

Commentator

NEWS FROM CITIZENS STATE BANK OF LOYAL



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- Mark your calendars! Our 30th Annual Customer Appreciation Party.
- Let our ag banking team be a part of your team.

Upgrade Coming Soon

Citizens State Bank of Loyal is "The Bank for Life's Biggest Decisions" and now we're making a big decision of our own! CSB is excited to announce that we are upgrading to a new core banking system on July 16th, 2018. Our core banking system is the computer software that processes our major banking functions. Examples of these functions include handling deposits and withdrawals, creating and mailing statements, processing loan payments, tracking loan history, and online and mobile banking, to name a few.

We are making this improvement because upgrading our core system will allow us to enhance our security measures and improve processing productivity in order to serve our customers better. The change will primarily take place within the internal departments of the bank but our customers will also notice some product changes to online and mobile banking, an improved look to monthly statements and a change in the receipt given from teller transactions.

Our customers can be assured that all personal data and account information is safe and secure, as always. Funds also remain secure as all CSB Loyal accounts continue to be insured in accordance with FDIC regulations. As we enhance some of our electronic banking products, online banking services will be unavailable from Friday, July 13th through Sunday, July 15th.

Customers will notice a new look and feel to all online banking services on Monday, July 16th.

As there are a number of items that the core conversion will change for CSB, there are also a number of things that will not change. Items that will stay the same include customer account numbers, our bank routing number (075903983), CSB Loyal ATM debit cards and PIN numbers. Checks, pre-authorized electronic payments and direct deposits will all stay the same and online banking will still be accessible through our website, csbloyal.com. As the conversion date gets closer, please watch your incoming mail from CSB for updates regarding the core change.

Citizens State Bank of Loyal is looking forward to our new core system and more importantly, the opportunity to serve our customers better. If you have any questions we encourage you to contact us at 1-800-599-8399 or visit our website csbloyal.com for up-to-date information regarding the conversion and service availability. CSB staff will continue to be available at all normal banking hours and locations and are prepared to answer any questions you may have.

Join Citizens State
Bank of Loyal
Fridays in June
for
Cheese & Milk

At any of our locations
Loyal, Neillsville, Granton,
Spencer & Marshfield.



Wisconsin Agricultural Statistics

Wisconsin is America's Dairyland but there is more produced and processed in our state than just milk and cheese. Wisconsin ranks first in the nation for: snap beans for processing, cheese, cranberries, ginseng, mink pelts, dry whey for humans, milk goats and corn for silage.

Wisconsin agriculture is a big economic driver contributing \$88.3 billion annually to our state's economy.

- Sales from food processing industrial sales total \$67.8 billion.
- The state is home to 68,500 farms on 14.3 million acres. The average farm size in Wisconsin is 209 acres.

Wisconsin agriculture provides jobs.

- Annually, 413,500 jobs or 11.9% of the state's employment.
- Every job in agriculture supports an additional 1.46 jobs everywhere in Wisconsin.

Wisconsin is one of the top states in the production of the major processing vegetables.

- In 2017, Wisconsin grew 6.56 million cwt of snap beans, 2.52 million cwt of carrots, 687,500 cwt of cucumbers and 967,500 cwt of green peas.
- The state ranks third in the nation in potato production harvesting potatoes on 64,000 acres in 2016.

The state is known for its fruit production, including its state fruit-the cranberry.

- Wisconsin cranberry production for 2016 totaled 6.13 million barrels. Growers harvested 21,100 acres. Wisconsin produces 64% of the nation's crop making us the top cranberry producing state in the country.

- The state boasts many apple orchards producing 41.0 million pounds of apples in 2016.

Wisconsin is home to about 8,700 dairy farms, more than any other state, and 1.28 million cows.

- The dairy industry itself contributes \$43.4 billion to Wisconsin's economy each year.
- The dairy industry fuels the state's economy at more than \$82,500 per minute.
- The feed mills, dairy equipment manufacturers and technicians, veterinarians, construction companies, genetics companies, milk haulers, dairy plants, dairy software companies – create a wave of economic impact that rolls across the entire state.

Wisconsin is #1 in cheese.

- Our state's nearly 1,200 licensed cheesemakers produce over 600 types, styles and varieties of cheese – nearly double the number of any other state.
- Wisconsin cheesemakers make a quarter of the nation's cheese, producing 3.2 billion pounds in 2016.
- Wisconsin leads the nation in the production of 774 million pounds of specialty cheeses, including but not limited to asiago, gorgonzola, gruyere, aged cheddar, gouda, and limburger.



Dairy Month Breakfasts

Friday, June 1

Marshfield Mayor's Dairy Breakfast
Marshfield Fairgrounds Park-Expo
Building 513 E. 17th Street, Marshfield
5:30 a.m. – 9:30 a.m.

Saturday, June 2

Thorp Dairy Breakfast
Nowobielski Farm
N14376 Bachelors Ave., Thorp
7:00 a.m. – 11:00 a.m.

