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SCAM **PREVENTION**

Scammers can fake caller ID to make it look like Citizens State Bank, or other known businesses are calling. They might say there's a problem with your account and pressure you to share personal information.

If that happens, hang up and call us back using our trusted number: 218-463-2135. Remember, we'll never ask for personal details over the phone unless you made the call.

Trust your gut. If something feels off, it probably is. Spoofing is sneaky, but staying alert keeps you one step ahead.

KNOW?

Benjamin Franklin is the only non-president on US paper money. Benjamin Franklin appears on the hundred dollar bill.

ADVENTURE AWAITS THIS FALL WE'LL HELP YOU GET THERE

There's something special about fall in the North - the crunch of leaves, the crisp air, and the call of the outdoors. Whether you're chasing trails, scouting your next hunting spot, or getting ready for ice fishing season, we're here to make your adventures happen.

Our recreational loans cover everything from ATVs and UTVs to ice houses, snowmobiles, and even hunting or recreational land. With competitive rates, flexible terms, and personal service from people you know, you can spend less time worrying about financing and more time enjoying the season.

No matter where your next adventure takes you — across backroads, through the woods, or out onto the frozen lake — we'll help you get there.

Apply online today and make this fall one to remember!







