

NEWSLETTER

Meet Our Team: Loan Officers

Product Highlights

Home Equity Line of Credit (HELOC)

Whether you need to make home improvements, consolidate debt, make a large purchase, or need funds to travel, a HELOC is a great way to do all of that and more. Use the equity in your home to unlock the possibilities with Citizens State Bank. Speak with a loan officer today to get started!

Scam Prevention



Tips

In the world of technology and online marketplaces, be wary of "high-pressure sales". Scammers will often pressure you into making a quick decision or paying a deposit without seeing the physical product. If you're feeling pressured to make a decision, end the conversation and turn down the offer. A safe option is to offer cash at the time of pick up. If they turn down that offer, it is a good sign that it is a scam.

Did You Know?

Damaged bills can only be replaced if more than 50% of the note is clearly identifiable. The Treasury Department responds to about 30,000 claims of damaged bills annually, valued at \$30 million. The Fed then shreds the old bills and sells them to companies who can recycle them into building materials.

CSB Chuckles

What's the best car to drive in the fall?

An autumn-mobile.



Kurt Weston
Commercial Loan Officer

Kurt graduated from Roseau High School in 2007. He was a three sport athlete playing Football, Hockey, and Baseball. After high school, he played Junior Hockey for 2 years in Bismarck, ND, Fargo, ND, and Mason City, IA. He played 4 years of college hockey for the University of Wisconsin-Eau Claire starting in the fall of 2009 and graduated with a B.S. in Kinesiology with minors in Business Management and Coaching. After college, Kurt headed south to Pensacola, FL for a short stint in the Southern Professional Hockey League for the Pensacola Ice Flyers. After deciding to hang the skates up, he started a career in sales for John Deere in Menomonie, WI before moving home in the late winter of 2014 to start his banking career as a Business Officer. Once Kurt moved back and settled in, he was fortunate enough to meet his wife Elizabeth (Beth), who is originally from Warroad, and they said their vows in October of 2020. Kurt and Beth have 2 daughters: Saige and Hattie, and a dog named Hoyt. Outside of work, Kurt enjoys golfing, fishing, being outside, hunting, or working on food plots, trails, and deer stands. He enjoys spending time at his cabin in the woods or the Northwest Angle. Although Kurt has some pretty great co-workers, what he enjoys most about his job is building customer relationships and helping them start/build their dream businesses or continue to grow their existing businesses in our community.

Scott graduated from Dodge Center High School and went on to graduate from the University of Mary in Bismarck, ND. Scott started his banking career and was in Underwood, ND for 2 years, Beulah, ND for 15 years, and has been in Roseau for 16 years with the last 8 of those years with Citizens State Bank. He has spent most of his banking career in the Agriculture Department. Scott is married to Bernita and has one stepson, Jesse. He has had dogs most of his life with his yorkie-poo, Kaia, as his present family member. Some of Scott's hobbies are fishing, hunting, and riding the trails on his ranger. At work, Scott enjoys meeting with customers and doing farm visits to see their farming operations.



Scott Erickson
Ag Loan Officer

The Banker's Banquet Recipes

Olive Bread

Ingredients:

- 1 Loaf French Bread
- 8 oz Pimiento Stuffed Green Olives
- 8 oz Black Olives
- 2 Stalks Green Onions (Scallions)
- 1 Stick Butter, Room Temperature
- ½ Cup Mayonnaise
- 1 lb Monterey Jack Cheese, Grated
- Red Pepper Flakes (Optional)

Directions:

Roughly chop black olives and pimiento-stuffed green olives. Slice green onions into thin pieces. Combine butter, mayonnaise, cheese, olives, and green onions in a mixing bowl; stir together until thoroughly combined. Spread mixture onto french bread that has been sliced lengthwise. Bake at 350 degrees for 20-25 minutes or until cheese is melted and browning. Sprinkle red pepper flakes on after for a little kick. Serve and enjoy!

*Mixture can be stored for up to 2 days in the refrigerator

From the kitchen of Jessie Simon