

# NEWS LETTER

## SCAM PREVENTION

Identity theft scams continue to rise, making it more important than ever to protect your personal and financial information. Be cautious of unsolicited calls, emails, or text messages asking for account details, passwords, or one-time verification codes. Citizens State Bank will never ask for sensitive information through these methods. Regularly review your account statements and online activity, use strong and unique passwords, and notify the bank immediately if you notice anything suspicious. Staying alert and informed is one of the best ways to keep your finances secure.

## CSB CHUCKLES

I put my money in savings so it doesn't wander off in the store.

## HELPING YOU SAVE FOR WHAT MATTERS

Choosing the right savings account can help you reach your financial goals more effectively. Citizens State Bank offers several savings options designed to meet different needs.

1. **Personal Savings Accounts** are ideal for everyday saving, emergencies, or short-term goals, providing a safe and accessible place to grow your money.
2. **Individual Retirement Accounts (IRAs)** help you save for retirement with tax advantages, making them a smart choice for long-term planning. Your tax advisor can help determine if this option is right for you.
3. **Health Savings Accounts (HSAs)** allow you to set aside funds for qualified medical expenses, helping you prepare for healthcare costs both now and in the future.
4. **Certificates of Deposit (CDs)** offer a fixed interest rate over a set term, providing steady growth for funds you don't need immediate access to.
5. **The FUNd Account** is designed for saving toward specific goals or occasions, helping you set money aside throughout the year for things like vacations, holidays, or large purchases.

No matter your goal, there's a savings option to help you get there. Learn more at [citizensros.com](http://citizensros.com) or visit with our team to find the account that fits you best.

