

In the Beginning

In July 1907, seven Hiawatha businessmen formed the Citizens State Bank in Hiawatha, Kansas. C.O. Dimmock was the majority shareholder, and was joined by B.J. Alexander, D.B. Samuel, J.D. Weltmer, J.J. Dimmock, W.F. Means, and J.M. Sewell as the original owners and directors of the bank. A charter to commence business was issued by the State of Kansas on December 26, 1907. The original capital account of the bank began with \$25,000.

Expansion

In 1953, the Farmers State Bank of Mercier, Kansas, six miles southwest of Hiawatha, was acquired by Citizens and many of those customers and their descendants remain with Citizens today.



The State of Kansas granted Citizens the authority to engage in the trust business in 1960, and its name was officially changed to Citizens State Bank and Trust Company. Pictured to the left is the Trust Department Open House on Saturday, April 17, 1971, with Bill Patton, Helen Middlebrook, Artie Teall, Mr. & Mrs. Ed Spalding.

The Garden Bank branch facility was built in 1968 and was expanded and remodeled in 1993. Pictured to the right is Mayor Frank J. Reynolds, Wayne R. Starr, president of Citizens State Bank & Trust Company, Donald Madsen, director of the Brown County Department of Social Welfare, J.W. Patton, vice president and trust officer of Citizens; and Glenn Plamann, Brown County Commissioner and chairman of the county Welfare Board.



The present bank building (portrait below) was constructed in 1963 on the site of the original bank building. The bank expanded 25 feet to the east in 1982, adding more customer area and several offices.



In 1972, the Farmers State Bank of Leona, Kansas, fifteen miles southeast of Hiawatha, was acquired by Citizens and again most of the customers continued their business with the merged banks.

Continued Modernization

Citizens has always strived to keep up with technology. The bank implemented check imaging for customer account statements and data retention. Current technology is employed for the bank's data processing and computer networking in virtually all applications for customer service. The bank offers a full range of loan and deposit products as well as a discount brokerage service.