



OUR NEIGHBOR CONNECTION NEWSLETTER

## Change Moves Ahead - With or Without Us



*Perry Forst  
President*

I recently attended a banker seminar that featured an interesting speaker. The statement he based his presentation on was: "Change moves ahead – with or without us." His comments sparked me to think about my life in Norwood Young America.

While my perspective to change in Norwood Young America is limited to 35 years, I think change has occurred on a rather large scale in our community. To start with, our community had been two separate cities. Norwood and Young America are among only a handful of cities in the state to have merged into one. This was a novel initiative and a big change for the community indeed.

Many large businesses and their buildings that were located in NYA are now gone. However, these changes opened the door for something else to take their place. For example, the bustling operations of Oak Grove Dairy once occupied the

current location of the Oak Grove Center building complex. Thirty some years ago when Oak Grove Dairy was a major creamery, I doubt anyone could have imagined the change that would arrive down the road.

The large Young America Corporation building now hosts several new businesses. At one time, it would have been hard to not see on a near daily basis a rebate offer that was mailed to Young America. The Tino's building (of pizza pockets fame) is now fully utilized by long-time locally based Hydro Engineering.

You could take your pick of several places in town to fill your vehicle with gas. The service station owner filled your tank, checked your engine oil, and cleaned your windshield, all while you watched. Now there are convenience stores, but we do it all ourselves. Maybe the old way was more convenient, but change brought us more than just the knowledge of how to pump our own gas.

New neighborhoods, industrial parks, strip malls, gas stations, restaurants, churches, and senior housing campuses have sprung up from repurposed land and farm fields.

Many business buildings in town have housed the same type of business over a considerable span

of years. It just so happens that the ownership of the businesses in those buildings has changed hands many times over the years.

I started at Citizens State Bank before there was an ATM in town and before debit cards which now allow you to spend the money in your account without writing a check. We now have internet banking, online bill payment and mobile banking apps on your phone. Back in the day, if you wanted to get your paycheck into your account after hours you drove to the bank and slid your check and deposit ticket into the slot of the "night deposit." Now you can take a picture with your phone and deposit your check directly into your bank account from anywhere. If I had written this previous sentence as recently as 15 years ago, readers would have wondered what in the world I was dreaming about!

Technology has brought changes to the methods through which customers can accomplish certain tasks at the bank. However, after 105 years Citizens State Bank continues to serve the community by recognizing each customer is a person who still values having people in the bank who will help them with their specific needs as "change moves ahead – with or without us."



### Proud Community Supporter

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

**Central Raiders' raised \$1,771.51 for the Coin Fundraiser**

**NYA West Carver Lions Community Toy Drive**



**Beyond the Yellow Ribbon**



*Person to person. Neighbor to neighbor. Yesterday, today and tomorrow.*  
[www.CitizensStateBankNYA.com](http://www.CitizensStateBankNYA.com)

## Happy 2020



*Matt Brakefield*  
Investment Representative

Here's hoping that all of you had a blessed Christmas and that 2019 finished off with excellent health and happiness! As we look to 2020 may those blessings continue for you and your family.

Here at Citizens Asset Strategies 2019 was great. We started the year with a fantastic client event at J. Carver Distillery and finally had that car show I've been thinking of

for years. We were also able to hold several Social Security Seminars. There were many life changes for clients with a number of retirements, some births and unfortunately a few too many funerals.

We also had the privilege of taking on several new clients through referrals and various other ways. I'm excited to welcome those new clients and to continue growing with those of you who have been with me for years. I am very thankful of all of you.

There is still a very strong demand for knowledge regarding Social Security. It is something everyone needs to know about. To help meet these needs I am sponsoring another round of *Social Security Seminars on February 6th. I will be hosting a dinner seminar that day and I am inviting anyone age 55 up who isn't yet receiving Social Security to attend. It will be held at Unhinged Pizza in Norwood Young America.* This is purely educational and there is nothing to purchase. A meal is also provided. If you would like to attend please call my office at 952-467-3276 to RSVP by January 31st. I look forward to seeing you there.

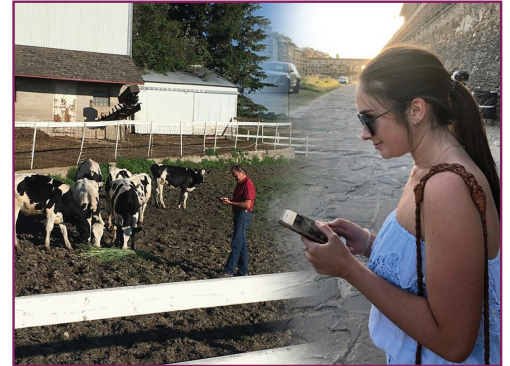


Hwy. 212 & Faxon Rd. | P.O. Box 180 | Norwood Young America, MN 55368

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## Great Features of the CSBNYA Mobile Banking App

The app is available in the Google Play Store and the Apple App Store. The name of the app is CSBNYA.



