

# Citizens State Bank

## July 2024 Newsletter

### **Congratulation, Graduates!**

Citizens State Bank honors our graduates by providing the opportunity to receive a scholarship for their future education. This year, we had three recipients (one from each branch) receiving \$1,000 each for their school expenses.

- From our Arlington branch, Avery Swank plans on attending Lake Area Technical College for their Surgical Tech program.
- Castlewood's Kelly Goens plans on attending USD for a major in biology with minors in chemistry and psychology.
- Over in Sinai, Hudsyn Ruesink is planning on attending SDSU to major in psychology.

We would love to congratulate all graduates, high school and college, on your graduation! It is such an accomplishment, and we are proud of you! We wish you all the best in the following chapter of your life, no matter what that looks like.

### **Phishing Red Flags**

Scams using payment apps such as Cash App, PayPal, Venmo, and Zelle are growing more and more prevalent as those platforms become increasingly popular. Once you're hooked, it only takes seconds for a scammer to access your hard-earned cash.

## **Be Wary of Texts or Calls about Payment Apps**

Payment app scams often start with a phone call or text. If you get an unexpected call, just hang up. If you get an unexpected text, delete it. Even when they seem legitimate, you should always verify by calling your bank or payment app's customer service number.

## **Use Payment Apps to Pay Friends and Family ONLY**

Don't send money to someone you don't know or have never met in person. These payment apps are just like handing cash to someone.

## **Raise the Alarm on Urgent Payment Requests**

Scammers rely on creating a sense of urgency to get you to act without thinking. They might claim your account is in danger of being closed or threaten you with legal action. These high-pressure tactics are red flags of a scam.

## **Avoid Unusual Payment Methods**

The bank will never ask you to pay bills using a payment app, or ask you to send money to yourself. Scammers can "spoof" email addresses and phone numbers on caller ID to look like they're from the bank, even when they're not. When in doubt, reach out to the bank directly by calling the number on the back of your card.

## **I was Hooked! What Do I Do?**

Notify the payment app platform and ask them if they can reverse the charge(s). Give us a call at the bank.

## **RASDak: Ride Across South Dakota**

RASDak is an annual bicycle ride to enjoy the beautiful scenery and hospitality of South Dakota. On Thursday, June 6th, RASDak riders began arriving in Arlington mid-morning thanks to a strong northwesterly wind that assisted them on their 66 mile trek from Clark. The riders had begun their 416 mile week of riding in Garretson on June 1st and rode as far north as Sisseton before returning south. After leaving Arlington, the riders rode to Sinai where they briefly

stopped for refreshments before continuing with the final leg of their trip back to Garretson. Many local church/school/youth organizations provided rest stops and meals along the route and at overnight locations. In Arlington, the local FFA chapter assisted riders and members of the Fire Department assisted the riders in Sinai.

Amongst this year's riders were Mark Stearns and his son Nathan. Mark is a Director of the Citizens State Bank and is an avid long-distance bike rider.

The RASDak Fund was set up by the South Dakota Community Foundation to help assist in funding a scholarship for each overnight town visited by that year's RASDak riders. RASdak's only stipulation is that the scholarship be awarded to a graduating senior whose community involvement makes their town an even better place to call home. Thanks to the support of the Rasdakians, the scholarship program has awarded over \$20,000 in scholarships.

## **Creamy Grape Salad**

2lbs Seedless Red Grapes	1 C Sugar
3 TBS Brown Sugar	2 TSP Vanilla
2lbs Seedless Green Grapes	3 TBS Chopped Pecans
1oz Softened Cream Cheese	1/4 TSP Baking Soda
1 C Sour Cream	

1. In a large bowl, beat the cream cheese, sour cream, sugar, and vanilla until smooth and blended.
2. Fold in grapes to the mixture and transfer to a serving bowl.
3. Cover and refrigerate until time to serve.
4. Before serving, sprinkle the top of the salad with the pecans and brown sugar.
5. Enjoy!

## **Safari Savers**

Citizens State Bank supports all age groups in life when it comes to banking. With our Safari Savers program, we offer savings accounts to kids from ages 0-12. These accounts can be opened by a parent, grandparent, aunt, uncle, or any loved one!

Along with opening a Safari Savers account, we gift the new “saver” with a little piggy bank for them to store all their treasures. Come stop in, and we would love to help your little one get on the right track to saving!