

Citizens State Bank

Arlington Castlewood Sinai

Spring 2021 Edition

President Berndt is pleased to announce our new hire!

Mackenzie is a Wisconsin native, and graduate from the University of North Dakota with a degree in Business Management. She has been hired on in our Banking Operations department and can also be found working as our Marketing Coordinator. Mackenzie is excited to meet and engage with our customers here at Citizens and the community of Arlington!

Ask About the Paycheck Protection Program!

If your small business or operation has been affected by Covid-19, you may be eligible for a forgivable Paycheck Protection Program loan. Contact a loan officer at one of our three locations for details!

Contactless Payments

Contactless payments, otherwise known as tap-and-go payments, refer to a secure method for consumers to purchase products or services using a debit, credit, smartcard, or another device such as smart phone or smart watch by using radio frequency identification (RFID) technology and near-field communication (NFC). Contactless payments are rapidly growing in popularity, especially in lieu of the ongoing pandemic because this offers an alternative to pay while having minimal to no contact with the payment terminal. It works by bringing either your phone or contactless capable card near the contactless symbol on the terminal. Information is transmitted between devices and will give an indication when the payment has been accepted. Citizens State Bank now offers contactless payments on Credit Cards! Look for the sideways Wi-Fi symbol to know if your card has these capabilities!

Scholarships

Citizens State Bank is currently taking applications from high school seniors for two \$750 scholarships. These will be rewarded to deserving students who plan to attend a South Dakota university or technical school and are customers or related to customers. See your guidance counselor or bank officer for more information!

Annual Security Notices

For Free Annual Credit Report

www.annualcreditreport.com/cra/index.isp

Remedying the Effects of Identity Theft

<https://www.consumer.ftc.gov/topics/identity-theft>

Student Loans Deferred?

Automatic Temporary 0% Interest and Administrative Forbearance as a Result of the Covid-19 Emergency. To provide relief to student loan borrowers during the COVID-19 emergency, interest is being temporarily set at 0% on federal student loans. In addition, federal student loan borrowers were automatically placed in an administrative forbearance, which allows you to temporarily stop making your monthly loan payments. This 0% interest and suspension of payments will last from March 13, 2020, through at least Sept. 30, 2021, but you can still make payments if you choose. By continuing these payments, you will be paying directly toward principle, and could save THOUSANDS!

E-Statements*

Tired of your paper statements laying around the house until tax season? Or maybe a statement was misplaced? With E-Statements, never lose a statement again! Ask your banker or see our website about setting this up!

Bill Pay*

Never make a late payment again! Ask your banker about the ease of Bill Pay!

*Must be enrolled in Internet Banking to take advantage of these offers!

Look for us on Facebook!

Home of Your Dreams

If you're thinking about building, buying or refinancing the Home of Your Dreams, contact Tammy Olson today! We have many home-loan options, including 30-year fixed rate mortgages and we'd love to help you with your financing needs!

Member FDIC

Equal Housing Lender

Mark your Calendars

Good Friday: Bank Closes at 3 PM April 2nd

Memorial Day: Bank Closed May 31st

Locations:

Arlington – 128 South Main – 983-5594

Castlewood – 108 East Main – 793-9500

Sinai – 310 Main Avenue – 826-4151