Sunday, June 3

Abbotsford Dairy Breakfast
(sponsored by Abbotsford FFA Alumni)
Maki Farm Services, LLC
Jim & Carol Maki
W1571 Willow Rd., Curtiss
7:00 a.m. – 12:00 p.m.

Granton Dairy Breakfast
Maple Bee Acres, LLC
Troy Kuehn & Family
W2762 Starr Rd., Granton
7:00 a.m. – 12:30 p.m.



Friday, June 8

Spencer Chamber of Commerce Dairy Breakfast
Spencer Village Park, Spencer
5:00 a.m. – 10:00 a.m.

Sunday, June 10

Neillsville Dairy Breakfast
Four Star Dairy LLC/Four Star Ag LLC
W4196 Pine Creek Rd., Neillsville
7:00 a.m. – 12:00 p.m.

Sunday, June 17

Loyal Dairy Breakfast
Erin & Bonnie Roehl Farm
N8429 Miller Ave., Loyal
7:00 a.m. – 12:30 p.m.



Sunday, June 24

Colby Dairy Breakfast
Gumz Farms, Inc.
Dustin, Cody, DuWayne & Sue Gumz
H4763 County Rd. F, Colby
7:00 a.m. – 12:00 p.m.

Greenwood Dairy Breakfast
Luke & Judy Yurkovich Farm
W8420 Rock Creek Rd., Willard
7:00 a.m. – 1:00 p.m.



CSB Awards Scholarships

Citizens State Bank of Loyal has awarded 15 scholarships totaling \$7,500 to seniors in our local high schools. We believe in supporting the graduates of our local high schools in pursuit of their higher education. Academic achievement, extra-curricular activities and leadership qualities are criteria for consideration.

The following students have been selected for the 2018 scholarships:

- **Loyal High School**
 - Dawson Brock
 - Nathan Harm
 - Rosa Rarick
- **Greenwood High School**
 - Cole Susa
 - Cole Lindner
- **Neillsville High School**
 - Willow Eisfeldt
 - Noah Hennen
 - Molly Klein
- **Granton High School**
 - Casey Bravener
 - Jill Tyler
- **Spencer High School**
 - Alexis Eichman
 - Leah Higgins
- **Marshfield Senior High**
 - Alec Brenner
- **Marshfield Columbus**
 - Morgan Albrecht
- **Luther Preparatory School**
 - Stephen Biebert

Best of luck to all 2018 graduates.



Grilled Baby Red Skewers with Farmer's Cheese

Servings: 8 skewers

Ingredients:

- 3 pounds baby red potatoes, about 28 potatoes
- 1/4 cup water
- 1/4 cup olive oil
- 1 teaspoon garlic powder
- 1 teaspoon salt
- 1 teaspoon pepper
- 22 ounces Wisconsin farmer's cheese,
sliced into about 28 squares approx. 1/4-inch thick
- 2 tablespoons chopped chives
- Sour cream for dipping, optional

Cooking Instructions

Place potatoes and 1/4 cup water in microwave-safe bowl. Cook potatoes uncovered in microwave on high until just tender, about 15 minutes, stirring halfway through. Drain potatoes and let cool several minutes. When cool, slice off 1 end of each potato to create a flat top. Discard end slices.

In large bowl, stir olive oil, garlic powder, salt and pepper. Add drained potatoes and toss to coat. Marinate and refrigerate, covered, for 1 hour. Meanwhile, soak 4 large or 8 small wooden skewers in water. Heat outdoor grill to high heat; lightly oil grate.

Remove potatoes from marinade and divide evenly among skewers (7 potatoes per large skewer or 3-4 potatoes per small skewer) with flat tops facing same direction. Place on grill, sliced sides facing down, and cook, covered, 5-6 minutes. Turn skewers so sliced sides face up; place cheese slices over flat tops. Cover and grill for 2-3 minutes, until cheese melts. Remove skewers from grill, sprinkle with chives and serve warm with a side of sour cream for dipping, optional.

Recipe Courtesy of Wisconsin Milk Marketing Board.

Mark Your Calendars!

Our 30th Annual Customer Appreciation Party will be held on Sunday, December 2nd 2018 at the Loyal American Legion. Music will be provided by Richie Yurkovich.

Let our Ag Banking Team be part of your team.

At Citizens State Bank
of Loyal, we've been
making agricultural
loans since the day we
first opened our doors
over 100 years ago.

Let our experience
work for you.
We know agriculture.
If you farm — let's talk.

**Citizens State Bank of
Loyal specializes in
financing agricultural
businesses ~ call today!**



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"Financing Wisconsin's Agriculture"
Citizens State Bank of Loyal
www.csbloyal.com

5 Convenient Locations — Loyal, Granton, Neillsville, Spencer & Marshfield



**Citizens State
Bank of Loyal**
www.csbloyal.com

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