

A Spirit of Gratitude *You are the reason we are here.*



By Brian Matzke
President

We are very thankful for each and every customer we serve. Many of our customers have banked with us for decades. It's rewarding to serve multiple generations of families and watch farms and businesses grow. As our communities expand, it is exciting to meet new customers! Our staff is here to serve you and

we invite you to call us or come into the bank anytime you need us. Thank you for your referrals! I've had the privilege of meeting many new customers and establishing new relationships this year because of your referrals. It is humbling and truly the highest compliment we can receive.

We appreciate the trust and confidence you place in us. We'll do our best to serve your financial needs and continue to earn your business in the future. We're here for you.

Happy 30th Anniversary Paula and Ginny

We appreciate you!

What a milestone! Paula Fritzke, Vice President – Operations / Cashier, and Ginny Tussing, Assistant Vice President, recently celebrated their 30th anniversaries at the bank. A lot has changed in the three decades since they started their careers. "Experienced staff is a huge asset to our bank and our customers," said Brian Matzke, President. "I appreciate the dedication Paula and Ginny have shown throughout their careers."

Congratulations and thank you!

Prime Time Money Market

Enjoy the benefits.

Enjoy a great rate and peace-of-mind in this FDIC-insured account. Talk with a banker today for complete details.



Happy Holidays



Thursday & Friday, December 21 & 22

Please stop in and enjoy coffee and cookies.

We wish you and your family a safe and happy holiday season!



Thank you for donating new, unwrapped toys.

Waverly through Dec 11

We are partnering with **HLWW National Honor Society.**

Montrose through Dec 20

We are partnering with the **Buffalo Rotary and Toys for Tots.**

Protect Yourself and Your Money

Tips to avoid fraud and scams.

Recognizing common signs of a scam can help you avoid falling for one.

- Imposters may pose as a family member or friend, share a tragic story and request urgent help like wiring money, sending gift cards, or paying for services. Don't fall victim to these scams. Contact your loved one FIRST to confirm any needs.
- Be careful when shopping online. Many social media ads result in fraud and loss. Shop with companies you know. Safe websites begin with "https" and have a "lock" symbol at the beginning of their web address.
- Don't click on links or call numbers provided in potentially fraudulent emails. Instead, type in the web address or call the number you know is accurate to inquire about the concern.
- We will NEVER contact you and ask you for your password.



Do not share passwords or PINs with anyone.

- Check your accounts via online or mobile banking often to verify transactions. Sign up for Card Control to safeguard your debit card. Report suspicious activity to us immediately.

For more information, visit www.ftc.gov.

May We Help You Achieve Your Goals?

We have money to lend.

If you need to borrow money, let's talk. Our experienced lenders will listen to your needs and discuss options. Our decisions are made locally by experienced lenders who truly care about our customers. See us for your borrowing needs:



- **Ag and Business Loans**
We're an SBA, USDA & FSA approved lender.
- **Personal Loans**
Vehicles, recreational toys & more.
- **Home Loans**
Mortgages to buy, build and remodel.

Experience community bank expertise at a Minnesota family-owned bank. Contact Justin, Joel, Ginny or Brian today.

All loans subject to approval.

HSAs and IRAs Save for your Future AND Enjoy Tax-Advantages.



Did you know there are TWO ways to keep more of your hard-earned money while enjoying tax advantages?

IRAs (Individual Retirement Accounts) We offer Traditional and Roth IRAs to help you save for your future. Want to consolidate your IRAs at Citizens State Bank? We are happy to assist our customers in structuring IRAs to maximize FDIC insurance coverage.

HSAs (Health Savings Accounts) Individuals with qualifying high-deductible health insurance plans may be eligible. Make tax-free contributions and tax-free withdrawals for qualified expenses while enjoying tax-free growth.

Contact a banker to learn more.

Consult your tax advisor for eligibility and tax benefits.

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