

## **Citizens State Bank**

### **Of Arlington, Castlewood & Sinai**

Summer 2026 Newsletter     [www.csbarlington.com](http://www.csbarlington.com)     Member FDIC

#### **Welcome, John Fraser!**

Hello friends and neighbors, my name is John Fraser and I am a new Loan Officer in the Sinai branch. Most of you may know me from many years managing the Lake Region Golf Club at Lake Poinsett.

I was born and raised in the Mt. Vernon area. I attended Dakota Wesleyan in Mitchell earning a double major in business administration and economics. After college I moved to Brookings to begin my career at First Bank & Trust in the lending department and Einsphar Auto Plaza in the business/finance office. The past 15 years have been spent at the golf course as the General Manager.

My wife Jessy and I have 3 children; Seth (Hannah), Zoie and Luke. We are also blessed with our grandson Liam. Jessy is the Dietary Director at Avantara in Lake Norden. Seth is in the insurance business in Brookings. Zoie is a Design Consultant at Montgomery's in Watertown. Luke is attending college and playing football at Augustana. We all love spending time with family and friends, playing sports (mostly golf), and rooting for our favorite teams (Vikings for the girls and Bears for the boys).

(For the record, the Bears have indeed won a Super Bowl, while the Vikings have won zero and lost four, the Vikings lead the rivalry with the Bears by a total of 69-59-2).

I am very excited to join the CSB and begin developing relationships with our team and bank clients. Understanding your operation, goals and how CSB can be a partner is my primary goal this coming year. All the best and enjoy summer!

#### **Congratulations to our 2026 Scholarship Recipients!**

Abby Tekrony, graduate of Castlewood High School, plans to attend Southeast Technical College to major in Diagnostic Medical Sonography. During high school, Abby was a multi-sport cheerleader, participated in the Castlewood marching band, and was involved in the Hamlin Reformed Church Youth Group.

Carson Wosje, graduate of Sioux Valley High School, plans to attend Lake Area Technical College to major in Ag Business. During his high school years, Carson was involved in cross country, basketball, track, Future Farmers of America, and 4H.

Halley Miller, graduate of Arlington High School, plans to attend SDSU to study elementary education. During high school, Halley was involved in volleyball, cross country, track, band, choir, and Future Farmers of America.

Hadlee Holt, graduate of Lake Preston High School, plans to attend SDSU to major in agricultural business and animal science. During high school, Hadlee was involved in band, choir, volleyball, basketball, track & field, student council, newspaper, and FFA.

Isabelle Pickard, graduate of Oldham-Ramona-Rutland High School plans to attend Minnesota West to major in esthetics. During high school, Isabelle was involved in volleyball, basketball, football cheer, prom committee, National Honor Society, and student council.

### **Remember: Wires are Forever**

Wire transfers are secure by design, using encrypted banking networks. But understand that once wired funds leave your account, they are typically gone forever. The greatest risk to wiring is oftentimes human-targeted fraud. Fraudsters often impersonate legitimate entities (like a title company during a real estate closing) to trick you into wiring money to their accounts. If you wire money to the wrong account number or the wrong recipient due to a typo, the funds are extremely difficult to recover. To stay safe, never trust wiring instructions received via email alone. Always call the recipient or the financial institution directly using a known, trusted number to verbally confirm the routing and account numbers. Confirm all recipient information and only wire money to people or established businesses you know and trust completely.

### **Pork Sandwich Lunch**

As part of our ongoing celebration of 125 years in business, Arlington staff will host a pork sandwich lunch from 11:00 AM—1:00 PM on Friday July 31st outside the Arlington office. For a full listing of Arlington Days events, go to [arlingtondays.com](http://arlingtondays.com). Sinai and Castlewood locations will host similar meals later this year, dates to be announced.

### **Strawberry Cheesecake Salad**

|                                    |                          |
|------------------------------------|--------------------------|
| 12 oz Cool Whip (thawed)           | 1 lb sliced strawberries |
| 1 small package cheesecake pudding | 3 sliced bananas         |
| 3 (6 oz) strawberry yogurt         | 2 cups mini marshmallows |

Mix the thawed cool whip, yogurts, and pudding powders in a large bowl. Let this set in the fridge for an hour. After letting it set, add the sliced strawberries. Right before serving, add the sliced bananas and marshmallows. Perfect salad for a summer outing or picnic, and so easy to whip up last minute!

*This recipe was submitted by Jackie Madsen for our 2015 CSB Cookbook.*

### **Coteau Hills Cattlemen's Association Golf Tournament**

The Coteau Hills Cattlemen's Association hosted their annual Golf Tournament at Lake Region Golf Course on June 22nd. With mild temperatures, no rain, and little wind, roughly 180 golfers participated in the event. Citizens State Bank staff members (Kjersten Nelson, John Fraser, Mary Matthies & Braeton Hill) hosted a "hole in one" competition on the 18th hole. In association with Brookings Powersports, the prize for a hole in one was a Polaris Ranger side-by-side. Unfortunately, a hole in one during the Tournament was not to be.

### **Student Checking Accounts**

Have a student in the family? Our student checking accounts are perfect for those who are going to school or college.

- No monthly service charge
- Free ATM Debit Cards
- No minimum balance
- First set of checks is free