

Bank With Us and Your Money Stays Local



**By Brian Matzke
President**

The core of our existence is to put our customers' dollars to work in our communities, to make them better places to live and work, and to improve our customers' lives.

Your business is not only important to us but it is also important to the communities we serve. When you bank with us, your dollars are at work all around you. The money is reinvested locally to help people purchase cars, homes, make home improvements, purchase and expand businesses and

farms, buy equipment ... and more.

Our bank and our business customers employ local people who support schools, churches and non-profit organizations. Their wages purchase homes, food, and other supplies from area businesses. As a bank, we also donate to local churches and non-profit organizations in the communities we serve, which helps them provide services to those in need.

We are proud to be part of Waverly, Montrose and the surrounding communities. Thank you for choosing us to be your financial partner.

Together, we can keep our communities strong and growing.

THANK YOU, Photo Contest Participants!

From the first day of Spring through May 1, customers, staff and area residents were invited to submit photos for our Spring Photo Contest. Visit our Facebook page ("Citizens State Bank of Waverly and Montrose") to see all the entries. Congratulations to our winners:

- 1st place – Jordyn Munson
- 2nd place – Taylor Larson
- 3rd place – Lisa Marquette

Congratulations also to Michele Munson for winning among a pool of staff entries. Everyone who submitted a photo can stop by the bank to pick up their gift. Thanks for participating!



June is Dairy Month

**Stop by
the bank for
a free dairy
treat every Friday
in June!**




Would you like to join our team and make a difference for our customers? We currently have openings for a Commercial Loan Officer, a Customer Relations Specialist, and a Part-time Teller. Visit our website (About Us/Careers page) for an application and contact information.

Waverly Office Remodeling Update

Thank you, in advance, for your patience during construction.

Have you ever experienced unforeseen delays in a project? Due to supply chain issues and other challenges, our Waverly Office remodeling project has experienced some delays, but now it is back on track! The office will undergo



a transformative remodeling to include a fresh, new interior layout.

At this time, we anticipate construction from mid-July thru mid-December. During much of this time, the lobby will be closed, however, customers will still have access to safe deposit boxes and loan officers will continue to meet with customers by appointment. The drive-up may be closed for a short period of time and we will encourage customers to use our Montrose Office. The ATM will be available during most of the construction. We will keep you updated via the website, the electronic sign and signs on the doors.

When we reopen, you will see a refreshed lobby and we hope you will enjoy an enhanced banking experience! One of the prominent updates will include the removal of the existing teller line, the introduction of a standup

concierge station and private sit-down stations. This will allow our employees to offer multiple customer service options while operating with greater efficiency and privacy when required. Also included will be a new welcoming waiting area with multiple seating options and counter for coffee and refreshments.

We will appreciate your patience and understanding during construction. You can count on us to deliver professional, helpful, and friendly service while we update our Waverly Office to serve you even better!

Your Trusted Loan Resource

Business • Agriculture • Personal • Mortgage

We're your one-stop resource for all of your borrowing needs. "We'll work with you to structure loans for your unique situation," according to Brian Matzke, Bank President. We offer:

- Local Decision-Making
- Quick Response Time
- Expertise
- Competitive Rates

"We want to be the bank that local residents, farmers and businesses choose and recommend to others. What we strive to demonstrate

is that we care and go the extra mile for our customers," said Justin Rowe, Vice President - Sr Commercial & Ag Lender.

"We have money to lend and we look forward to providing loans – large or small – to meet your needs," commented Joel Brunner, Vice President – Montrose Branch Manager. "Our mortgage loan options are extensive and our personal loan capabilities rival the big banks. If you need to borrow money, come talk with us."

Congratulations, Fran Luhman, on a Fabulous 50 Year Career!

Retirement is on the horizon in late August...watch for celebration details.

Fran Luhman started at Citizens State Bank of Waverly on August 14, 1972 as a bookkeeper-teller. We can only imagine all the changes in banking that Fran has experienced over the years. "Back then, we did almost everything, from posting customer checks to their statements ... we used typewriters and adding machines...and we had a bank ledger ... two postings every day," Fran recalls. "Over the years I have done almost everything in banking, except working as a loan officer."

"What I have enjoyed the most over these fifty years has been meeting and helping so many people with their financial goals.

I have helped several generations of families which has really been exciting for me, especially to see the families grow and stay committed and loyal to their community bank," said Fran. "After I leave the bank, I will miss all the people I have met over all these years. I have made so many friends – customers and my co-workers past and present. I still keep in touch with quite a few of them."

Watch for details on a retirement celebration to honor Fran, tentatively planned for late August. We hope you will stop by and join us in wishing Fran a happy and healthy retirement!

Waverly Office

609 Pacific Ave.
Waverly, MN 55390

Main 763-658-4417
Fax 763-658-4836



Mailing Address

PO Box 68
Waverly, MN 55390

Telephone Banking

763-658-4488



Montrose Office

145 Nelson Blvd
Montrose, MN 55363

Main 763-675-BANK (2265)
Fax 763-675-8148