

# NEWSLETTER

## Meet Our Team: Real Estate Loan Processors

### Product Highlights

#### Ag Loans

We understand agriculture in our area. We provide products and services designed to meet the financial needs of your farm operation. Whether you are looking at buying new equipment, need a farm operating loan, etc., we will work with you to design a loan with competitive interest rates and flexible terms that fit your budget. Apply online or stop in to speak with our Ag Loan Officer, Scott, today!

### Scam Prevention



Citizens State Bank will never ask to "remote" in to your computer and take control of it. Fraudsters use this technique to obtain your personal information and steal your money and/or your identity. **THIS IS A SCAM.**

### Did You Know?

Although banks do many things, their primary role is to take in funds—called deposits—from those with money, pool them, and lend them to those who need funds. Banks are intermediaries between depositors (who lend money to the bank) and borrowers (to whom the bank lends money). The amount banks pay for deposits and the income they receive on their loans are both called interest.

### CSB Chuckles

Why is money called dough?

Because everybody kneads it.



Jodie Davy

Jodie was born in Roseau, went to kindergarten in Wannaska where her family owned the gas station, and then moved to her dad's family farm near Thief Lake. Her family grew small grains, had a dairy operation, beef cattle, and her dad was an aerial applicator. Jodie attended High School in Middle River and received her Paralegal degree in Thief River. She has worked at CSB for over 25 years and is currently the in-house Mortgage Processor. Jodie and her husband, Roger, have been married for 27 years and have two children: their daughter Jordan and their son Taylor. Jodie also has a step-son named Dale who, with his long-term girlfriend Whitney, has a daughter named Wrenn. Jodie and Roger have a husky named Rocky, several cats, and a small herd of cattle. Outside of work, Jodie is active in the community and serves on many boards and clubs. She also enjoys gardening, music, camping, and traveling. At CSB, Jodie enjoys that her job is challenging and never the same from one day to the next. She also appreciates that her job schedule is flexible making it easy to attend her kids' school and sporting events. She states that she works with some great people who make coming to work every day less like a job, and more like a collaboration to serve our customers.

Dani was born and raised in Osakis, MN where she attended elementary and high school. She was the youngest of four kids. Dani met her husband, Dan, in 1993 and they were married in 1997. Together they have two children: Morgan and Jacob. Morgan just graduated from the University of Minnesota - Minneapolis this winter and Jacob is in his second year at the University of Minnesota - Duluth. When Dani is not at work, she has several hobbies: she enjoys doing stained glass projects, flower gardening, rock tumbling, and of course in the winter there is ice fishing. Dani started working at Citizens in 2014 on the teller line and moved into the Real Estate department as a loan processor and from time to time she can be found in customer service. Dani states that the best part of her job is the variety of tasks she gets to work on.



Dani Halvorson

## Congratulations Class of 2024!

Citizens State Bank is here to help make *anything possible* as you journey into the next chapter of your life!

### The Banker's Banquet Recipes

#### Breakfast Pizza

##### Ingredients:

- 8 oz Can Crescent Rolls
- 1 lb. Breakfast Sausage
- 2 Cups Shredded Cheese
- 4 Slightly Beaten Eggs
- ¼ tsp. Oregano
- ¾ Cup Milk
- 2 Tbsp. Green Pepper Diced
- 2 Tbsp. Onion Diced
- ½ tsp. Salt
- ½ tsp. Pepper

##### Directions:

Preheat oven to 350 degrees. Brown the sausage. Press rolls into greased 9x13 pan. Sprinkle with 1 cup cheese, spread with sausage, onion, green peppers, oregano, salt, and pepper. Combine eggs and milk, pour over everything, and top with remaining cheese. Bake for 30 minutes. Serve and Enjoy!