

NEWSLETTER

Meet Our Team: Real Estate Loan Officers

Product Highlights

Overdraft Sweeps

Overdraft Sweeps are a free service that we offer so you don't have to worry about a negative balance. Just link an account, such as a savings, to a checking account of choice and we will automatically sweep (transfer) money to cover any negative balances. Contact Customer Service for more details.

Scam Prevention



Tips

If somebody you have never met asks you to withdraw cash, buy a gift card and mail it, or wire them money, it is a scam. They may also send you a check to cash or deposit/mobile deposit and withdraw cash to buy gift cards or send them a digital payment using Venmo, Cash App, etc. **THIS IS A SCAM**

Did You Know?

The first institutions that took on the storage of money and valuables were the temples. For example, the inhabitants of ancient Athens kept their savings in the temples of the Acropolis and the medieval Europeans often saved money in the monasteries.

Breaking the Bank Trivia

Approximately how many styrofoam cups does CSB donate in one year?

Answer: 92,000



Sara Winkler

Sara grew up in Deer River, MN and graduated high school from there. She went to college at Bemidji State University where she received a Bachelor of Science in Business Management. Sara married her wonderful husband, Matt Winkler, in 1997. After college, they moved a lot and she was lucky enough to live in Michigan, Wisconsin, and Iowa before moving back to Minnesota all within the span of 5 years. Sara and Matt moved to Roseau about 11 years ago and their family loves it here. Together they have 3 children: Kylie just graduated from Roseau High School, Lucas is going to be a senior at RHS this upcoming school year, and Caitlyn will be in 9th grade. They keep Sara very busy with all of their extracurricular activities. Their family also includes 3 dogs, a cat, a guinea pig, and 1 chicken. As a family, they like to travel, go hunting and fishing, and just enjoy the outdoors. Sara has been the Real Estate Mortgage Officer here at Citizens State Bank for about the last 7 years. She stated that the best part about her job is working with first time homebuyers and helping them purchase their first homes. She also stated that she has great co-workers and she enjoys the work environment that the bank offers.

Jamie grew up in Roseau and graduated from RHS in 1997. He went to college and earned degrees in both Management and Marketing from UMD and then went and worked for a bank in Cloquet, MN for 18 years. Jamie started at ground level as a loan processor and was a Branch President at the time he left and moved back to Roseau in 2019. Jamie and his wife, Bri, have 3 children: Olivia, Brendan, and Izzy. They also have 2 dogs. Jamie enjoys chasing around his kids sports, which include: hockey, softball, baseball, and volleyball. He also does a lot of upland, waterfowl, and deer hunting as well as working on stuff at his cabin. After working at a desk all day, he likes to spend time in the shop working on things such as wood working, small engines, and gardening. At work, Jamie enjoys that the people he works with make it fun to go to work every day. As a lender, he likes to help people out with their finances and he enjoys the excitement that comes with helping people buy their first home, car, or starting a new business.



Jamie Simmons

Come see us at these upcoming events...

- The 4th of July Parade in Warroad
- The Roseau County Fair Parade & Our Booth
- The CSB Annual Picnic | July 30th | 4pm-7pm

2024 Scholarship Recipients

Citizens State Bank Scholarship

\$1,000.00

Roseau High School

Lily Olson
Makena Hedlund
Hannah Dahl
Brennen Johnson
Samantha Preterson

Badger High School

Jordan Davy

Robert F. & Marian Foley

Family Scholarship

\$1,000.00

Makena Hedlund
Kali Wibbels
Samantha Peterson
Titus Kvien
Anyia Severson



Congratulations!