



# NEWS LETTER



## SCAM PREVENTION

### Watch Out For Tax Season Scams

Scammers often take advantage of tax season to trick people into sharing personal or financial information.

Remember:

- The IRS will not call, text, or email demanding immediate payment.
- Be cautious of messages claiming your tax refund is delayed or asking you to “verify” your information.
- Never click suspicious links or provide personal information to unknown sources.

If something seems unusual, it’s always best to contact the organization directly using a trusted phone number.

## BREAKING THE BANK TRIVIA

How many organizations and events did CSB support with donations in 2025?

Answer: 129

## SPRING INTO FINANCIAL GOALS

As the days get longer and spring approaches, it’s a great time to refresh more than just your home—it’s also the perfect opportunity to review your finances. Taking a few moments to check in on your financial goals can help set you up for a successful year.

Start by reviewing your budget and making sure it still reflects your current needs and priorities. Look over automatic payments or subscriptions and consider whether there are areas where you could cut back or redirect funds toward savings.

Spring is also one of the most popular times for homebuying. If purchasing a home is on your mind this year, getting pre-approved for a mortgage can be a helpful first step. Knowing your budget and loan options can make the homebuying process much smoother when you begin looking at homes.

Finally, with tax season underway, many people receive a refund this time of year. Consider putting a portion of your refund into savings, using it to pay down debt, or setting it aside for future plans.

At Citizens State Bank, we’re here to help you make the most of your financial opportunities this season. Whether you’re saving, planning for a home, or simply reviewing your finances, our team is always happy to help.

