

NEWSLETTER

Product Highlights

Visa Gift Cards

Are you last minute Christmas shopping and running out of ideas? Give the gift of a Visa Gift Card!

December Birthdays

Scott Erickson

Hired This Month In...

1991 Connie Creviston
2022 Kelly Grand

Did You Know?

The \$2 bill was first printed in 1862. Interestingly, \$2 notes were considered unlucky and unpopular throughout most of history but the \$2 bill is still being printed today.

CSB Chuckles

Where does Santa keep all his money?

At the local snow bank.



Meet Our Team: Compliance/ Operations



Kelly Elton

Kelly was born and raised in Fosston, MN. She graduated from Fosston High School in 2000, then attended Itasca Community College and received her Associate of Arts Degree in 2002. She began working at WesternBank in 2002. She began attending Bemidji State University and graduated in 2006 with a Bachelor of Science Degree with a major in Business Administration, and an emphasis in Finance. In 2007 she moved back to Fosston and began working at First National Bank Bagley/Fosston as a Loan Processor. She was there for 5 years before meeting a nice young man named Mark from Pinecreek. She followed him to Pinecreek, they were married, and she began working at Citizens State Bank in 2012 and has been with CSB ever since. Kelly and Mark have 3 kiddos: Elsa, Bjorn, and Freya. Together they have a happy farm full of animals: fish, chickens, 4 dogs, 2 cats, sheep, and a llama named Charlie. Outside of work, Kelly enjoys gardening, crocheting, fishing, and doing any kind of outdoor activity with her family. What she likes most about her job is the friendly close-knit family like atmosphere. She also enjoys "nerding out" and reading regulations. There is never a day that you can't learn something more or make yourself better at your job.

Rachel was born and raised in the Roseau/ Salol area. She went to Roseau School, played multiple sports in high school, and graduated from there in 2013. Rachel is working on getting her 4 year Accounting degree through Concordia University. She has been at CSB for 7 years and mainly works in operations. She has one daughter named Carly and 3 cats. When Rachel is not studying or at work, she enjoys gardening, coaching, reading, baking, wheeling, snowmobiling, and being outside. When asked what she likes most about her job, Rachel stated that she likes problem solving, researching, and learning something new each and every day.



Rachel Slater



Christmas Open House

Join us for coffee, cider, and cookies on December 21st and 22nd!



The Banker's Banquet Recipes

Amish Cashew Crunch

Ingredients:

- 1 Cup Butter
- 1 Cup Sugar
- 1 Tbsp Light Corn Syrup
- 2 Cups Cashews

Directions:

Lightly butter a cookie sheet. In a heavy pan, cook and stir butter, sugar, and corn syrup over low heat until the butter is melted and the mixture comes to a boil. Cook until it starts to turn golden brown (290 degrees on a candy thermometer). Remove from heat. Quickly stir in cashews. Pour onto prepared cookie sheet. Cool completely. Break up into pieces. Enjoy! Store in airtight container.

