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OUR NEIGHBOR CONNECTION NEWSLETTER

Setting Teens Up for Financial Confidence



Jason Winter
President

A few years ago, just before my oldest son Tyler turned 16 and started driving, my wife and I realized we were entering a new stage of parenting. Money was no longer just birthday cards and change jars. Gas, lunches, and paychecks were becoming part of his everyday life. We knew this was the right moment to help him start learning how to manage money responsibly.

Tyler already had a savings account at Citizens, but that summer he needed more. Like many kids in our area, he baled hay for local farmers and was paid by check. Instead of driving into town every time, he used our mobile deposit feature to deposit checks right from his phone. To him, it felt natural. To me, it was a reminder that banking today has to fit how young people actually live.

Soon after his birthday, Tyler started working at a golf course and set up direct deposit into his new Citizens checking account. Around that same time, the bank introduced linking your debit card to Apple Pay. Tyler was quick to adopt it, using his phone or watch to pay for everyday purchases. Like most teenagers, his phone is always with him. Mobile wallets are not only convenient, they are often more secure because the actual debit card number is not shared with the merchant.

That experience with my own son really reinforced why opening an account for your teenager at Citizens is about more than just checking and savings. It is about helping them build good habits early.

For parents, one of the biggest benefits is visibility. Through online banking and our mobile app, you can monitor activity, transfer money instantly, and stay involved as your child learns. Gas money or reimbursements can be handled in seconds, which often leads to good conversations about spending and budgeting.

Safety is another reason I am comfortable having my kids bank here. Using our app, debit cards can be turned on or off instantly, spending limits can be set, and real-time alerts can help avoid any surprises. These tools protect accounts, but they also teach responsibility while there is still a safety net in place.

When your child heads off to college, their banking relationship does not need to start over. With access to many free ATMs nationwide and the ability to manage most banking needs from their phone, Citizens goes with them wherever they go. Their hometown bank stays right by their side.

When young people learn to manage money at an early age, they are more confident and comfortable later when it is time to buy their first car, purchase a home, start a business, or raise a family of their own.

At Citizens, we are proud to be a community bank serving Norwood Young America and the surrounding communities for 112 years. We don't just open accounts. We help families build financial relationships that span generations. Helping your teenager open their first account is one small step that can make a lifelong difference. If your teenager is approaching their first job or their first set of keys, stop by the bank and let us help you get them started the right way.

Person to person. Neighbor to neighbor. Yesterday, today and tomorrow.
www.CitizensStateBankNYA.com

Employee News



Kelli Stuewe

Kelli Stuewe

Kelli Stuewe has been promoted to Vice President, Administrative Officer, Customer Relations Officer, and Human Resources. Kelli started with Citizens State Bank in December of 2023. With this promotion Kelli will continue her normal day-to-day responsibilities and joins the Senior Management Team, helping guide the overall direction of the bank.

Outside of work, Kelli enjoys gardening, bird watching, reading, and cheering on Iowa State football and basketball. This past fall, she and her husband, Dean, traveled to visit their son, Evan, and had the opportunity to

explore New Zealand and Australia while he was studying abroad.

Scam Alert: What to Watch for This Month

Scammers are targeting people every day—and with the help of AI, their messages are getting harder to spot. Knowing what to look for is the best way to protect yourself.

Common Scam Tactics We're Seeing

Be cautious if someone:

Asks for money, especially urgently

Requests personal or account information

Offers an unexpected opportunity that sounds too good to be true

Sends unsolicited emails, texts, or phone calls

How to Protect Yourself

A few simple steps can make a big difference:

Pause

Scammers often create a false sense of urgency. Take a moment to slow down and fully understand what you're being asked to do before responding.

Verify

Scammers may impersonate someone you know or a trusted organization. If something feels off, don't engage. Contact the person or business directly using a known, trusted phone number or website.

Report

If you believe you've encountered a scam, or fallen victim to one, report it right away. You can also visit [fightcybercrime.org](https://www.fightcybercrime.org) for help with reporting and next steps.

Trust Your Instincts

If you're uncomfortable with a request for money or information, it could be a scam. Requests for unusual payment methods or pressure to act quickly are strong warning signs. And remember, offers from strangers that sound too good to be true usually are.

Scams are on the rise, and they're becoming more convincing than ever. Staying cautious and informed is the best defense. When in doubt, don't respond, and don't hesitate to contact us if you have questions.



