

Happenings

A newsletter for our Elite customers — 55 and better



LETTER FROM THE PRESIDENT

It's the best time of the year – Football Season! It's hard to believe that summer is over and we are now thinking about cooler weather, fall colors, hunting season and border battles between the Packers and the Vikings. I hope that you had chance to participate in our casino trip to Turtle Lake back in early April as well as the Minnesota State Fair in August. The Autumn Mystery tour was on October 18th. While our Annual Holiday Luncheon is scheduled for Dec. 6th. The Holiday Luncheon will be held at Ready Randy's in New Richmond this year and I hope that you will plan to attend as it's always a fun event.

Best wishes from all of us at CSB for a great fall season.
As always, thank you for banking with CSB.
We truly appreciate your business.

Tom Van Pelt
Tom Van Pelt
President & CEO

Tickle Your Funny Bone

- Q. How do you fix a broken pumpkin?
A. With a pumpkin patch.
- Q. Why are trees very forgiving?
A. Because in the Fall they "Let It Go" and in the Spring they "turn over a new leaf".
- Q. What happened when the turkey got into a fight?
A. He got the stuffing knocked out of him!
- Q. Why don't mountains get cold in the winter?
A. They wear snowcaps.
- Q. How do Eskimo's make their beds?
A. With sheets of ice and blankets of snow.

ELITE RECIPE EXCHANGE

Apple Butter Spice Cake

Prep Time: 25 minutes
Cook Time: 40 minutes
Ready In: 1 hour 5 minutes

Ingredients

- Topping**
- 1 cup packed brown sugar
 - 1 tsp ground cinnamon
 - ½ tsp ground nutmeg
 - ½ cup chopped pecans

Cake

- 2 cups all-purpose flour
- 1 tsp baking powder
- 1 tsp baking soda
- ½ tsp salt
- ½ cup butter, room temperature
- 1 cup white sugar
- 2/4 cup apple butter
- 1 tsp vanilla extract
- ½ cup whole bran cereal or wheat germ
- 1 cup sour cream
- 2 eggs, room temperature

Directions

- Preheat oven to 350 degrees F
- Grease a 9x13-inch pan
- In a medium bowl mix all of the topping by mixing together.
- In a large bowl sift together flour, baking powder, baking soda and salt
- In another large bowl beat butter and sugar together with an electric mixer until light and fluffy
- Add eggs one at a time, thoroughly beating each egg into the butter mixture before adding the next
- Add apple butter, vanilla and bran cereal or wheat germ
- Add sifted dry ingredients alternately with sour cream; mix well after each addition
- Pour half the batter into the prepared pan; sprinkle with half of the topping.
- Pour remaining batter into pan and top with the rest of the topping
- Bake in the preheated oven for 40 minutes or until tester inserted in the center comes out clean.



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



Citizens Elite Events



Mark Your Calendar



DECEMBER 6, 2018

**Holiday Luncheon
at Ready Randy's in
New Richmond, WI**

Contact your local CSB office to RSVP by Nov. 30th



APRIL, 2018

**Movie Day
at CEC Hudson Theatre**

For reservations to events, call your local CSB office!

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.