

NEWSLETTER

Product Highlights

Winter Recreational Loans

Has the lack of snow and cold had you putting off purchasing that snowmobile or ice house? Winter is finally here, so wait no more! Apply online at citizensros.com or stop in to speak with one of our friendly loan officers to see what we can do for you today!

January Birthdays

Jodie Davy
 Sara Winkler
 Ashlyn Mellstrom

Did You Know?

There are more than 3 million ATM's worldwide. You can take out or deposit cash at ATM's in the most remote places including: Easter Island, central Australia, and two ATM's at McMurdo Station in Antarctica.

CSB Chuckles

Why do goalkeepers have so much money in the bank?

They're really good at saving.

Meet Our Team: Operations Officers



Kelly Kofstad, HR

Kelly was born in Thief River Falls and her parents moved back to Roseau when she was 4. She graduated from Roseau High School in 1994 and started at Citizens State Bank in June 1998. Kelly is married to Scott Kofstad and together they have 2 children: Katelyn and Logan, and 2 cats: Charlie and Mikko. Outside of work, Kelly enjoys reading, spending time with family at their Beltrami cabin, riding trails in the Ranger, and picking blueberries. Kelly's favorite part about her job is her co-workers and helping customers find a solution to a potential problem. She also likes the family atmosphere working at CSB provides.

Myrna was born and raised in Roseau. She has worked all of her banking career at Citizens State Bank, starting in 1989. Myrna is married to Keith and together they have 3 children: Ryan who is married to Tori, Heather who is married to Ben, and Kyle. They also have 3 grandchildren: Jonas, Greta, and Summer; and a dog named Ellie. Some of Myrna's hobbies outside of work are spending time with family, helping Keith with the Robotics team, traveling, shopping, and reading. At work, Myrna likes the variety of things she works with and always changing technology keeps her from ever getting bored!



Myrna Nelson, IT

Start your new year off with savings!

5-Month CD and 15-Month CD Specials

See our Customer Services Representatives for details.

The Banker's Banquet Recipes

BLT Deviled Eggs

Ingredients:

- 8 Eggs, Hard Boiled
- 1/3 Cup Mayo With Olive Oil
- 2 Tbsp. Ranch Dressing
- 3 Slices Bacon, Crumbled
- 4 Cherry Tomatoes, Chopped
- 2 Tbsp. Shredded Lettuce

Directions:

Cut eggs in half lengthwise. Remove yolks and place in medium bowl. Mash with fork. Add Mayo, and dressing; mix well. Stir in bacon and tomatoes. Fill egg whites with yolk mixture and top with lettuce.

