



SCAM PREVENTION

One of the key strategies to protect yourself against scammers is to watch for red flags that may indicate a scam. Poor grammar and spelling mistakes are common indicators of fraudulent communications. Also, generic greetings such as "Dear Customer" rather than using your name can be a sign that the message is not legitimate. Be wary of unusual requests, especially those involving personal information or financial transactions, as scammers often create a sense of urgency to trick you into doing what they want. By staying alert to these warning signs, you can better safeguard yourself against potential scams and protect your personal information.

CSB CHUCKLES

Why don't bank tellers ever panic?
They know how to keep their balance.

LOOKING AHEAD TO SUMMER

At Citizens State Bank, securing a summer loan has never been easier, thanks to our dedicated team of loan officers who bring an impressive 140 years of combined lending experience to the table. Their expertise ensures that you receive personalized guidance tailored to your financial needs, helping you navigate the loan process with confidence. Whether you're planning a summer getaway, purchasing a boat, or funding a home improvement project, our knowledgeable loan officers are here to assist you every step of the way. With a commitment to exceptional service and a deep understanding of the lending landscape, Citizens State Bank is your trusted partner for all your summer financing needs.

- Stuart McFarlane | President, Chief Lending Officer | 35 years
- Paul LaPlante | Loan Officer | 27 years
- Scott Erickson | Ag Loan Officer | 36 years
- Sara Winkler | REM Loan Officer | 8 years
- Kurt Weston | Commercial Loan Officer | 11 years
- Jamie Simmons | Loan Officer | 23 years

