October 2026
citizensros.com

Citizens State Bank

RAKE IN THE BENEFITS OF *Better Banking*

HERE FOR YOU THROUGH THE SEASONS.

DON'T GET **SPOOKED** BY SCAMS

Scammers can be frighteningly convincing! From fake calls and suspicious texts to emails that seem too good to be true, it's important to stay alert. Never share personal or financial information unless you've verified who you're communicating with.

When something feels spooky, stop and verify!

DID YOU **KNOW?**

At one point, the only way you could tell a coin's value was by its size. Early silver coins didn't even have denominations marked on them. They were all identical except for their size. So, the only way you would know how much they were worth was by their size. It wasn't until 1804 that quarters started bearing "25c" on them to show how much they were worth.

PREPARING FOR WHAT'S NEXT

Fall is a great time to start planning for home improvements, a new vehicle, or other big purchases. A FUNd Account can help you turn those plans into reality by giving you a place to save toward your goals, one deposit at a time. Start saving today and watch your future plans take shape!



Your Goals. Your Savings. Your Future.

SMART SPENDING FOR THE HOLIDAYS

The holidays are a time for family, friends and making memories. Not a time for financial worries! Start planning now so you can enjoy the season without the stress. A little preperation can go a long way.

Quick Tips:

- Set a realistic spending limit.
- Look for early deals and plan ahead.
- Use a budget to keep track of expenses.
- Consider saving now for next year, too.
- Ask us about the FUNd Account!

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