

NEWSLETTER

Meet Our Team: BSA/Operations

Product Highlights

Recreational/Bare Land Loans

Whether you are looking for hunting land, farming land, or just some land to expand your property, we can help! We have financing options to meet your goals.

Apply online at citizensros.com or stop in to speak with a loan officer!

October Birthdays

Shirley Mitterling

Hired This Month In...

2004	Darci Johnson
2010	Andy Ziegler
2011	Ashley Vatnsdal
2012	Kelly Elton
2013	Adele Cummings
2016	Rachel Slater

Did You Know?

Before money was made of bills and coins, these items were used as currency: conch shells, ivory, clay, live animals, and grain. As long as it was divisible and scarce, it could be deemed "money".

Breaking the Bank Trivia

How many pumpkins are on display in and around the bank?



Robyn Wiskow

Robyn was born in Roseau and graduated from Roseau High School. After high school, she worked as a lifeguard at the Roseau public outdoor swimming pool. She joined Citizens at the age of 18, and has worked here ever since! Robyn married Kevin and together they have a daughter, Michele, who is married to Shannon. Michele and Shannon have 3 children who are the love of Robyn's life: McKenzie, Lincoln, and Monroe. Robyn and Kevin also have a son, Bruce, who is their angel in heaven. Outside of work, Robyn spends her time outdoors walking or she is with family and friends. She also enjoys puzzles, reading, crocheting, diamond art, traveling, concerts, and sporting events. At work, Robyn enjoys working with her coworkers and the customers. She also loves balancing everything. Robyn has been around through numerous banking changes in her time at Citizens. She stated that is was a great place to work and is always family oriented.

Adele was born in Silver Bay, MN where she lived until 9th grade. She graduated from Detroit Lakes High School in 1999 and received her Bachelor of Science degree from the University of Northwestern, St. Paul (FKA Northwestern College) in 2003. Adele was hired as a teller and customer service representative at First Security Bank in Detroit Lakes in October of 2003 and has been in banking for the last 20 years including 10 years here at Citizens State Bank. She has been married to Jason for 18+ years. They have two teen sons: Wyatt and Owen. Adele enjoys hunting, golfing, hiking/walking, attending any kind of sporting event, singing, playing the piano, cooking, and spending time with family and friends. She especially loves watching her boys in their High School activities including Football, Wrestling, Wind Ensemble and Jazz Band. She loves being part of a great team of employees who are also friends. Adele likes being able to help customers and she enjoys seeing so many different people. She likes being challenged and learning new things all the time.



Adele Cummings



Bring your Trick-or-Treaters in for a "treat" on Halloween and see our costumes!



The Banker's Banquet Recipes

Chicken Tortilla Soup

Ingredients:

- 2 (10oz.) Cans Cream of Chicken Soup
- 2 (10oz.) Cans Fiesta Nacho Cheese Soup
- 2 Cans Milk
- 1 (16oz.) Can Enchilada Sauce
- 4 (or more if desired) Chicken Breasts
- Tortilla Chips

Directions:

Prepare chicken as desired and shred or dice. Combine all ingredients in pot on the stove and heat to desired temp. Serve with tortilla chips and enjoy!



From the kitchen of Jackie Ryba