With our mobile app you can access your accounts from anywhere at any time on your smart phone or tablet. You can make mobile deposits, turn your debit card on or off, set account alerts, pay bills, see images of your checks and deposit tickets, make transfers, check balances, view account history and more! Our app is convenient, secure, and free!

**Mobile Deposit:** Use the camera on your mobile device to quickly and securely deposit a check to your account.

**Card Control:** Turn your debit card on or off. Freeze (block) international, internet, fax and telephone transfers. You can also set your own transaction limit to block all transactions above a certain amount (this does not affect the limits set by CSBNYA).

**Bill Pay:** Pay your bills straight from your smart phone.

**P2P:** The Pay a Person tab in Bill Pay allows you to conveniently pay anyone with your mobile device.

**eStatements:** Sign up for eStatements.

**Transfer Funds:** Easily schedule one-time or recurring transfers between your accounts.

**Snap Balance:** Quickly see your account balances without logging in.

**Log in Options:** Settings allows you to choose from Full, PIN, Swipe or Biometric (fingerprint using your phone) login options.

**eAlerts:** Setup customized alerts specific to your accounts delivered via text or email.

## Who's New at Citizens State Bank



Shirley Jaeger

Shirley Jaeger joined our bank as a part time teller/bookkeeper on September 30, 2019.

Many of you may know Shirley from her 24 years of employment at Econo Foods in NYA.

Shirley enjoys playing Trivial Pursuit and watching Chicago Med, New Amsterdam, and Jeopardy.

In her spare time, she enjoys reading, embroidery, and doing crossword puzzles.

She is a home body and feels Katherine Hepburn would be perfect for the part of "Shirley" if a movie was made about the "Life and Times of Shirley Jaeger".

Shirley resides in New Germany, MN.



Start your year off right. Keep track of your finances and tax information. This is a FREE service for our customers, unlike other banks that may charge up to \$24.95 per month.

Citizens State Bank Norwood Young America pays the cost required to offer Direct Connect which allows you to download checking account information into Quicken® and QuickBooks®. Our FREE service is the easiest way to organize your personal and business finances.

- **No manual data entry** - Once you're set up, you can download all your transactions right into Quicken® and QuickBooks® – instead of typing them in one at a time.
- **Automatically reconcile data** - Direct Connect data includes complete transaction and balance information to make categorization and account reconciliation easy.
- **No duplicate transactions** - Direct Connect incorporates a special transaction-matching algorithm that prevents the download of duplicate transactions.
- **Easier to use** - Direct Connect files may be automatically opened from within Quicken® and QuickBooks® which eliminates the need for you to search for files that have been downloaded.

Quicken and Quickbooks are registered trademarks of Intuit Inc.

## Citizens Does It All and Does It Well

"I really enjoy working with Jason Winter and the staff at Citizens State Bank for all my agricultural loan needs. Owning a small-scale dairy farm can be stressful financially, but they are always there to work with me to get that piece of equipment purchased or my yearly hay loan. This bank truly remembers that this community has long been tied to agriculture and does a great job in promoting June Dairy Month. It's my pleasure to provide



a calf for them to have for the yearly Dairy Day. Everyone is always so friendly, easy to work with and welcoming every time I am in the bank. I can't say enough about the customer service and Citizens' selections of banking services it offers. They really do it all and do it well."

Julie Klatt  
Norwood Young America

## News for Health Savings Accounts

### 2019 Tax Year Annual Contribution Limits

- Individual Maximum Contribution is \$3,500
- Family Maximum Contribution is \$7,000

### 2020 Tax Year Annual Contribution Limits

- Individual Maximum Contribution is \$3,550
- Family Maximum Contribution is \$7,100

### Catch Up Contributions (55 years and older)

- Additional \$1,000

# Citizens wants to be your bank!

The staff of Citizens State Bank thanks our existing customers for their trust, business and friendship in 2019. If you are looking for a new bank, we would love to show you our easy approach to banking. We are dedicated to providing a great customer experience along with top-notch products. Come on in today to see the difference!



L to R:  
Lisa Donahue,  
Roxanne Tracy,  
Rhonda Powers,  
Lynne Lundquist,  
Lisa Breeggemann



L to R:  
Debra Schrupp,  
Jason Winter,  
Anna Schnabel,  
Del Peterson,  
Joyce Heckmann,  
Janette Wroge



L to R:  
Tim Moore,  
Nancy Lehman,  
Michelle Strobel,  
Laura Herrmann,  
Perry Forst,  
Martha Pieschel



L to R:  
Sharon Shimota,  
Beverly Boehne,  
Shirley Jaeger,  
David Cloutier



Member FDIC

952-467-3000

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409 Faxon Road [www.CitizensStateBankNYA.com](http://www.CitizensStateBankNYA.com)

## Mobile Banking...

“We use mobile banking on a daily basis to check our account balances, deposit checks and transfer money between our business and personal account. It makes managing our money easy and convenient. Being able to see transactions in real time also gives us peace of mind knowing that we can spot fraud instantly. In short, mobile banking is convenient, secure and efficient.”



Scott Nelson  
Norwood Young America



Hwy 212 & Faxon Rd.  
P.O. Box 789  
Norwood Young America, MN 55368

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