

NEWSLETTER

Meet Our Team: Tellers

Product Highlights

Home Equity Line of Credit

Spring is in the air! Now is the perfect time to get ready for those home improvement projects you have been thinking about all winter. A Home Equity Line of Credit (HELOC) is the perfect way to purchase the new tools, materials, or anything else needed to improve your home. Stop in and speak with one of our loan officers or apply online at citizensros.com today!

April Birthdays

Andy Ziegler
Paul LaPlante
Kerri Melby

Hired This Month In...

2018 Kyle Horntvedt

Did You Know?

Citizens State Bank began its humble beginnings in a frame building where the Reese Variety Store once stood. In 1916 a new, modern brick building was constructed especially for the bank. This building still stands at the corner of Center Street and Main Avenue. With continued growth, another building was constructed in 1967 on the site the bank now occupies. Additions to the building in 1978 and 1985 make the building what it is today.

Breaking the Bank Trivia

How many state chartered banks are in Minnesota?



Kerri Melby

Kerri grew up in rural Badger, graduated from Badger High School in 1976, and married her high school sweetheart, Lee, three weeks after graduation. Kerri was the secretary at First Baptist church for 13 years before beginning her career at Citizens State Bank in 2000. She took two years off a couple of years after she started so she could take care of her grandchildren but returned to the bank full-time in 2005. Kerri spends her extra time hand knitting and crocheting, altering almost anything, reading, baking, and enjoying her family which includes her children: Trina, Tember, Tera, Shannon, and Shawn; as well as 13 grandchildren. Kerri works as a teller and in the cash room. She loves working with the customers as well as her fellow co-workers.

Darci was born in Thief River Falls but moved to Roseau in 6th grade. She graduated from Roseau High School and went on to AVTI in Thief River Falls. She started her career at Citizens State Bank in 2004. Outside of work, Darci and Don enjoy spending time with their combined 7 children and 10 grandchildren. She also spends most of her time at the lake fishing and trail riding with friends. Darci likes the variety of jobs that she does at Citizens State Bank.



Darci Johnson



Daidre Erickson

Daidre was born in Minneapolis but grew up in Roseau. She has been married to Gaylan for 37 years. Their oldest son Corey lives in Bemidji with Ashley and they have 2 sons. Their other son Kevin lives in Roseau with Madi and they have a daughter. Spending time with family and friends is a huge priority to Daidre. Her hobbies include following local sports, gardening, camping, and taking care of Kevin's dogs. Daidre's favorite thing about working at Citizens State Bank is the friendly attitude of staff, and getting to work with the awesome customers every day!

The Banker's Banquet Recipes

5-Ingredient Ground Beef Casserole

Ingredients:

- 1½ to 2 lbs Ground Beef
- 10.5 oz Can Cream of Condensed Mushroom Soup
- 10.5 oz Can Cream of Cheddar Soup
- 3 Cups Cubed Frozen Potatoes
- 1 Cup Shredded Cheddar Cheese (Divided)
- Salt and Pepper to Taste

Directions:

Preheat oven to 350-degrees. Cook the ground beef, drain the grease, and add to a large mixing bowl. Add the can of cream of mushroom and cream of cheddar cheese soup to the ground beef. Add the frozen cubed potatoes and 1/2 cup of the shredded cheddar cheese to the bowl. Add a pinch of salt and pepper and mix everything together. Pour into a greased 9" x 13" casserole dish and sprinkle the remainder of the shredded cheddar cheese on top. Cover with tin foil. Bake for 30 minutes and carefully remove tin foil. Bake for 30 more minutes.

From the kitchen of Laurie Welin