Citizens State Bank

April 2024 Newsletter

Welcome, Mary Matthies!

We are thrilled to introduce our newest team member, Mary Matthies, who joined our Castlewood branch in February as the Branch Manager. Past Branch Manager, Donna Bittiker, will continue with the bank as full-time auditor. With a wealth of experience in the financial industry, Mary brings a unique blend of expertise and passion to our team.

A Passion for Helping Others

Mary is not just about numbers and interest rates; she is dedicated to helping our clients achieve their financial aspirations. Whether it's a first-time homebuyer, farm operation needs, a business owner seeking expansion, or someone planning to start a new business venture, Mary is committed to providing personalized solutions. Her empathetic approach ensures that every client feels heard and supported throughout their financial journey.

Beyond the Office

Mary lives on an acreage near Gary with her husband, Darren, and their son, Ryan James. RJ swims with the Watertown Dolphin swim team. Outside the office, you will find her busy enjoying life. When she is not on the pool deck cheering for the Dolphins, she is likely to be working on a project or dreaming up a new one. Mary leads the band at their church; it is a family affair with Darren on drums and RJ on the fiddle. Fishing, camping, horseback riding, and gardening all bring the beauty of nature into their lives. Mary believes life is richer when actively shared with family and friends.

We are excited to have Mary on board, and we know her expertise and warm personality will enhance our team. Please join us in welcoming Mary to Citizens State Bank!

Doesn't Happen Every Year!

It isn't every year that all three branches have a team make it to state basketball, but it happened this year! That calls for a celebration and team spirit! On the first day of the tournaments, each branch dressed in their team colors while cheering on from afar. Despite not having any champions, we are still so proud of our teams for giving it their all on the courts!

Arlington

The Arlington Girl's Basketball team made their State appearance March 7-9 in Rapid City. The girls ended the season with a 23-3 record and finished the tournament receiving 2nd place. The team made history by making it to the State Championship game, which has never been done by any other Cardinal girls' team! Way to go, Cards!

Castlewood

The Castlewood Boy's Basketball team played in Aberdeen March 14-16. The Warriors ended their season with a 21-4 record and received 3rd place at the State Tournament! Way to fight hard at State and give it all you had, Warriors!

Sinai

The Sioux Valley Cossacks returned to the State Tournament in Rapid City March 14-16. The boys ended their season with a 23-3 record and received 5th place in the State Tournament. Congratulations on a great season, Cossacks!

April: Community Banking Month

What is a community bank?

Community banks are well established financial institutions that operate within the communities they serve. They are small businesses themselves, so they are nimble and responsive to community needs. As high-tech, high-touch lenders that specialize in relationship banking, community banks build better communities by prioritizing and investing in the customers and neighborhoods they serve.

What does "relationship banking" actually mean?

While banking is often seen as a transactional engagement, building a relationship with your local bankers can actually help you down the road. When you need a loan, are buying a house, or starting a business, community bankers know you and your unique circumstances beyond just numbers and can be there for you. Go local to feel local and see the payback over time.

Special Thank You!

Citizens State Bank and Arlington Insurance wouldn't be the bank and Insurance Agency we are without the support of our local customers. Thank YOU for your continual support and trusting us with all your financial needs. We truly value each and every one of you that walk through our doors, call our branches, email us, and everything else in between. We are committed to your success!

Fun Facts About Community Banking

- The money you put into a community bank stays in your community.
- You get extra personalized, human, support along with the tech you expect.
- Community banks recognize the people behind the community.
- When things get tough, community banks don't leave their community behind - they step up.
- Community banks support small businesses and are well-established small businesses too.
- Over 75% of U.S. adults agree that locally based lending decisions are important when determining where to bank.*
- 69% of U.S. adults recognize the importance of banking with a locally based financial institution.*
- 70% of U.S. adults cite the importance of personal banking relationships in choosing where to bank.*

*Reference: Morning Consult / ICBA Polling - April 2022

Sweet Party Mix Recipe

4 Cups Corn Cereal 4 Cups Rice Cereal

1 Cup Pretzels 1 Cup Sliced Almonds

3/4 cup Brown Sugar 6 Tablespoons Butter

3 Tablespoons Corn Syrup 1/4 Teaspoon Baking Soda

- 1. Preheat the oven to 300.
- 2. In a medium saucepan over medium heat, combine brown sugar, butter, and corn syrup. Heat until it boils.
- 3. Boil for 5 minutes without stirring.
- 4. While it's boiling, combine the remaining ingredients and pour on a baking sheet lined with greased aluminum foil.
- 5. Remove from heat and stir in baking soda. It should make the caramel sauce look "foamy". Pour the caramel over the cereal mixture and stir.
- 6. Bake for 15 minutes, and enjoy!

Introducing LiveTicket!

CSB is proud to announce that we have come together with LiveTicket for the convenience of watching local high school sports from the comfort of your home or on the go! We currently support the Castlewood Warriors and the ORR Raiders with the broadcasting of their school activities. We hope to also extend the support to the Arlington Cardinals in the near future. The amazing part about

LiveTicket is that half the funds they receive from sponsorships go directly back to the school! CSB is excited to take part in this journey and support our local schools in educating future leaders and world changers.

In order to access LiveTicket, you can find the link pinned at the top of our Facebook page! You can also go to the link at <u>liveticket.tv</u>!