



December 23, 2021

We are pleased to announce that Bank of Newman Grove is merging with Citizens State Bank, Wisner, Nebraska. Bank of Newman Grove's first day of business as Citizens State Bank will be Monday, January 3, 2022.

Since 1888, Citizens State Bank has been a local, community bank. With its focus on providing personalized, friendly service to each customer, Citizens prides itself on staying actively involved in its communities. Citizens offers a great deal of knowledge and expertise in agricultural lending, as well as a variety of personal, business, and insurance solutions. With nine locations across Nebraska and versatile online banking capabilities, its services are accessible anytime, anywhere.

After the merger, Bank of Newman Grove will be a branch of Citizens State Bank; your accounts at Bank of Newman Grove will automatically become accounts at Citizens State Bank. In the course of bringing the two banks together, our goal is to create a smooth transition that allows you to continue with your banking services, uninterrupted.

At this time, you may continue to use your Bank of Newman Grove checks and debit cards. If you are an online banking customer with Bank of Newman Grove, you will continue to use the same website and login for online banking services. You will receive more information as additional products and services become available.

Citizens State Bank is committed to providing convenient banking services with superior personal attention to all of its customers. If you have any questions, please feel free to call Bank of Newman Grove at (402) 447-6211 or Citizens State Bank at 1-888-474-4261.

We look forward to welcoming you to Citizens State Bank!

Sincerely,

A handwritten signature in black ink, appearing to read "P. L. Gerhart".

Patrick L. Gerhart
President
Bank of Newman Grove
416 Hale Avenue
Newman Grove, NE 68758
(402) 447-6211

A handwritten signature in black ink, appearing to read "Krista J. Prinz".

Krista J. Prinz
President
Citizens State Bank
921 Avenue E
Wisner, NE 68791
(402) 529-3291
Toll free 1-888-474-4261