

NEWSLETTER

Have a Happy Thanksgiving!

Sending you a harvest of blessings, good health, and good times from all of us at Citizens State Bank!

Scam Prevention Tips

One thing to be thankful for this holiday season is the ability to check your credit report for FREE once a year by visiting AnnualCreditReport.com. This is a nice tool that you can use to monitor your credit history.

Continue monitoring your accounts, especially during this shopping season with Black Friday and Cyber Monday. Remember to be cautious of deals that seem to good to be true and verify the legitimacy of the websites you are shopping on.

Did You Know?

It is estimated that Americans throw away around \$62 million of coins every year.

CSB Chuckles

How many bankers does it take to make a pie?

3.14



Current Events



No Shave November

Follow our Facebook page for updates on our No Shave November contest. We will be posting a poll at the end of the month to vote for which CSB employee grew the best facial hair!

Giving Tree

Have you ever wondered what it was like to be Santa? Well now is your chance to get a glimpse! The giving tree has been set up in the lobby! There are tags available with wishes to be filled. Please return by December 12th if you wish to fill a tag (or many).



Upcoming Events 6



Light up the Museum

Head on over to the museum and check out our tree! Trees are on view for voting through December 20th. You can vote for your favorite tree by making a donation and all proceeds will go to support the museum exhibits.

Christmas Tree Lighting Ceremony

Join us at Mother's Memory Park next to the Highway 11 bridge for the Christmas Tree Lighting Ceremony on November 29th at 5:30. CSB is serving refreshments and there will be a Christmas Story and Caroling presented by the Roseau Ministerial Association.

Holiday Fantasy

We are the final drop-off location for Holiday Fantasy tickets. Prizes are drawn every Thursday in December! Receive tickets by shopping local, filling them out, and dropping them off for a chance to win! There are over \$6,000 in prizes!

Nights of Lights

We will be out at the Nights of Lights on December 6th. Come to the Pioneer Farm to see the displays, get some hot chocolate and a treat, see Santa, and more!

12 Days of Christmas

Get ready for our 12 Days of Christmas Giveaway starting December 9th! We have some fun prizes picked out for this year!

Coffee, Cider, and Cookies

Stop in the bank on December 20th and 23rd for some holiday treats!

The Banker's Banquet Recipes

Pumpkin Pie Bars

Ingredients:

Crust:

- 1 Cup Flour
- ½ Cup Quick Oatmeal
- ½ Cup Brown Sugar
- ½ Cup Butter (Softened)

Filling:

- 1 (15oz) Can Pumpkin
- 1 (13oz) Can Evaporated Milk
- 2 Eggs
- ¾ Cup White Sugar
- ½ tsp. Salt
- 1 tsp. Cinnamon
- ½ tsp. Ginger

Topping:

- ½ Cup Chopped Walnuts or Pecans
- ½ Cup Brown Sugar
- 2 Tbsp Butter (Softened)

Directions:

Combine Crust ingredients and pat into an ungreased 9x13 pan. Bake at 350° for 15 minutes. Mix filling ingredients together and pour into crust. Bake for another 20 minutes. Then combine the topping ingredients and sprinkle on top of the bar mixture. Bake for a final 15-20 minutes until set. Serve and Enjoy!