

WE'VE GOT OUR ROOTS WHERE OTHERS HAVE ONLY BRANCHES.

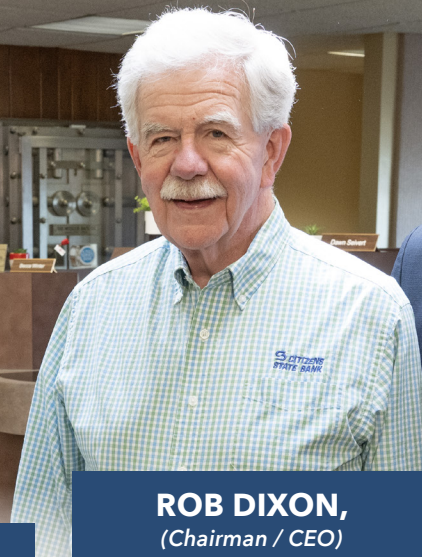
We make local investments and are committed to the local businesses and organizations that are so important to our community. Citizens State Bank is staffed with local people who have deep roots in our community.



MIKE SCHMALEN,
(Chief Operations Officer)



HEIDI BROWN,
(Executive Vice President)



ROB DIXON,
(Chairman / CEO)



TRAVIS KLEIN,
(President)

Mike Schmalen (Chief Operations Officer), was raised in Sheldon and after attending college in Minnesota and working for a corporate financial institution, returned to Sheldon where he has been with Citizens State Bank since 2014. Heidi Dixon-Brown (Executive VP) came to Sheldon in 1999 and is the third generation of the Dixon family to be a part of Citizens State Bank. Rob Dixon (Chairman / CEO) came to Sheldon in 1992 and his late father, R.D. Dixon, was a founding board member of Citizens State Bank in 1961. Travis Klein (President) was raised in Sheldon, graduated from Northwestern College and began working at Citizens State Bank in June of 2004. All have deep roots in our community and are proud to call Sheldon home!

**WE INVITE YOU TO COME VISIT WITH US TODAY AND LEARN MORE
ABOUT THE DIFFERENCE A REAL COMMUNITY BANK REALLY CAN MAKE!**



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