

Citizens State Bank

Member FDIC Fall

2023 Newsletter

Welcome to CSB, Braeton Hill!

Happy fall and harvest to you all. My name is Braeton Hill, and I am the new Agricultural Lending Officer. My two younger sisters and I grew up in Western Colorado where we raised beef cattle. My parents still live there and continue raising cattle. I spent about 8 years working as a ruminant nutritionist, first in Wisconsin working primarily with dairies, beef cattle, and show animals, and transitioned to South Dakota where I focused on beef cattle. My wife, Sarah, and I moved to South Dakota 8 years ago. We bought a small acreage outside of Arlington 7 years ago and have three daughters. I graduated from the University of Wyoming with degrees in Ag Education and Ag Communication. For the past 5 years, I worked at Houdek Manufacturing (formally Prairie AquaTech) in Volga. I am currently pursuing a Master's in Business and Administration from the University of South Dakota. In my free time I enjoy improving our small acreage, woodworking, and brewing beer. Come on in and say hi! I look forward to working with the great people in the area.

Annual Reset Time!

Harvest is quickly wrapping up, and the holidays will be here before you know it! This is a great time to catch up with your farm accounting. As each yearend approaches, those with ag operating lines get contacted to update the financials and get ready for another annual reset. We like to start early so when warm weather hits, you are ready to go! We look forward to helping you achieve another successful year. See you soon!

Castlewood High School Named a Blue Ribbon School

The Castlewood High School is one of the three South Dakota schools that was named a National Blue Ribbon School. In order to receive this high honor, these schools stand out for their unique approach to educating their students. Castlewood High School provides and encourages students to take classes that accelerate their learning and ability level. The U.S. Department of Education also recognizes these schools for the impact the educators make on the students' lives. Only 353 schools in the nation were recognized for the hard work throughout the year 2023, and

they will be celebrated November 16-17 in Washington, D.C. Congratulations from your friends at CSB!

Arlington Community Foundation

On September 16th, the Arlington Community Foundation hosted a hog roast at the 1481 Grille. People from the community gathered for the meal while also having the opportunity to win door prizes. All proceeds went towards the endowment fund which was established one year ago with the South Dakota Community Foundation to raise \$100,000. The Foundation is happy to report that through the generous contributions, they are over halfway to reaching that goal. When they reach that goal, the return each year will fund over \$6,000 in grants for the Arlington Community.

Sinai Fire and Rescue

The annual Sinai Fire Department auction was held August 12th with over 95 individuals submitting items for auction. There were over 1,000 items auctioned ranging from guns and miscellaneous supplies to semi tractors and farm equipment. Ninety percent of the auctioned item proceeds were returned to the owner, and ten percent went to the fire department. This was the largest auction so far with over \$25,000 being raised. The proceeds will be used to pay annual operating expenses and equipment improvements for the department. This was the 5th annual auction held by the fire department.

Breast Cancer Awareness Month – Join the Fight

Each Year in South Dakota

- Breast cancer is the most frequently diagnosed cancer in women
- Breast cancer is the fourth leading cause of cancer deaths among women
- An estimated 645 women are diagnosed with breast cancer
- An estimated 102 women die from breast cancer
- Fewer than 34 women are diagnosed with cervical cancer
- An estimated 11 women die from cervical cancer

Early Detection Saves Lives

Women are more likely to live when breast and cervical cancer are found early. All women are at risk for having breast cancer and the risk gets higher as time passes. Throughout the month of October, the color pink is worn to recognize and support those who have been diagnosed with, are battling, or are recovering from the disease.

For the privilege of wearing jeans on Friday, CSB staff members contribute a dollar per week to a charity of their choosing. This year, the Arlington staff donated \$1,150 to Kingsbury County Cancer Cares, Inc.

Taco Soup Recipe

2 lbs ground beef

2 cups diced onions

1 (15.5 oz) can pinto beans

1 (15.5 oz) can pink kidney beans

1 (15.5 oz) can whole kernel corn, drained

1 (14.5 oz) can Mexican-style stewed tomatoes

1 (14.5 oz) can diced tomatoes

1 (14.5 oz) can tomatoes with chiles

2 (4.5 oz) cans diced green chiles

1 (4.6 oz) can black olives drained and sliced

1/2 cup green onions, sliced

1 package taco seasoning

1 (1 oz) ranch dressing mix

Optional garnishments: corn chips, sour cream, grated cheese, green onions

Brown the ground beef and onions in large skillet; drain excess fat, then transfer the browned beef and onions to a large slow cooker or stockpot. Add the beans, corn, tomatoes, green chiles, black olives, green onions, taco seasoning, and ranch dressing mix and cook in a slow cooker on low for 6-8 hours or simmer on low heat for about 1 hour in a pot on the stove. To serve: Place a

few corn chips in each bowl and ladle soup over them. Top with sour cream, cheese, and green onions.

Phishing Red Flags

Every day, regular people like you lose their hard-earned money to online phishing scams. In 2022, scammers stole over \$8.8 billion from regular people like you. Don't fall for fake!

Text Message

Phishing text messages attempt to trick you into sharing personal information like your password, PIN, or social security number to gain access to your bank account. As long as you don't respond to these messages and delete them instead, your information is safe. All you need to do is spot the signs of a scam before you click or reply.

What if I Fall for a Phishing Text?

1. Change your password if you clicked on a link and entered any sort of username and password into a fake site.
2. Contact the bank.
3. If you lost money, file a police report.
4. Report the scam to the Federal Trade Commission or call 1-877-382-4357