



# NEWS LETTER

## SCAM PREVENTION

Romance scams often start online and build trust quickly—then turn into requests for money, gift cards, or cryptocurrency. If someone you haven't met in person asks for financial help or urges secrecy, it's a major red flag.

Your bank is a trusted partner in protecting your finances. If a request feels unusual or urgent, pause and contact us before sending money. We're always here to help you spot potential scams and keep your accounts safe.

## DID YOU KNOW?

The first legal tender \$1 note, which was issued during the Civil war, did not feature George Washington. Instead, it featured Salmon P. Chase, Secretary of the Treasury at the time, according to the Federal Reserve Bank of Philadelphia.

## YOUR HOMEOWNERSHIP JOURNEY STARTS HERE

Buying a home is a big milestone and having the right mortgage partner matters. From pre-approval to closing, the mortgage process is easier when you have a lender who takes the time to explain your options and tailor a loan to your needs.

At Citizens State Bank, we offer a variety of loan options and personalized guidance to help you feel confident every step of the way. We focus on clear communication, local decision-making, and solutions designed to fit your financial goals—not just today, but for the future.

When you're ready to buy, build, or refinance, we're here to help you move forward with confidence.

Apply online at [www.citizensros.com](http://www.citizensros.com) or speak with Sara or Jamie today to get started.



Sara Winkler  
swinkler@citizensros.com  
NMLS #1604517



Jamie Simmons  
jsimmons@citizensros.com  
NMLS #530682