

Community Banks Help Build Strong Communities

Your relationship with us supports the community in many ways.



By Brian Matzke
President

Have you ever thought about the impact YOU make on the local community when you bank with Citizens State Bank? Your relationship with us is more important than you may realize. Why? When you open accounts here – checking, savings, money market accounts, certificates of deposit – your money stays local and allows us to make loans to residents, businesses and farmers in the area. When local businesses prosper, they hire staff, pay taxes, and provide services that help the community. Additionally, we are proud to support local non-profits, schools, and organizations in our area with our time and donations. We are committed to making a difference for our customers and our communities.

There is quite a contrast between our bank and the larger banks and brokerage firms. Their lending goes far beyond the local community – to their regional or national customers, and they

often support national organizations. We hope you consider the differences when you are choosing your financial partners. We offer the same types of products and services the big banks offer, but with friendly, hometown service. Some of our products, like MY CHECKING and PRIME TIME MONEY MARKET, allow you to maximize your earnings beyond what many big banks offer.

Relationships matter here. We are proud to have customers who have been here for decades ... even multiple generations. Building trust and confidence is important. If you are new to the area, you are welcome here! It is exciting to see the growth in the community.

We are proud to be YOUR bank. We believe a strong community bank is a cornerstone for a thriving community. Thank you for choosing Citizens State Bank! As always, we greatly appreciate your referrals to your family and friends, and we will do our best to provide them with exceptional, personalized service and the financial products they need.

June is Dairy Month

Stop by the bank for a free dairy treat every Friday in June!



*Thanks,
Farmers!*

No Closing Cost* Home Equity Loans

Put your equity
to work for you.

- Home improvements
- Major purchases
- Debt consolidation
- Travel

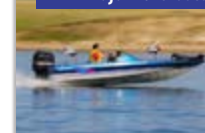
It's easy to apply!
**Talk with Ginny,
Joel or Justin today.**

*Up to a \$50,000 loan request. Limited time offer. All loans subject to approval. Citizens State Bank NMLS# 781878, Joel Brunner NMLS# 784258, Ginny Tussing NMLS# 785781, Justin Rowe NMLS# 702946

Home Improvements



Major Purchases



Debt Consolidation



Travel



A Strong Relationship Is Built on Mutual Trust

Customer Spotlight: NHI

Five years ago, Niles Hickman, owner of NHI, came to Citizens State Bank for an equipment loan for his business. He was familiar with the bank because his parents had banked here for many years. Fast forward to 2023 – the equipment loan has been paid off and his business is booming!

NHI specializes in all types of insulation and polymer foam injection services. Traditional insulation (fiberglass and cellulose) and spray foam insulation are an important part of their business. Additionally, Niles has developed a unique niche using his foam products for services such as concrete lifting. In this application, NHI injects foam into cavities using much smaller injection holes (approx. 3/8" holes) as compared to traditional options like mud jacking (approx. 1 3/4" holes). Not only are the small holes less noticeable, but the NHI process captures the 'dust' in the drilling process and uses it to patch the holes, for an attractive, finished look.



Niles Hickman (L) meets with Justin Rowe (R) at the bank.

Recently, Citizens State Bank hired NHI to raise a portion of the sidewalk in front of the bank. "We like to work with our customers whenever we can," commented Brian Matzke, President. "NHI did a great job for us!" Niles used the project as a training opportunity for 15 contractors from all around Minnesota. "It was great to bring these guys together at the CSB site to learn about our products and process. They will take the knowledge back into



NHI conducts training onsite at the bank.

their communities and utilize our equipment and supplies to serve their customers," said Niles.

NHI works with Justin Rowe, CSB VP – Sr. Commercial & Ag Lender, for their borrowing needs. They also utilize a variety of other services, including business checking, online banking, mobile deposit and more. "I really appreciate the personal, human aspect of banking at Citizens. I've never had a negative experience. When I call the bank, a person answers. When I come in, they know who I am," commented Niles Hickman.

We value the relationship we have with Niles and NHI, and we look forward to working together for many years.

Safeguard your debit card with Card Control



- Quickly detect unauthorized activity on your debit card
- Set transaction limits
- Set custom alerts
- Turn your card off and on
- Block selected types of transactions
- ... and much more!

It's easy to set up **Card Control** in our mobile banking app.

"I like that my relationship at CSB is built on mutual trust. We're in it together and I know they really want to help me grow."

– Niles Hickman, NHI Owner

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