Toy Drive at CSB

Citizens State Bank once again partnered with local fire departments (Norwood Young America, Hamburg, and Cologne) for the annual Christmas toy drive. Pictured Citizens State Bank's David Cloutier (right), Joyce Heckmann (middle), and Chris Glander (NYA Fire Department) display just a few of the toys donated. Thank you to all who donated toys to this year's drive.



Food Shelf turkey donations

Bruce Mathwig (left) and Tony Bentz (right) of Citizens State Bank presented Linda Worm of the NYA Food Shelf with the bank's annual turkey donation.

Your Retirement Deserves a Safe Place to Grow

Life changes as jobs shift, businesses grow, and plans evolve. Whether you've recently changed employers and need a safe place for your 401(k) funds, or you are self-employed and handle your own taxes, an Individual Retirement Account (IRA) can help you stay on track for the future.

At Citizens State Bank, we take a conservative approach to investing. Your IRA funds are held locally, with no hidden fees, no market risk, and quick access when you need it (subject to IRS rules). It is a simple, steady way to protect your hard-earned savings while earning a competitive return.

We are here to help you choose the option that fits your goals, whether that's a Traditional IRA for tax-deferred growth or a Roth IRA for tax-free withdrawals in retirement.

Stop in or give us a call. We are here to help you protect what you've worked hard to earn.

IRA Contribution Limits

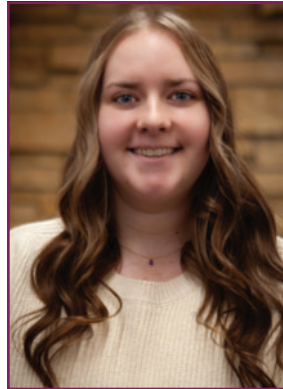
Tax Year 2025:

Individual maximum annual contribution is \$7,000
Catch up contributions (50 years or older) \$1,000

Tax Year 2026:

Individual maximum annual contribution is \$7,500
Catch up contributions (50 years or older) \$1,100

Employee Spotlight



Olivia Vinkemeier
Loan Assistant

Name: Olivia Vinkemeier
Position at Bank: Loan Assistant
Years in Banking: 1
Favorite Hobbies: Reading and Baking.
Favorite TV Shows: Game of Thrones & How I Met Your Mother.
Memorable vacation you've taken: Arizona and Yellowstone.
Favorite childhood memory: Spending every summer with my siblings working with our dairy cows to show at the county fair.
Favorite quote/Book you read/movie: Star Wars.
Family, where you live: My husband, Collin and I live in Arlington with our German Shepherd, Rossi, and cat, Birkley.

Health Savings Account Contribution Limits

Tax Year 2025:

Individual maximum annual contribution is \$4,300.00
Family maximum annual contribution is \$8,550.00
Catch up contribution (55 years or older) additional \$1,000

Effective January 1, 2026 for the tax year 2026:

Individual maximum annual contribution is \$4,400.00
Family maximum annual contribution is \$8,750.00
Catch up contribution (55 years or older) additional \$1,000

Sound advice and relationships matter!



I've been a customer of Citizens State Bank my whole life. My first account was opened back in the late 1970s, and I took out my first loan at Citizens when I was a teenager. Over the years, the bank has always been there with solid advice and support to help me grow my business.

In December 2024, disaster struck when my business was impacted by a fire. It was an incredibly stressful time. As soon as the fire was out, I called the bank to let them know what had happened. Right away, they reassured me they'd be there to help me rebuild. They knew me, they knew my business, and that made all the difference.

Now, just over a year later, my new shop is nearly complete. It took a lot of hard work to get here, and I'm grateful to have had Citizens alongside me the entire way. They truly have a great team to work with. If you're looking for a bank that takes the time to know you, I highly recommend getting to know the staff at Citizens State Bank in Norwood Young America.

Paul and Jody Pieper and family
Peeps Repair



Citizens takes the time to help transitions!

When we bought the business in 2023, Mineral Service Plus had been banking with Citizens State Bank for more than a decade. While we were all long-time employees, changing ownership can be quite challenging. Citizens was already familiar with our business model, but they didn't just expect things to remain the same. They took time to get to know what we had planned for the future and made adjustments to assist us in our goals. While it has been only a few years since we took control, it feels like we've been banking with Citizens for many more years than that. We couldn't imagine banking anywhere else.

Mineral Service Plus

Pictured: Craig Marquette, Citizens State Bank's David Cloutier, Nicholas Milbrandt and Zachary Nubbe



Member FDIC

NMLS #629780

952-467-3000

409 Faxon Road, Norwood Young America
www.CitizensStateBankNYA.com



Come on in!

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 and products that are easy to understand with no hoops to jump through.

Stop by today to see the difference.



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