

November 2025  
[citizensros.com](http://citizensros.com)



# NEWS LETTER

## SCAM PREVENTION

Holiday deals are everywhere — and so are scammers! Before you snag that “can’t-miss” Black Friday or Christmas bargain, make sure the website is legit. Stick to trusted retailers, double-check web addresses, and avoid deals that sound too good to be true. And remember: no reputable seller will ever ask you to pay with a gift card or wire transfer. A few extra seconds of caution can save you a lot of holiday headaches! Shop smart and stay safe this season!

## BREAKING THE BANK TRIVIA

How many stairs are there from the top to the bottom of the bank?

## THANKFUL FOR OUR COMMUNITY

As the season of gratitude arrives, we’re reminded how fortunate we are to be part of such a strong and caring community. Every day, we see neighbors supporting one another, local businesses working hard to make a difference, and families building their dreams right here at home. It’s that sense of connection that makes our work so meaningful.

At Citizens State Bank, we’re more than a place to manage your money — we’re your partners in growth, your supporters through challenges, and your neighbors in every sense of the word. This November, we simply want to say thank you. Thank you for trusting us, for choosing to bank local, and for allowing us to be a part of the community we’re so proud to serve.

