



OUR NEIGHBOR CONNECTION NEWSLETTER

Delivering on the *Great Bank Promise*



*Perry Forst
President*

The process of writing an article for each of the Our Neighbor Connection Newsletters presents a perfect opportunity for an on-going self-assessment of the bank. I repeatedly pose the question - How are we doing? Has the bank's philosophy and focus remained on point?

As I thought about how to craft this edition, I read the article printed in the first newsletter from June 2001. I was surprised it has been over 18 years; I was not really keeping track as the years flew by. Thankfully I was not surprised regarding the content of that article. I wrote "Citizens State Bank operates under a fundamental Core Purpose: To promote financial opportunities for our customers through innovative products and personalized service."

The innovative product highlighted in the summer of 2001 was the bank's website along with the convenience and security of Internet Banking. The article summarized Citizens State

Bank as: "Great products. Great service. Great customers."

Here we are today. What makes a great bank and does Citizens State Bank look and act like a great bank through the eyes of our customers and community?

Here is how I see Citizens State Bank:

*Great people you know and trust. Our employees work hard to earn your trust because we understand its value – priceless!

*Consistency and reliability. We don't run hot and then cold. Our customers count on us to be steady and to understand their requirements. We stand with the relationships we have built.

*Logical technology. Our decisions are based upon bringing our customers value, convenience and security. We understand customers expect innovation but they don't want constant change. If it makes sense – you will find it here.

*Transparent fees. It should not be hard to figure out the features and costs, if any, of a bank product or service. Our products are designed to be of value to our customers. Don't put up with other banks that operate with strange policies, quotas, punitive fees and constant strings attached to offers and products.

*Community support. We are personally invested in our customers, our employees and our

community. This is where we do our business – it is not "one of our markets." We pull our weight and provide support for our community in many ways. The community doesn't have to win a multi-state campaign or fill out a maze of online request forms to gain our community support.

*Local decisions. Our customers talk directly with people who provide answers and make decisions. Bank leadership is right here – not in the next county, state or at the corporate headquarters thousands of miles away.

*Last but not least – interest rates. Citizens State Bank believes a fair deal is supposed to be good for both the customer and the bank. We offer interest rates on deposit accounts that are generally at or near the top of the marketplace survey. The large banks offer rates so low their customers are almost paying the bank each month to hold the deposit. If you don't bank with us yet, check your account statement and call us for a comparison. Our loan customers value our steady, long-term relationships and they appreciate our straight-forward, no strings attached approach.

We are committed to serving you in a friendly and professional manner whether you enter through our door or through our technology. We thank and appreciate all our customers who have chosen Citizens State Bank to be their great bank.

Proud Community Supporter

Citizens State Bank NYA is a proud community sponsor of these events:

Taste of NYA



Stiftungsfest



Harvest Moon



Person to person. Neighbor to neighbor. Yesterday, today and tomorrow.

www.CitizensStateBankNYA.com

Summer Fun



Matt Brakefield
Investment Representative

Without a doubt the best part of my job is the people I get to work with. It is really rewarding to get to know my clients. One way to do it is with events that are fun and not designed for any motive other than to get together. As shown in the pictures we had a client appreciation car show on Thursday, September 19th (postponed from 9/12 due to weather). It was the first time I've tried having a car show and all things considered it went well with over 60 people attending in-

cluding several bringing classic cars and even a tractor!

As time goes by people go through things in life. Within the attendees in the past year there were multiple retirements, surgeries, births, new homes, and many other things going on. Many of these events directly affect peoples' financial situations. My goal is to really get to know my clients so I can help them in these times. It is amazing how great these people are! They remember and speak very kindly to my daughters (who often participate in the events), are gracious to show up to participate and of course they trust me with their financial assets. I work with great people and will always strive to do the best for them.

Please consider joining them by allowing me to help you with your assets. Call 952-467-3276 today to set up a time for us to meet.



Securities offered through Securities America, Inc., Member FINRA/SIPC. Advisory services offered through Securities America Advisors, Inc. Citizens State Bank Norwood Young America, Citizens Asset Strategies and Securities America are separate companies. Investments, insurance and investment advisory services are Not FDIC Insured-No Bank Guarantees-May Lose Value. Not a Deposit and Not insured by any Government Agency.

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Person - to - Person (P2P) Payments

Did you know we offer Person-to-Person Payments in our online Bill Pay product? Just like Venmo™ and other P2P products, you can make a direct payment to anyone. The main difference is that no third party is holding your funds. The payment goes from your account at the bank, to the payee's account at their financial institution. This is a free product that we offer to you. There is no fee.

To use our P2P feature, you will need to activate Bill Pay within our online banking system if you haven't done so already. The next step is to set up the person or persons you would like to send payments to. Both of these steps require you to log in to our full site. These initial steps cannot be completed through the app. Once a payee is set up, you can pay them from the app just like any other business payee.

