



Citizens State Bank

of Arlington, Castlewood & Sinai

Spring 2026 Newsletter

www.csbarlington.com

Member FDIC

Commemorating 125 Years



This postcard was postmarked in 1909 with a 1¢ stamp and includes the current bank building on the far left along with a large group of buildings behind Main Street that have long since been demolished. Note the dirt road surface and the electric line along Main Street. With a charter date of 1901, the CSB has the second oldest state bank charter in South Dakota.

Citizens State Bank Timeline

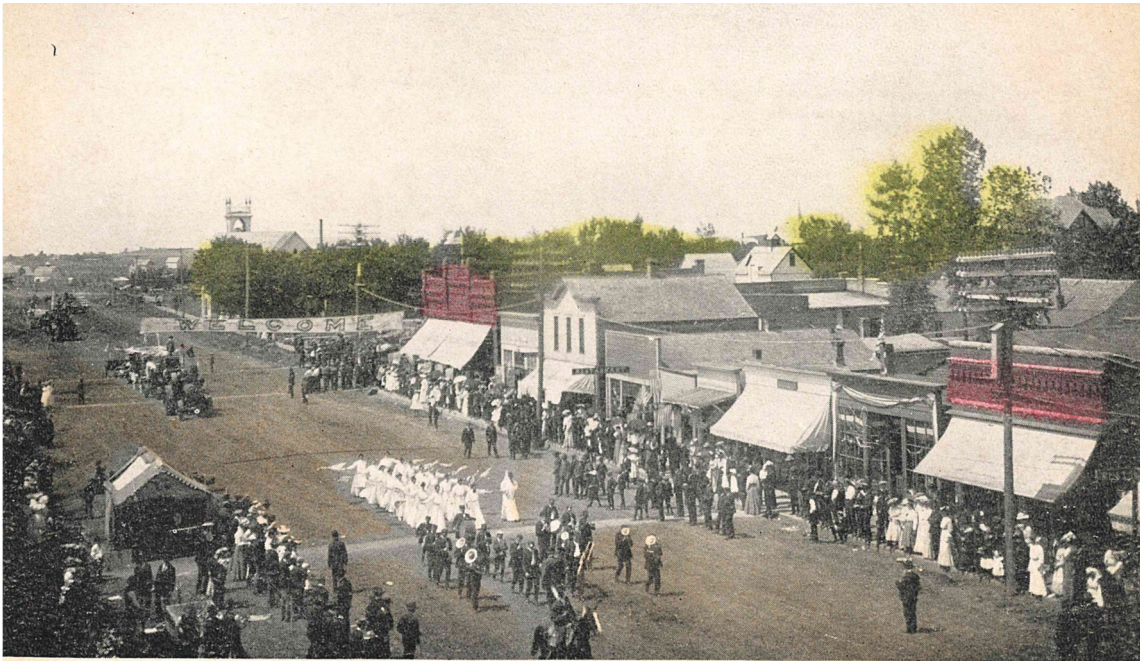
- 1900 South Dakota was considered a wheat state in 1900, with only 1.3 million acres of corn grown. Corn averaged 27 bushels / acre and was worth 29 cents per bushel.
- 1901 Citizens State Bank is chartered. Five cent cigars still cost five cents.
- 1900-1910 Arlington's population increases 151.9% from 314 to 719 people while Castlewood's population increased 18.1% from 430 to 594 people.
- 1910 Average farmland values increased from \$38 per acre in 1910 to an early peak of \$71 per acre in 1920. Due to a combination of the Great Depression and the Dustbowl of the 1930s, farm real estate values declined to a low of \$12 per acre in 1941.
- 1916 The Bank installs a new clock along Main Street. The Arlington Sun reports, "The clock is seven feet in height, by three in width, of dark green bronze, with copper hood at top and bottom. The dials of the clock are 30 inches in diameter, in pearl white glass on the outside." The clock was purchased from the McClintock-Loomis Company of Minneapolis and featured Westminster chimes, consisting of five tubular chime bells.



