

NEWSLETTER

Product Highlights



SecurLOCK Equip is an easy-to-use mobile app that puts the power to protect your debit card in your hands. You can use the app to turn your cards on or off, control where your cards can be used, and receive instant alerts. Download free from the Apple App Store or Google Play Store.

Scam Prevention



CSB will never call to verify personal information such as your internet banking login, debit card number, account information, etc. **THIS IS A SCAM.** If you ever question who you are speaking with, hang up immediately and call Citizens State Bank directly at 218-463-2135.

Did You Know?

The vast majority of the world's currency exists in electronic form. Economists estimate that coins and banknotes make up just 8% of the world's currency. The rest sits on a computer hard drive in electric bank accounts all over the world. Because of the worldwide acceptance of the internet and online payments, people are making and spending money without actually touching it.

Breaking the Bank Trivia

What is the average CSB debit card transaction amount?

Answer: \$48.38

Meet Our Team: Loan Processors



Kelly Grand

Kelly was born and raised in Roseau. She is married to Alan Grand and has 4 children: Trevor, Logan, Breanna, and Karli. Kelly also has 4 dogs, 4 cats, 3 goats, 20 chickens, 1 turkey, 1 goose, 3 ducks, and 1 rabbit. When Kelly is not at work, she can be found hunting, fishing, chicken tending, planting flowers, and mowing the lawn. Kelly's favorite part about working at Citizens State Bank is the people she works with.

Gabe was born in Roseau. He went to high school in Roseau and graduated in 2015. After high school, Gabe went to Itasca Community College, played baseball, and received an associate's degree in business in 2017. Then, he transferred to the University of North Dakota and received a bachelor's degree in business and marketing in 2019. After college, Gabe worked as an insurance agent in Roseau for 2.5 years before coming to work at Citizens State Bank. Outside of work, you may find Gabe golfing, hunting, fishing, and coaching high school hockey in Roseau. Gabe enjoys the people he works with and learning new things every day at CSB.



Gabe Magnusson

Earth Day - April 22nd Arbor Day - April 26th

To celebrate Earth Day and Arbor Day, we will shred any old documents that you no longer need throughout the month of April. We will also be giving away apple trees! Stop in the lobby to sign up for a chance to win! Drawings will be held on April 26th.

*No purchase necessary, need not be a customer or present to win

The Banker's Banquet Recipes

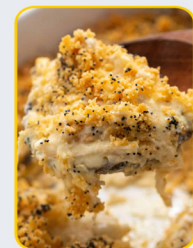
Poppy Seed Chicken

Ingredients:

- 4 Cups Chicken, Cooked and Cut Up
- 2 Cans Cream of Chicken Soup
- 16 ounces Sour Cream
- 2 Rolls of Ritz Crackers, Finely Crushed
- 1 Tbsp. Poppy Seeds
- ½ Cup Melted Butter

Directions:

Preheat oven to 350 degrees. Mix together the cream of chicken soup and sour cream, add chicken to mixture and set aside. In another bowl mix together crushed crackers, poppy seed, and melted butter. Put half of the cracker mixture into the bottom of a casserole dish, pour in the chicken mixture, and add the rest of the cracker mixture on top. Bake for 1 hour until liquid is bubbly and topping is golden brown. Serve and enjoy!



From the kitchen of Adele Cummings