

NEWSLETTER

Meet Our Team: Tellers

Product Highlights

Prime Checking

You deserve a checking account that works just as hard as you do. With our Prime Checking, there is no monthly service fee, no minimum daily balance, you can earn CD-like interest, and receive ATM fee refunds up to \$20 monthly.

Contact Customer Service for details.

June Birthdays

Daidre Erickson
Robyn Wiskow

Hired This Month In...

1989 Robert J. Foley
1998 Kelly Kofstad
2005 Paul LaPlante
2014 Danielle Halvorson
2015 Laurie Welin

Did You Know?

Coins stay in circulation for about 30 years, which is when they become too worn to use. At that time, the Federal Reserve takes them out of circulation and melts them down to use for other purposes.

Breaking the Bank Trivia

How many Safe Deposit Boxes are in the CSB Vault?



Karlene Mattson

Karlene was born in Warroad, MN and graduated from Warroad High School in 1988. She then went to AFLBS in Plymouth from 1988-1990. After that, she moved back to Warroad and worked at Hardee's and Langlie's. She started at Citizens in August of 2003. Karlene married her best friend, LeRoy, on February 13, 1999. She has 2 stepsons, Mike and Robbie, a daughter-in-law, Diana, and 3 wonderful grandchildren: Micah, Noah, and Hannah. Karlene loves spending time with her family and friends, gardening, camping, traveling, kayaking, fishing, and anything outside. She is a member of the Roseau Evangelical Covenant Church and enjoys reading the Bible, having prayer time in the morning, and hosting a prayer breakfast once a month. Karlene loves to see all of the people who come into the bank, her co-workers, and the fun work environment.

Jackie was born in Thief River Falls, MN. She graduated from Grygla and attended AVTI in Thief River Falls for accounting. Jackie is married to Gary Ryba and has 2 daughters and 1 step-daughter. In her free time, she enjoys camping and fishing. Jackie's favorite part about her job is working with numbers and the challenge of getting things to balance. She also likes that Citizens State Bank is family focused.



Jackie Ryba

Come see us at...

- ★ The Warroad 4th of July Parade
- ★ The bank on the first Friday of each month during the summer for FREE ICE CREAM!

2023 Scholarship Recipients

Citizens State Bank Scholarship

\$1,000.00

Roseau High School

Paige Boyer
Abigail Cobb
Amelia Krings
Janna Preteau
Aaron Wensloff

Badger High School

Keyasha Housker

Robert F. & Marian Foley

Family Scholarship

\$1,000.00

Jessa Dahl
Jazmine Dirks
Lexi Heppner
Levi Steinhauer
Karli Wensloff



Congratulations!