



Getting it Right and Keeping it that Way



Perry Forst
President

Have you noticed many different banks are promoting a very similar message in their advertising recently? Apparently their publicized efforts at being 're-imagined' or having a 'renewed focus' are meant to instill confidence or create a favorable impression with existing or new customers. When I hear that sales pitch I conclude those banks finally came to the realization that things had gone terribly wrong. Why would a customer be interested in the 're' version after being mistreated during the original version?

Recently I took a close look at a print advertisement from a bank purporting a renewed focus. The one thing I determined with certainty is that it was a good thing I had cataract surgery a couple years ago. Literally the five inch by five inch section of super-small fine print had my eyes needing to renew their focus line after line.

I am generally on the look-out for resources to help me ensure Citizens State Bank's philosophy continues to best serve our customers and the community. What topics seem to be getting the attention of other bankers? How does Citizens fair when it comes to the banking industry's latest and greatest?

I was emailed the agenda for a banking conference being marketed to bank leaders across the country and I thought maybe I should

sign up for this one. Even though the headline sessions may have caused excitement among some bankers and compelled them to attend, I was not enticed at all. I was left scratching my head as I reviewed sessions that detailed: new product configurations such as digital-product convergence; game-changing growth tales; and ecosystem innovation. This all sounded like nonsense to me.

Based on the situation many other banks find themselves in today, I was actually not surprised to see a featured session on the agenda entitled: "Best practices banks can implement to restore trust and leverage it for competitive advantage." I hope I never need to be educated on that topic! No need to register for this particular conference because it was easy to see the topics being offered were not going to help me create value for the customers of Citizens State Bank.

It has been my pleasure for the past 34 years to dedicate my efforts to help our customers and I have been fortunate to serve as President for the last 20 years. From my perspective, I feel proud of the long legacy of innovation and stability that Citizens State Bank has demonstrated. I believe it is far better to have not lost focus on the things that are important to our customers like Citizens not charging our debit card users for ATM transactions anywhere. We have never lost sight of the straight-forward concept of conducting our actions in an ethical manner and respecting the trust and confidence our customers place in us. Thank you for partnering with us for all your banking needs.

Our Straight-Forward Certificate of Deposit

Like all of the products we have here at Citizens State Bank, this one is no different.

Check out the CD that is big on rate and short on fine print! Here are the particulars:

Q: Is it OK if I am an existing customer?

A: Of course, thank you!

Q: Can I be a new customer?

A: Absolutely - welcome aboard!

Q: New money only?

A: No - we don't punish our customers.

Q: \$20,000 minimum deposit?

A: No - \$10,000 will do.

Q: Any special strings attached?

A: No - just the normal CD stuff



CD SPECIAL
15 Months
2.13%
Interest Rate

2.15%
Annual Percentage
Yield (APY)

Stop in and open your
Straight-Forward CD today!

\$10,000 minimum deposit required and must maintain \$10,000 balance to obtain APY. Interest is compounded and is credited quarterly. APY assumes interest will remain on deposit until maturity. A withdrawal or any fees imposed will reduce earnings. Early withdrawal penalty applies. Certificate will automatically renew at maturity for subsequent 12-month terms at the bank's applicable rates. Offer is effective as of 3/8/19 and the bank reserves the right to discontinue this offer at any time. Member FDIC

Warm Hometown Banking

I opened my first businesses in 1979 and I am in my 41st year of banking with Citizens. In my over 40 years I have witnessed changes at the bank including new employees and even new owners about 20 years ago. Through it all - the warm hometown banking feeling has never changed and the service has not missed a beat.

Citizens is there not only for the ups, but also the downs. All businesses go through cycles, and I trust my bank because they have my back either way. They work their hardest to qualify business proposals. Not all banks make an honest effort with customer requests.

I presented a plan to the bank to sell some of my properties, purchase a lot and construct a new building to relocate operations to the west end of town. Two days later I had the go-ahead to write a purchase agreement and get construction estimates. I was amazed at their ability to make a decision which helped me bring a unique new service to this community.

I recently had a customer who was buying a new dump truck from my West Metro Truck Repair business. I knew it was important that he connect with a solid bank so I told him to call Citizens. They reviewed his request for a \$210,000 purchase and gave him a loan proposal that same afternoon.

Everyone is treated well at Citizens. From a long-time local customer to an out-of-town first timer at the bank. Citizens is the hometown bank for me, my family, and our businesses!

Steve Curfman



Member FDIC

952-467-3000



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Tired of jumping hurdles to avoid fees?

DORMANT ACCOUNT CHARGES VERBAL TRANSFER FEES

MANDATED DIRECT DEPOSITS HIGH MINIMUM BALANCES

MONTHLY STATEMENT FEES DEBIT CARD USAGE QUOTAS

Citizens really is different!

Here is a sample:

- No statement fees for paper or e-statements.
- No mandated debit card monthly usage.
- No monthly direct deposit required.
- No ATM fee when using your CSB debit card.*

*A surcharge may be assessed by the owner of the ATM.

Stop in to see how our accounts really are designed for you and not simply to collect fees.



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PRSR STD
ECRWSS
USPS POSTAGE
PAID
EDDM Retail

LOCAL POSTAL CUSTOMER

Member
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