

# NEWSLETTER

## Product Highlights

[citizensros.com](https://citizensros.com)

We have updated our website to make banking with us as easy and convenient as ever! Whether you want to apply for a loan, inquire about our products, or see all of the friendly faces behind the scenes, our new website is the place to go! Scan the QR code below to go to take a look!



## February Birthdays

Madison Nieman  
 Mel Boutain  
 Ashley Vatnsdal  
 Jessie Simon

## Did You Know?

The Bureau of Engraving and Printing prints paper money in only two places. It has facilities in both Washington, D.C. and Fort Worth, Texas. The Fort Worth facility was opened in 1990 and helps serve the Western United States, providing a backup in case something happens to the D.C. facility.

## Breaking the Bank Trivia

What year was our current building originally constructed?

Hint: the answer can be found on our website.

## Meet Our Team: Operations Officers



**Kyle Horntved**  
 Senior Vice President/CFO

Kyle grew up on a grain farm in Baudette. He attended college at Itasca Community College and North Dakota State University, graduating in 2012. Before moving to Roseau in 2018, Kyle and his wife, Erin, spent time in Park Rapids and Grand Forks. Kyle and Erin have three children: Anders, Lila, and Calvin; and a black lab named Tonka. When not at work, Kyle spends most of his time outdoors. Golfing, fishing, hunting, "farming" at the hunting land, and chasing children keeps their family busy year round. You will also find Kyle tinkering on some sort of project in his spare time in hopes of mastering the wood working skills of his grandfather or mechanic ability of his father. Kyle enjoys working at Citizens State Bank because of the coworkers, and their commitment to treating our customers like family. The experienced staff makes it easy to come to work each day and continues to build upon our bank to provide the best service we can to our customers.

Andy grew up in Finley, ND until he was 11 years old. During his brief stint in Finley, population 450, he led the city in home runs combined (baseball and kickball) at the school playground for kids under 12. He also led the playground in tackles while wearing the plastic football helmet and pads that every little boy and/or girl had; he was the Eagles. Andy had a 3rd place finish in kids doubles bowling, class D division. From there, he moved to the big city of Mayville, ND where he would graduate both high school and college. After college, Andy worked for the Citizens State Bank in Finley, before moving up to Roseau. Andy is currently engaged to an amazing woman, Emily Baugher. Together they have four children: Jordyn, Heath, Carter, and Hutch. Outside of work, Andy enjoys watching their children play football, baseball, and hockey. He also likes going to the lake, traveling, and fantasy sports. At work, Andy enjoys bringing new technologies to our customers to help make their lives easier, and creating the 12 days of Christmas giveaway. He also appreciates being part of an organization that truly cares about supporting and improving the community and creating opportunities for kids.



**Andy Ziegler,**  
 AFO/Auditor

## The Banker's Banquet Recipes

### Marian's Meatballs

#### Ingredients:

- 1½ lbs Hamburger
- ½ lb Ground Pork
- 2 Eggs
- ⅓ Cup Ketchup
- ½ Cup Bread Crumbs
- ½ Envelops Lipton Dry Onion Soup Packet

#### Directions:

Mix together ingredients and form into meatballs. Bake for 20 minutes at 350 degrees in a 9x13 pan. Place in a roaster or oven. Mix together gravy ingredients and pour over meatballs. Bake an additional 30 minutes. Serve as is or over your favorite potatoes, pasta, etc. Enjoy!

#### Gravy Ingredients:

- 2 Can Cream of Chicken Soup
- 2 Cans of Beef Gravy

From the kitchen of Marian Foley