insurance needs, please think of us FIRST! We are your full service, hometown bank offering the latest in financial products and services. I invite you to allow our friendly and helpful staff to assist you today. From all of us here at Citizens State Bank, we are truly "Committed to Your Success"!**

**Wayne Fischer**

**President**

## **Arlington and Castlewood Celebrate Homecoming!**

**Both towns celebrated Homecoming on the same day, September 26<sup>th</sup>, with parades and football games later in the evening. CSB hosted our annual bratwurst cookouts. Arlington decorated the Homecoming Royalty float in Pac-Man to match the Arlington School's theme of "Games".**

**Check out our updated website!**

**[www.csbarlington.com](http://www.csbarlington.com)**

### **Internet Banking News!**

**Our Internet Banking has a new and improved look. It features enhanced functions and has a user friendly approach. We believe you will enjoy this new upgrade!**

**Please call 605-983-5594 with any questions regarding the change.**

### **New Faces in Sinai and Arlington**

**Phil Downs recently joined CSB at our Sinai Branch as Agricultural Loan Officer. He replaced Garret Reed who transferred to our Castlewood Branch. Phil is a native of the Nunda/Madison**

area. He is a graduate of Northern State University where he participated in the wrestling program. Phil and his wife, Alizabeth are the parents of 3 children.

Lisa Bacon is a new face in the Arlington community. Lisa and her husband, Tom recently moved from Madison, MN. Tom is the Arlington City Electrician. Together, they have 3 children attending Arlington Public Schools. Lisa is a graduate of Minnesota State-Mankato. She will be a Customer Service Representative in the operations area of our bank in Arlington.

*Welcome to both Phil and Lisa. We are glad to have you as members of our CSB staff!*

## **Fischer to Retire at the End of December**

Citizens State Bank will have a new President in 2020. Wayne Fischer will officially retire at year-end to spend more time with his wife Melanie, children and grandchildren. He will also continue to enjoy living on his acreage where he is involved with raising and exhibiting purebred poultry and pigeons. Wayne will also remain as a member of the CSB Board of Directors. He was originally employed by CSB from May 1983 through March 1991. Wayne returned as SVP in January 2014 and replaced Bob Rutten as President in May 2016. EVP Todd Berndt began employment with CSB in November 2018, preparing to replace Wayne as President. Todd previously was the President of First State Bank in Wilmot, SD for the past 18 years. Todd and his wife Diane, are the parents of four children. Please help us celebrate Wayne's retirement on Friday, December 13<sup>th</sup> in conjunction with Arlington's Christmas open house. The open house will be held from 1:00 PM to 4:00 PM. We hope to see you then!