

# NEWSLETTER

## Meet Our Team: Loan Processors

### Product Highlights

#### Mobile Deposit

Mobile deposit is a convenient way to deposit checks directly into your account without having to go to the bank. It is available to account holders who have downloaded the free "Citizens State Bank Roseau" mobile app from the Apple App Store or Google Play Store. Be sure to properly endorse your check with **"For CSB Mobile Deposit Only"** and signature of payee. The daily cut-off is 2:30pm and the daily maximum deposit allowed is \$20,000.

### Scam Prevention



A government agency will never contact you and request you send them cash, gift cards, money orders or anything of that sort. CSB has heard of numerous reports of customers being contacted by the "FBI" or the "Social Security Administration" or even "Publishers Clearing House" asking them to take out cash, not tell anyone, and send it in the mail or deliver it to a random location or person. **THIS IS A SCAM.**

### Did You Know?

Since 1879, Crane Currency, a Massachusetts-based firm, has made the currency paper the United States Bureau of Engraving and Printing uses to make banknotes.

### CSB Chuckles

Why did the leprechaun put his money in the blender?

To make liquid gold.



Shelly Melby

Shelly was born in Warren, MN and grew up in Viking, MN. A fun fact about where she lived is that her house was located on the corner of Roseau Ave. and 2nd Street. Shelly then graduated from M.C.C. in Newfolden, MN. Before coming to work at Citizens State Bank in 1991, she worked 3 years at Norwest in Thief River Falls, MN. Shelly married Jon in 1991 and together they have two married daughters, Alexis (Matthew) Engum of Detroit Lakes, MN and Morgan (Gavin) Brucklacher of Philip, SD. They also have two cats: Hims and Sauce. Outside of CSB, Shelly enjoys antiques, going to auction sales, walking, tending to her flower gardens/yard, and spending time with family and friends. When asked what she likes most about CSB, Shelly stated that working here for 33 years says something in itself. She enjoys working in the loan processing department, her co-workers a/k/a "second family", and of course the many great customers. The late Bob Foley and Robert Foley, have been wonderful to work for.

Ashlyn was born and raised in Roseau, MN. She graduated from Roseau High School in 2014 and started working at Citizens State Bank shortly after. She then moved to Fargo, ND in 2015. Ashlyn moved back to Roseau in February 2017 and started again at CSB in March. She married Caleb Mellstrom in May 2017 and together they have 4 children: Jonathan, LilyAnn, Elijah, and Eliana. They also have 3 dogs: Cheyenne, Dahlia, and Chase; a cat named Essie; and chickens. Ashlyn's hobbies outside of work include spending time with her children and pets, going for Ranger rides, continuous house remodeling, painting, crafting, working at their pumpkin patch, and hunting. Ashlyn enjoys her co-workers and the family atmosphere of Citizens State Bank. She also enjoys her position in marketing including: preparing for the annual CSB picnic, the Fair Booth and Parade Floats.



Ashlyn Mellstrom

## The Banker's Banquet Recipes

### Hot Fudge Sundae Cake

#### Ingredients:

- 1 Cup Flour
- ¾ Cup Sugar
- 2 Tbsp Cocoa
- 2 tsp. Baking Powder
- ¼ tsp. Salt
- ½ Cup Milk
- 2 Tbsp Salad Oil
- 1 tsp. Vanilla

#### Directions:

Mix all ingredients together in a 2 quart baking dish.

Sprinkle with 1 cup brown sugar mixed with ¼ cup cocoa. Pour 1¾ cup boiling water over cake - do NOT mix.

Bake at 350 degrees for 30-40 minutes. Serve immediately. Enjoy!



Hot Fudge Sundae Cake