



Citizens State Bank

of Arlington, Castlewood & Sinai

Summer 2025 Newsletter

www.csbarlington.com

Member FDIC

CSB Welcomes New Ag Loan Officer Kjersten Nelson



Hi! I am Kjersten Nelson, and I am the new Ag Loan Officer in Sinai.

I grew up on a farm between Lake Preston and Oldham and graduated from Arlington High School in 2013. After high school I continued my education at LATC and graduated in 2016 with a degree in Financial Services with the Ag and Consumer Lending options. After college I returned to the area and have worked in banking since.

My husband Andrew and I have been together for 6 years; married for four. Andrew grew up around Lake Preston and graduated from Lake Preston High School in 2012. Andrew farms with his family as well as works as a HVAC Technician. We have been living in Lake Preston since 2020.

Andrew and I have two children. Our daughter Ryan is 7 and will be a 2nd grader in Lake Preston come fall of 2025. She loves everything girly, but she is not afraid to get her hands dirty. Our son Ivan will be 3 in July and is the true definition of a boy. He loves everything from monster trucks and Spiderman to farming. Ryan and Ivan both love helping on the farm and trying to catch the free roaming chickens.

Life is busy with young kids so in the summer we enjoy camping at Lake Poinsett and being outside as much as possible.

I am very excited to be a part of the CSB family!

Coteau Hills Cattlemen Association Golf Open

The Coteau Cattlemen Association held its twenty-eighth annual golf open on June 16th at Lake Region Golf Course. It attracted 168 golfers on forty-two teams. Citizens State Bank supported the event by sponsoring the eighth hole (see photo) and serving burgers—over 300 of them!

The Coteau Hills Cattlemen Association is a local non-profit organization that represents, promotes, educates, and provides services to the cattle industry while supporting community, agri-business, and youth.

Loan officers Mary Matthies, Kjersten Nelson and Braeton Hill serving 300 burgers at the Coteau Hills Cattlemen Association Annual Golf Open.



Congratulations to our 2025 Scholarship Recipients

Citizens State Bank encourages our area graduates by providing the opportunity to apply for a scholarship to help finance their future education. This year, we had four recipients receiving \$1,000 each for their school expenses.

We would love to congratulate all graduates, high school and college, on your graduations! It is such an accomplishment, and we are proud of you! We wish you all the best in the following chapters of your life.



Joshua Kannegieter (left, with Loan Officer Braeton Hill) graduated from Willow Lake High School. He plans to attend Lake Area Technical College to major in Precision Ag Technology.



Caden Phelps (right, with Bank President Todd Berndt) graduated from Arlington High School. He plans to attend Lake Area Technical College to major in Production Agriculture.

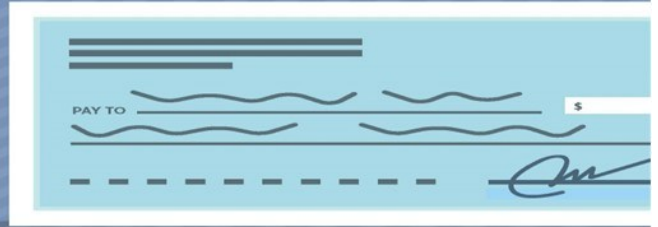


Leah Aderhold (left, with Sr. Personal Banker Jeanette Rudebusch) graduated from Castlewood High School. She plans to attend the University of Sioux Falls to major in Theology and Biblical Studies.

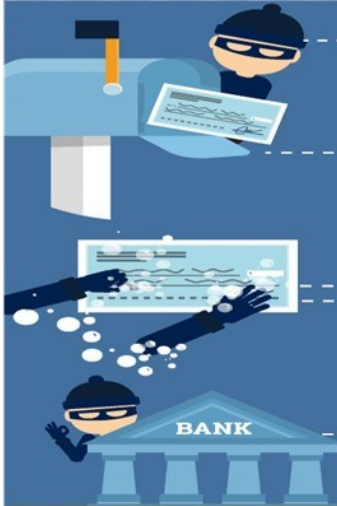


Garet Wicks (right, with Branch Manager Dawn Klassy) graduated from Oldham-Ramona-Rutland High School. He will be attending South Dakota State University to major in Animal Science.

CHECK WASHING & CHECK THEFT SCAMS ⚠️



The United States Postal Inspection Service recovers more than **\$1 BILLION** in fraudulent checks & money orders each year. If you mailed a check that was paid, but the recipient never received it, criminals may have stolen it.



Fraudsters are targeting paper checks sent through the mail. Once they have a check that you mailed, they use chemicals to “wash” the check allowing them to change the amount or make themselves the payee. Then, they deposit or cash your check and steal your money.



Postal Inspectors across the country work hard to protect your mail. Help Postal Inspectors keep the mail safe by following these tips.

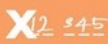
HOW TO PROTECT YOUR CHECKS



Use pens with indelible black ink so it is more difficult for a criminal to wash your checks.



Don't leave blank spaces in the payee or amount lines.



Don't write personal details, such as your Social Security number, credit card information, driver's license number or phone number on checks.



Use mobile or online banking to access copies of your checks and ensure they are not altered. While logged in, review your bank activity and statements for errors.



Review the back of the check to ensure the indorsement information is correct and matches the intended payee, since criminals will sometimes deposit your check unaltered.



Consider using e-check, ACH automatic payments and other electronic and/or mobile payments.



Follow up with payees to make sure that they received your check.

WHAT TO DO IF YOU'RE A VICTIM?

File a report immediately with:



Citizens State Bank and request copies of all fraudulent checks



Your local police department



The United States Postal Inspection Service at uspis.gov/report or call 1-877-876-2455



Old School Easy Brown Sugar Peach Cobbler



Ingredients

- 1 stick salted butter, cubed
- 1 cup all-purpose flour
- 1 cup light or dark brown sugar
- 2 teaspoons baking powder
- 1/2 teaspoon cinnamon
- 1/2 teaspoon kosher salt
- 1 cup milk

- 1 tablespoon vanilla
- 5-6 peaches, cut into 8 wedges
- 2 tablespoons maple syrup

Maple Butter

- 4 tablespoons salted butter
- 1/4 cup maple syrup

Instructions

1. Preheat the oven to 375° F. Drop the butter into a 9×13 inch baking pan and place the pan in the oven to melt, about 10 minutes.
2. To make the batter, stir together the flour, 3/4 cup brown sugar, baking powder, cinnamon, and salt. Add the milk and vanilla, mix until just combined.
3. In a bowl, toss the peaches with 1/4 cup brown sugar and the maple syrup.
4. Layer half of the peaches over the melted butter. Pour the batter over the peaches, do not stir. Layer the remaining peaches on top of the batter. Bake 50-55 minutes, until the center is just set and the edges begin to brown.
5. Meanwhile, mix the butter and maple syrup together in a pan. Boil 2 minutes and then remove from the heat.
6. Serve the cobbler warm or at room temperature with ice cream and maple butter drizzled on top.



Castlewood Senior Personal Banker, Jeanette Rudebusch, (right) was recently honored as the Emergency Medical Technician of the year for District 1 by the SD EMS Association. President of District 1, Sheila Monnier, of Clear Lake presented the honor. Jeannette has been an EMT since 1985 and has been with the CSB in Castlewood since 1994.

**Citizens State
Bank will be
closed:
Friday July 4th for
Independence
Day
&
Monday
September 1st for
Labor Day**



From Seed to Harvest

providing ag loans for all stages of growth



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