



Jeanette Rudebusch of our Castlewood Branch with her grandchildren Everet and Enslee

**Ask about our Safari Savers accounts!**

It's never too early to start savings for your child, or grandchild. Citizens State Bank offers an interest bearing savings account for a child of any age with no monthly maintenance fee or balance requirements! It's super easy to get them set-up and easily transfers over to a regular savings account once they get older.

**Opening a savings account has many benefits!**

- Shows kids how money can grow, thanks to compound interest.
- Helps teach good financial habits and how savings can make a huge impact on their financial futures.
- Gives kids a place to stash birthday and allowance money.
- It provides a glimpse into how banks work.
  - And of course a free piggy bank!

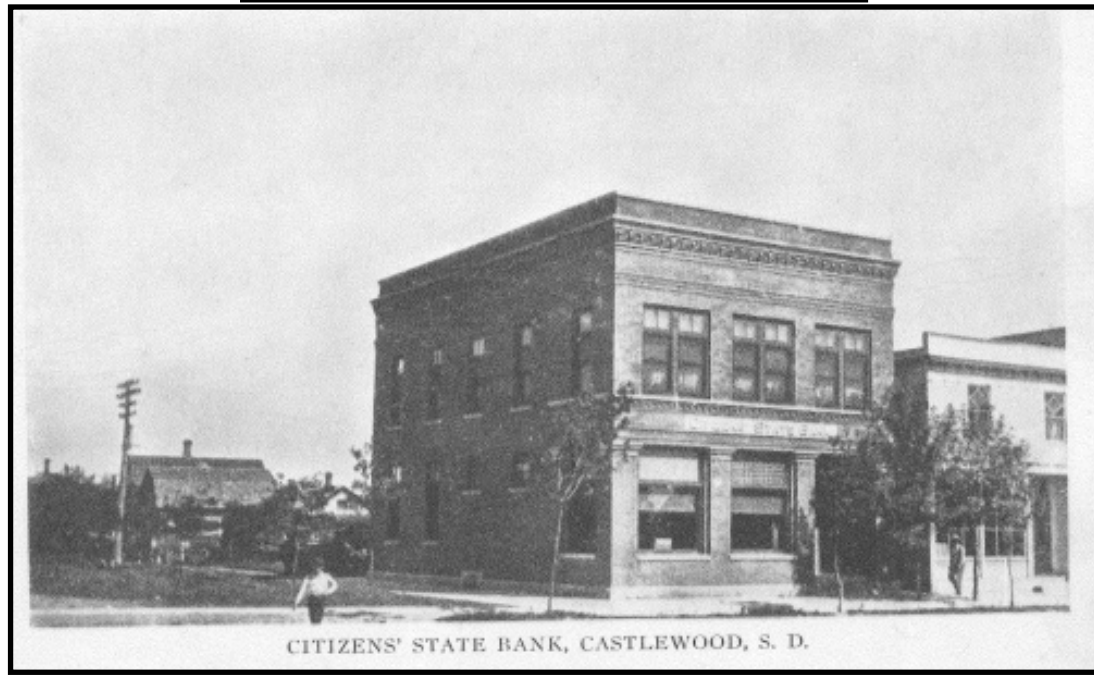
## Congratulations to our 2023 Scholarship Winners!



Ashley Bjerke, Maricel Olson (Sinai Branch) and Cassandra Richarz

Congratulations to the winners of our 2023 scholarships! Each recipient will receive \$1,000 toward school expenses. Awarded from our Sinai office were Ashley Bjerke and Cassandra Richarz both of whom attended Sioux Valley High School. Ashley will attend SDSU to major in biology and Cassandra will attend Dakota State to major in artificial intelligence in organizations. Carson Kerwin and Lyndsey Archer graduated from Castlewood High School and plan to attend SDSU this fall. Carson intends to major in exercise science, and Lyndsey anticipates studying public relations with social media along with getting a minor in photography. Tanaya Weiss graduated from Arlington High school and plans to attend Black Hills State University to major in psychology. We wish each of them every success continuing their education. We're eager to see what their future holds.

### Vintage Postcard



This vintage postage card attests that, "history doesn't repeat itself, but it often rhymes." The Citizens States Bank in this photo (early 1900's) had no association to the current CSB which entered Castlewood in 1994. According to a separate record, in 1952 the President of the Castlewood CSB was Eula Simpson Vaughn, the Cashier was C.N. Halvorson, the V.P. was J.G. Jensen, and the Assistant Cashier was Alice Guley. In 1952, deposits of the bank amounted to \$877,982. The history buffs among us might be interested!



Jeanette Rudebusch (Castlewood Branch), Carson Kerwin and Lindsey Archer



Tanaya Weiss, CSB President Todd Berndt





In an effort to help re-green Castlewood after the 2022 Derecho, Citizens State Bank is running our Tree Program until September! We are offering \$100 to homeowners or business owners in the Castlewood School District who plant a new tree! Eligibility calls for a tree receipt up to \$100, and a “selfie” of you and your tree in front of your home or business.



Congratulations to our very own Lexi Spilde on graduating from Lake Area Technical College this past May with a degree in management and marketing. Lexi has been working for us full time since July of 2022 while simultaneously finishing her education. We look forward to seeing all that you accomplish here at Citizens State Bank!

## FROM SEED TO HARVEST

providing ag loans for all stages of growth



**Citizens State Bank**  
and Arlington Insurance Agency

Arlington 605.983.5594 | Sinai 605.826.4151 | Castlewood 605.793.9500  
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### Did You Know?

Unlike larger banks that may take deposits in one state and lend in others, community banks channel their loans to the neighborhoods where their depositors live and work, which helps local businesses and communities thrive.

## Phishing: Don't Take the Bait

Phishing is when you get emails, texts, or calls that seem to be from companies or people you know. But they're actually from scammers. They want you to click on a link or give personal information (like a password) so that they can steal your money or identity, and maybe get access to your computer.



### The Bait



Scammers use familiar company names or pretend to be someone you know.

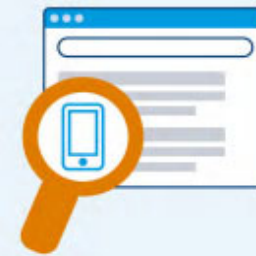


They ask you to click on a link or give passwords or bank account numbers. If you click on the link, they can install programs that lock you out of your computer and can steal your personal information.



They pressure you to act now – or something bad will happen.

### Avoid the Hook



#### Check it out.

- » Look up the website or phone number for the company or person who's contacting you.
- » Call that company or person directly. Use a number you know to be correct, not the number in the email or text.
- » Tell them about the message you got.

#### Look for scam tip-offs.

- » You don't have an account with the company.
- » The message is missing your name or uses bad grammar and spelling.
- » The person asks for personal information, including passwords.
- » **But note: some phishing schemes are sophisticated and look very real, so check it out and protect yourself.**



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#### Protect yourself.

- » Keep your computer security up to date and back up your data often.
- » Consider multi-factor authentication – a second step to verify who you are, like a text with a code – for accounts that support it.
- » Change any compromised passwords right away and don't use them for any other accounts.

DO NOT FEED the PHISH



Protect yourself against fraud and educate yourself on the red flags of phishing!

### Report Phishing

- » Report it to the FTC at [ftc.gov/complaint](https://ftc.gov/complaint).



For more information, visit [ftc.gov/phishing](https://ftc.gov/phishing) or [aba.com/phishing](https://aba.com/phishing)

