

Citizens State Bank of Arlington, Castlewood and Sinai

Fall 2025 Newsletter

www.csbarlington.com

Member FDIC

New Frontage for the Castlewood Branch

We knew for some time that the frontage of our Castlewood branch needed rejuvenation. The steel siding that clad the upper portion of the frontage was holding up well after more than thirty years, but the tiles on the lower half of the frontage were deteriorating badly and not worth salvaging. Our time and temperature clock was still working, but it was truly showing its age. If we were going to make changes, we knew that we wanted to do it appropriately, so we contacted HTG Architects to help us with formulating a plan for renovation. HTG specializes in working with banks on new bank buildings and bank renovations. Gradually, we worked through various renditions with the architect to come up with a frontage that would satisfactorily mesh with the historical nature of nearby buildings. We were able to add a window in our waiting area and increase the size of our other two windows. In addition to HTG Architects, we partnered with Discmacon (mason), Top Notch Construction, Brian's Glass & Door, Heemeyer Electric, Laser Crete, Castlewood Building Center, Brookings Engraving, and Brush & Bristle Painting; Gerry Bunker served as general contractor. (See photos on next page).

CSB's building prior to new frontage. Before beginning the project we contacted the Castlewood Historical Society regarding the Gaylord Hoftiezer Endowment. This endowment is intended for projects that retain, restore, or rehabilitate historic buildings and structures in Castlewood. Through this partnership we were able to re-establish a historic appearing frontage for our building. **Our thanks go out to the Castlewood Historical Society for the partial grant we received for rehabilitation, and for their role in sustaining and building a stronger Castlewood.**

This vintage postcard (circa 1909) is an image of the first Citizens State Bank in Castlewood. The Citizens State Bank of that era was organized and opened to the public February 15, 1902. The first officers were W. H. Armin, president; A.F. Paulson, vice president; and E. Walton, cashier. In 1974, the Castlewood bank joined the United National Bank with branch banks at Castlewood and Lake Norden. Though it bore the same name, the CSB of a hundred years ago was not related to today's Citizens State Bank. Located a block west, our building has been home to A.F. Poulson Hardware and Groceries, Nutrena Feeds, the Castlewood Senior Citizens, and the American Legion Post.

Individual Retirement Accounts

An Individual Retirement Account (IRA) is one of the easiest and most popular ways to invest for retirement. Not only are you saving for your future, but you also benefit from tax advantages. The sooner you start, the longer your money has opportunity to grow. An IRA works great alongside your workplace retirement plan as an additional tax-advantaged account that allows you to save even more for retirement.

The two most common types of IRAs are Traditional and Roth. Which one you choose or qualify for depends on your age, income, and financial goals. With a Traditional IRA, contributions may be tax-deductible, but withdrawals are taxed in retirement. With a Roth IRA, contributions are not tax-deductible, but withdrawals in retirement are tax-free.

Opening an IRA at Citizens State Bank is convenient as you can easily transfer funds from your existing accounts. Bank IRAs are FDIC insured. If you have questions or are ready to open your own IRA, stop by your local Citizens State Bank branch and we will be happy to help you.

Fall Traditions

Each fall, staff members from the branches serve our customers complimentary meals. In Castlewood and Arlington the staffs serve bratwurst before the two homecoming parades. Sinai staff serve a meal for football fans before the Oldham—Ramona—Rutland homecoming game and also a harvest lunch in Sinai (left).

Traveling This Fall and Winter?

Sign up for Online Banking and Mobile Deposit

Citizens State Bank is pleased to offer you the flexibility of Mobile Banking. This provides the convenience of mobile deposit no matter where you're traveling! First, complete, sign, and return our online banking form. You can pick up a form at one of our branches or have us mail, or email one to you. Once you set up your sign-in information on csbarlington.com you can continue banking while away through our CSB App.

Autumn Pumpkin Bread

Ingredients

- 3 eggs
- 1 3/4 cup sugar
- 1/2 cup vegetable oil
- 1/2 cup water
- 1 3/4 cup canned pumpkin
- 2 1/2 cup flour
- 1 1/2 teaspoon baking soda
- 1 teaspoon salt
- 2 teaspoon ground cinnamon
- 3/4 teaspoon ground nutmeg

- 1/2 teaspoon ground allspice
- 1 1/2 cup walnut halves
- 1/2 cup golden raisins

Instructions: Set oven to 350 degrees. Have on hand two (7.5" X 3.5" X 2") loaf pans. Spray pans thoroughly with Pam cooking spray. In the bowl of an electric mixer, beat the eggs and sugar for one minute. Add the oil, water and pumpkin puree and beat just to combine. In another bowl, combine the flour, baking soda, salt, cinnamon, nutmeg and allspice. With the mixer set on its lowest speed, add the dry ingredients to the egg mixture just until it forms a smooth batter. Remove the bowl from the mixer stand. With a wooden spoon, fold in the nuts and raisins. Transfer the batter to the prepared pans. Bake the bread for 1 1/4 hours or until a toothpick inserted into the center comes out clean. If the bread seems to be browning too quickly on top, cover it with foil, shiny side down. Remove the bread from the oven and let it cool. Turn it out of the pans and set them right side up on a wire rack. The bread is excellent slightly warm from the oven or cooled to room temperature. Cut into thick slices for serving.

ADVANCE FEE FRAUD

While we live in a rural area, because of the internet we can be exposed to a wide variety of fraudulent activities. An advance-fee scam is a type of fraud where victims pay an upfront fee for a promised product, service, or benefit that never materializes, and the scammer disappears with the money. Warning signs include unrealistic promises of something too good to be true, unsolicited offers (especially those guaranteeing loans regardless of credit history), high-pressure tactics, and requests for payment through unusual methods like wiring money, gift cards, or cryptocurrency. To protect yourself, be skeptical of unsolicited offers, verify sender identities and company legitimacy, and never pay upfront fees for loans, prizes, or investments. If you have concerns about a particular transaction, feel free to stop in and talk with us, or give us a call.

Citizens State Bank will be closed:

Monday, October 13th Native American Day &

Tuesday, November 11th Veterans' Day

Phone Numbers:

Arlington 605-983-5594

Castlewood 605-793-9500

Sinai 605-826-4151

From Seed to Harvest

providing ag loans for all stages of growth

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