This postcard image, circa the 1950s, shows the vibrant Main Street of Arlington. The venerable Arlington Sun newspaper, left, predates the CSB with publishing beginning in 1885. Note the Lincoln Continental Cosmopolitan in front of the Sun's office with suicide doors, fender skirts, and wide whitewall tires. Rexall Drug store, on the right side, continues as Stronghold Pharmacy to this day.

timeline continued

- 1929 The Wall Street Crash of 1929, also known as the Great Crash, begins in October and ushers in the Great Depression that lasts until 1939. Approximately 9,000 banks failed during the Great Depression.
- 1930 Sinai's population peaks at 217 people.
- 1933 The Citizens State Bank becomes a member of the Federal Reserve System.
- 1934 FDIC deposit insurance begins, protecting up to \$2,500 per depositor.
- 1940 Ida May Fuller received the first Social Security check, number 00-000-001, in the amount of \$22.54, dated January 31, 1940. Fuller worked as a schoolteacher and legal secretary in Rutland, Vermont.
- 1941 The Citizens State Bank purchases the assets of the First National Bank of Arlington which opened as the Central Dakota Bank in 1888.
- 1965 The Bank assumes new offices along Main Street after a complete remodeling of the former Bonde's mercantile store.
- 1971 The "gold standard" ends, establishing the current fiat money system where currency value isn't tied to gold.
- 1994 The Citizens State Bank establishes the Castlewood branch.
- 2003 The Citizens State Bank acquires the First State Bank of Sinai.
- 2008 FDIC insurance increases to \$250,000 per depositor to restore public confidence and stability in the banking system during the 2008 financial crisis.
- 2022 In Arlington, a derecho storm rips the Bank's time and temperature clock from its frontage and tears the roofing off the building. Shortly afterward, a tornado passes through Castlewood, doing extensive damage to the town, including the school building.
- 2025 The Castlewood branch undergoes a renovation of its frontage to establish a more historical appearance along Castlewood's Main Street.
- 2026 Citizens State Bank celebrates 125 years of serving our customers' needs!



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Industrial Parade, Arlington, S. D.

C. C. Maxwell, Pub. (B47B2)

Message From Yesteryear

"Dear Sadie: I came through this town July 26. It is a nice little town. My but the crops do look fine all through this country. I got caught in a rain down south of Watertown yesterday. It rained hard for an hour but the roads were dry before I got to town. It did not rain there. The roads have been good most of the way. I came through some bad hills Thur. but it was only about five miles. No it was fri I camped in the edge of them thur night. I am not going to travel today only just far enough to get water for my horses. With love. .M.N." (Script from early Arlington postcard, year lost to history.)

During the early 1900s, nearly a billion postcards were mailed each year in the U.S. Industrial parades served as community celebrations, honoring the hard work and local industries that were changing America.

Welcome Angie!



Hello, my name is Angie Larsen. I am excited to have begun working at both Arlington and Castlewood locations and look forward to seeing old familiar faces and meeting many new ones. I grew up in Arlington, but my husband Mark and I now live just outside of Castlewood. We have three children; Carter, Kailyn, and Emery. In my free time, I enjoy spending time with my friends and family as well as cheering on the Warriors. I'm especially looking forward to the spring and summer months and enjoying the outdoors. I am very excited to be working in both communities and look forward to building relationships and being a part of Citizens State Bank.

Cranberry Salad



One cup raw chopped cranberries
 Two packages cherry Jello
 One cup boiling water
 One cup pineapple juice
 One and 1/2 cup cold water

One cup sugar
 One cup drained, crushed pineapple
 1/2 cup nuts (pecans)
 One cup chopped celery

Blend chopped cranberries with sugar. Set aside while preparing Jello.
 Add cranberries, pineapple, nuts and celery to partially set Jello.

This recipe was submitted by Iscie Peterson for our 2015 CSB Cookbook. Iscie worked for 24 years with the CSB as bookkeeper and teller. Her husband operated a barber shop in the building now containing the bowling alley. Iscie recently passed away at the age of 99.

GET SMART about Scams

What is a scam?

When a criminal attempts to steal your money or personal information.

Who is a scammer?

A criminal, often a persuasive liar, who will try to earn your trust. They will try to scare or coach you into getting what they want.



Be suspicious

- **DON'T RUSH** into any financial decision or action
- **THINK TWICE** if you're asked to send money up front
- **ALWAYS MAKE SURE** the person and the request are legit.
- **DON'T CLICK** on email/text links, pop-ups or unexpected downloads

Block scammers

- **ENABLE CALL BLOCKING**, and don't answer spam calls or texts
- **MAKE YOUR SOCIAL MEDIA PRIVATE**, and don't overshare online
- **UPDATE YOUR APPS** and the software on your devices

Traveling? Try Mobile Banking, Mobile Check Deposit and E-Statements

Citizens State Bank is pleased to offer you the flexibility of mobile banking, mobile check deposit, and E-statements. Please review our website for additional information or talk with us at one of our branch locations.