

NEWSLETTER

Product Highlights

Online & Mobile Banking

Available at citizensros.com or in the app store by searching "Citizens State Bank of Roseau". Follow the prompts to enroll and take your banking where you go.

With online or mobile banking at your fingertips, you can use Bill Pay and no longer have to worry about sending a check in the mail. You can also: see your monthly statement at any time with eStatements, transfer money easily between your accounts, deposit checks anywhere with mobile deposit, and see your debit card activity instantly.

February Birthdays

Madison Rybakowski
Mel Boutain
Ashley Vatnsdal

Did You Know?

In 2022, Citizens State Bank helped 116 families either buy or renovate the home of their dreams.

CSB Chuckles

I went to the bank to open a joint account. They asked, "With Whom?" I responded "Who ever has the most money."



Stuart McFarlane, President

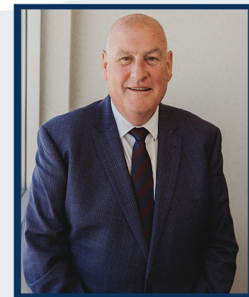
Meet Our President

Stuart McFarlane was elected president of CSB during the Citizens State Bank Board of Directors annual meeting which was held on January 20, 2023. Stu is originally from Wannaska and attended Concordia College where he graduated in 1989. He Started as a Teller at CSB in August 1986 and became a Consumer Loan Officer in 1990. In 2017 he graduated from Madison Graduate School of Banking, he continued as a Consumer Loan Officer and became Vice President of CSB. In 2019 Stu was promoted to Senior Vice President and Chief Lending Officer. He was elected to the Board of Directors in 2022 and Promoted to President in 2023 remaining as the Chief Lending Officer as well.

Outside of Citizens State Bank, Stu is a former 16 year member of the Roseau School Board where he served as Chairman of the board for 8 of those years. He is married to Beth McFarlane and has three Children: Steph Tangen, Sami McFarlane, and Hunter McFarlane. If he is not found in his office, he is more than likely: hunting, fishing, golfing, cheering on the Minnesota Vikings, or playing with his grandson Erik.

Former Presidents of Citizens State Bank:

Bendix Holdahl (1905-1915)
Olaf Holdahl (1915-1930)
J.R. Chappell (1930-1958)
C.B. Dahlquist (1958-1966)
Robert F. Foley (1966-1994)
Robert J. Foley (1994-2022)



Robert J. Foley, CEO

Citizens State Bank Board of Directors

Recent Changes: Charles Randle stepped down from the Board of Directors after 22 years of Service. Kyle Horntvedt has been elected to the Board of Directors.

Current Board Members & Year Elected:

Robert J. Foley, Chairman - 1987	Randy Erdmann - 2018
Mary Foley - 1996	Stuart McFarlane - 2022
Scott Foley - 2003	Kyle Horntvedt - 2023
Richard Magnusson - 2002	