

Happenings

A newsletter for our Elite customers — 55 and better



LETTER FROM THE PRESIDENT

As I write this article near the end of February, it seems like winter will never end. However, we know that spring is right around the corner and eventually, warmer weather will return.

The arrival of spring will also kick off a great lineup of events we have planned for Citizens Elite members in 2019. We will start with a movie outing at the Hudson Theatre on April 18th. Then we'll take a break during the summer months while the CSB staff attends a number of community celebrations, parades and community dinners throughout the summer. We hope to see you at these events throughout the summer.

The unofficial end of summer is always marked by the Minnesota State Fair and we will again host a Citizens Elite outing to the Minnesota State Fair on August 29th. In October, you won't want to miss the Taylors Falls scenic boat tour which is scheduled for October 3rd. Finally, we'll finish the year with our annual Citizens Elite Holiday Luncheon which will again be held at Ready Randy's in New Richmond on December 5th.

There's still time for you to sign up to attend either one of the CSB sponsored trips to either Alaska from July 30th – August 12th or to Ireland & Scotland scheduled for September 13-27th. Please contact the Citizens Elite coordinator at your local CSB office if you are interested in attending any of the Citizens Elite events or the Alaska or Ireland/Scotland trips.

On behalf of the staff at CSB, I want to thank you for being valued and loyal customers of the bank. We really appreciate your business and we look forward to meeting your banking needs throughout 2019.

Tom Van Pelt

President & CEO

Tickle Your Funny Bone

A man got hit hard in the head with a can of 7up. He's alright though,
It was a soft drink.

Q. Why did the donut visit the dentist?
A. To get a new filling.

Q. What did the stamp say to the envelope?
A. You stick with me and I will take you places!

ELITE RECIPE EXCHANGE

JELLY BEAN COOKIES

Ingredients

½ cup shortening
1 large egg
2 tablespoons 2% milk
1 teaspoon vanilla extract
1-1/2 cup all-purpose flour
1-1/4 teaspoons baking powder
½ teaspoon salt
¾ cup small jelly beans

Directions

Preheat oven to 350. In a large bowl, cream shortening and sugar until blended. Beat in egg, milk, and vanilla. In another bowl, whisk flour, baking powder and salt; gradually beat into creamed mixture. Stir in jelly beans.

Drop dough by tablespoons 1-1/2 in. apart onto greased or parchment paper-lined baking Sheets. Bake 8-10 minutes or until edges are light golden brown. Cool on pans 2 minutes. Remove to wire racks to cool.

Yield 2-1/2 dozen



Citizens Elite Events

Five great locations to serve all your banking needs!

Menomonie
1602 North Broadway
715.235.3164

Elmwood
North Main Street
715.639.5411

Roberts
500 West Boulevard
715.749.3701

Hudson
375 Stageline Road
715.386.9050

Woodville
140 South Main Street
715.698.2411



CITIZENS STATE BANK
RIGHT BANK. RIGHT NOW!

P.O. Box 247
Hudson, WI 54016



How would you like a chance at winning \$500 or a dream vacation?*

Using your CSB debit card for every day purchases gives you the chance to win \$500 or a dream vacation! Now through June 30, 2019 your CSB Mastercard Debit card could be your ticket to incredible surprises. Every time you use your card, you get a chance to be surprised with a trip to one of five incredible destinations or \$500 cash. There is a guaranteed CSB Customer winner.

*NO PURCHASE NECESSARY. Purchases that are made must be made using the "credit" option with a signature, Debit PIN & International transactions are ineligible. For a copy of the Official Rules and complete details on how to participate without making a purchase please contact your local CSB office.



In 2018 we ran 3 campaigns and had 3 customers win. This is Bill a Citizens Elite member who used his CSB Debit card to purchase gas and won \$500.



Citizens State Bank Customers and Employees collected items for the local food shelves for the holidays. We ended up donating over 500 items among the 5 branches.

SECURITY CENTER

Protecting Your Information

Securing your personal and financial information is a top priority. We offer a number of ways to protect, monitor and react to suspicious activity on any of your Citizens State Bank accounts.

Debit Card Security Fraud Protection

Your card comes with Fraud Protection to alert you if there is any suspicious activity on your Debit/ATM card. All you need to do is provide us your current cell phone number and email address. Always remember to let us know if your cell number or email address changes.

The system works like this:

- If a potential fraud transaction is detected, you'll get an automatic email notification, with the option to reply with a "fraud" or "no fraud" message.
- One minute after the email, if you have not responded, you'll receive a text alert, which also has the "fraud" or "no fraud" option.
- If there is no response from you, you will then receive a phone call to confirm or deny fraud. You will also be given the option to speak to a fraud analyst.
- If you do not respond to any of the fraud alerts your card will be disabled as a precaution to protect your accounts. You are able to activate your disabled card, as long as there was no fraudulent activity, by calling our Fraud Center at 1-800-417-4592.

Add our Fraud Center number 1-800-417-4592 to your phone contacts and label it "Fraud Center." This will display on your phone if you should get a call from them.

REMEMBER – We will never ask for your PIN or your account number.

Mark Your Calendar



APRIL 18 - Movies at Hudson Theatre



AUGUST 29 - Minnesota State Fair



OCTOBER 3 - Taylors Falls Scenic Boat Tour



DECEMBER 5 - Holiday Luncheon at Ready Randy's

For reservations to events, call your local CSB office!