## **Banking on the Future**

Congratulations to First Citizens State Bank Palmyra Branch, Palmyra Chamber of Commerce "Shining Star" business of the month for March, 2018.

Left to right, Juli Miller, Vice President and Branch Manager, Heidi Deuster, Chamber Board President

First Citizens State Bank - Palmyra Branch is the "Shining Star" Business of the Month

The Palmyra Branch of First Citizens State Bank is relatively recent addition to our area due to a merger with Palmyra State Bank on February 22, 2016. However First Citizens State Bank has a very long and rich history dating back more than 150 years to 1863. Just months after the National Banking Act of 1863 was enacted, First National Bank of Whitewater, Wisconsin was granted a bank charter.

The local progression of banking in our community was initiated by the Farmers Savings Bank of Palmyra in October of 1911. That was originally located next to what is now Palmyra True Value on Main Street. In April 1931 there was a merger with Bank of Palmyra too become Palmyra State Bank. In 1998, it moved to its current location at 111 E. Main Street.

First Citizens State Bank serves as a catalyst to promote economic development as well as exceptional customer service. There are eleven local employees in the Palmyra Branch who have transitioned through the merger. Juli Miller, Vice President and Branch Manager, is coming up on her 29th year working with the Bank as it has progressed through various identities. She attributes the smooth transition of this recent merger to extensive pre-planning, and dedication and loyalty to their customers. "We encountered one minor difficulty during this time," she said, "that was remembering to say Good Morning, First Citizens State Bank, instead of Palmyra State Bank." At first, they kept "cheat sheets" by the phones as a prompt.

During the Bank's growth process, the latest in bank technology has been utilized to provide customers the option to bank the way they choose—be it in person, online, or from a mobile device.

First Citizens State Bank sponsors and supports several community-based organizations and events within the Palmyra area. Over the Bank's history, commitment to community development has earned the bank an outstanding rating by the Federal Deposit Insurance Corporation for community service.

The Palmyra Branch is located at 111 E. Main Street, Palmyra. There is a full service drive up and ATM. Hours of operation and other contact information is listed on their website at <a href="www.firstcitizensww.com">www.firstcitizensww.com</a>. Telephone is 262-495-2101.

Congratulations to First Citizens State Bank Palmyra Branch, chosen as the Palmyra Chamber of Commerce Shining Star Business of the Month.