Log in to Online Banking, select Bill Pay from the drop down menu then click on the Pay a Person tab.

You can choose from three ways to pay: Email/Text, Direct Deposit or Check.

Email/Text option: For this option you simply enter either the payee's cell phone number or their email address and a keyword that you then share with the payee. The payee will then receive a text or email and be prompted for the keyword you created. Once

entered, they will be given access to a secure site to input their routing number and account number. They only need to do this one time. As the payer, you will not have access to their account information.

Payment will arrive in 1-2 business days.

Direct Deposit option: If you have the payee's routing number and account number, simply enter that information into our system and the payment is sent immediately.

Payment will arrive in 1-2 business days.

Check option: For this option you enter the name and mailing address of the payee.

A check will arrive within 5-7 business days.

For security purposes, Bill Pay will send an activation code to you each time you activate a new payee before placing them on your Payee List no matter which option you choose. For the email/ text option, the payee must complete their account information and the keyword you provided before the payee is active.

To see a short tutorial in Bill Pay you can choose Help, then choose Payments. How do I set up a person- to-person payment? Then click on 'Show me how.'

For more information or any questions, please contact Tim Moore.

Starting A New Chapter



Rosie Krueger

Rosie started her banking career on March 15, 2007 as a part-time teller/bookkeeper. After 12+ years of dedicated service to the bank, its customers, and many co-workers, she decided to retire this past summer.

When asked what her plans were for the future, she responded with a slight giggle and smile on her face, "I will have time to do my

gardening, canning, tending to my chickens, and having coffee with friends."

We wish her the best and are very proud to have had her work for us!

Employee Profile



Joyce Heckmann

Name: Joyce Heckmann

Position at Bank: Teller/Bookkeeper

Years in Banking: 23 years

Favorite Games to Play: Otrio, Farkel, & Phase 10

Favorite TV Shows: Dancing With the Stars, This Is Us, Touched By an Angel, & Hallmark movies.

Hobbies: Dancing, Baking with my granddaughter, flower

gardening, & watching grandchildren's sports.

Best vacation you've taken: Too hard to choose – I've enjoyed lots of places I've traveled to.

Favorite quotes: "Nothing you wear is more important than your smile."

"There are short cuts to happiness and dancing is one of them."

The famous person people say you most look like: Meryl Streep

If they were casting a movie about your life, what Hollywood actress should play you: Candace Cameron Bure.

We really are different!

It's time to open your checking account at Citizens State Bank. As a checking account customer you will receive:

SAME DAY CREDIT
ON PAYROLL
DIRECT DEPOSIT

NO FEE
For Verbal
Transfers

FREE CHECKING
ACCOUNT OPTIONS
For Individuals
And Businesses

NO FEE PAPER STATEMENTS
BY MAIL

NO FEE PERSON TO PERSON TRANSACTION

NO FEE TO DOWNLOAD YOUR TRANSACTIONS INTO QUICKEN AND QUICKBOOKS

NO MANDATED DEBIT CARD MONTHLY USAGE

FREE BILL PAYMENT

NO FEE eStatements

NO FEE FOR READY RESERVE

NO FEE MOBILE DEPOSIT

NO DORMANT ACCOUNT CHARGES

You are a valued customer, not an account number.

Personalized One-on-One Service

“We had been waiting 15 years to build a garage that looked like it had always been with our house. When we decided to build, we contacted Citizens State Bank about a construction loan. The team at Citizens was great to work with and made completing the loan process quick and easy. Citizens had flexible payment terms and options that allowed us to tailor the loan to our needs.”

-Jean & Scott Nelson



Member FDIC

952-467-3000

NMLS #629780



409 Faxon Road www.CitizensStateBankNYA.com

Why choose Citizens State Bank for your Home Mortgage?



*Janette Wroge,
Financial Services
Mortgage Officer
NMLS#691198*

When you shop for a mortgage loan, we know that you want to get the most competitive rate and closings costs. You may have many questions about the home buying process. You are also looking for great service. All of these are reasons to see me at Citizens State Bank for your mortgage needs. We are available when you need us. We don't have to check with Corporate Headquarters to get approval. We have the same competitive rates as the brokers, but are here to meet you in person.

A good mortgage banker is someone who will ask you many questions. Any issues that may be a problem down the road are addressed early on so they won't cause a problem a week before closing. We handle the process from application to wiring the funds at closing. Mortgage brokers aren't the ones doing that.

Why would you go with a Broker that doesn't know you? We build off of existing banking relationships, but also like to meet new customers and build that long lasting banking relationship with them. Call me for your first OR next Purchase of a Home. Citizens State Bank NYA is US working for YOU!



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