



2024 Holiday Schedule

Citizens State Bank will not be open on the following days in 2024 in observance of the national holidays:

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|------------------------|-----------------------------|
| Monday, January 1 | New Year's Day |
| Monday, January 15 | Martin Luther King, Jr. Day |
| Monday, February 19 | President's Day |
| Monday, May 27 | Memorial Day |
| Wednesday, June 19 | Juneteenth |
| Thursday, July 4 | Independence Day |
| Monday, September 2 | Labor Day |
| Monday, October 14 | Columbus Day |
| Monday, November 11 | Veteran's Day |
| Thursday, November 28 | Thanksgiving |
| Wednesday, December 25 | Christmas Day |

Waverly Office

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Montrose Office

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