

For Immediate Release

The Citizens State Bank and Home State Bank announce investment center merger

By Bev Kavouras
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Moundridge, KS – Locally owned Citizens State Bank announced today that it has merged investment centers with Home State Bank of McPherson. Both the Home State Bank and The Citizens State Bank investment centers will be doing business as Citizens Financial Services.

Company officials have changed the broker – dealer to Cetera Investment Services LLC to consolidate all customer accounts for consistency between the two locations.

Ken Goering, Chairman of the Board of The Citizens State Bank, states that he is very excited for this positive change. It will provide better services for all our customers. There will be more coverage, synergy, and positive benefits for all. We have some very talented people whose businesses will be stronger because of this merger. Our aim is to provide a service to our clients - helping them to grow their investments for the future - in a home town, caring, friendly manner with people they already know and trust.

About Citizens Financial Services in McPherson

Citizens Financial Services is located in the Home State Bank North Branch, 1300 N. Main St. in McPherson, and is staffed by Tim Kliewer, Ayda Dossett and Bev Kavouras. Tim Kliewer CFP® holds a Certified Financial Planner license, Series 7 and 66 licenses, along with his Life & Health Insurance license and is qualified to sell stocks, bonds, mutual funds, annuities and all other insurance products. Tim has been with Home State Bank since 2010. Ayda and Bev are administrative assistants to Tim. Many of Tim's clients have roots in McPherson County, but he services them in various states across the country.

Home State Bank's Investment center was opened in 1998 by LeRoy Schmidt of McPherson. It started as a brokerage and financial consulting service located at the Home State Bank-North Branch. LeRoy retired in 2012 and was proud to turn the growing business over to his grandson, Tim Kliewer, who had been an advisor in the office since 2010. Tim and Bev were born and raised in the McPherson area and Ayda hails from Washington State. She has been in Kansas since she attended Central College in 2000.

About Citizens Financial Services in Newton

Citizens Financial Services, headquartered in Newton, is staffed by Steve Nikkel and his team. Steve holds the Series 7 and 66 licenses, along with his Life & Health Insurance license and is qualified to sell stocks, bonds, mutual funds, annuities and all other insurance products. He provides investment services mostly to customers in Marion, McPherson and Harvey counties.

In 1998, Steven began consulting with Citizens State Bank to determine the feasibility of providing additional financial products and services to its clients. Since 1986, Citizens had offered a discount service to bank customers and they were looking to expand the breadth and depth of this service.

Steven now has 16 years' worth of insights and knowledge from successfully managing client portfolios in constantly changing markets. Steven has been featured in Bank Investment Advisor. Steven's team is capable of managing risk and building wealth and they are supported by economists, strategists, and analysts. He specializes in catering to each investor's unique financial situation. Their office is located at 2315 S. Kansas Avenue in Newton.

After the Merger

The Citizens State Bank and Home State Bank will strive to become your comprehensive wealth manager that can not only serve your banking needs, but your comprehensive financial planning needs as well. This merger will permit each Investment Advisor Representative to provide input, share ideas, back up one another, and create new ways to better serve their clients. Citizens Financial Services is licensed to help you with all of your financial planning needs.

About Cetera Investment Services

Cetera Investment Services is part of the Cetera Financial Group, Inc. family. Cetera Investment Services LLC is a self-clearing registered broker-dealer who delivers customized investment and insurance solutions to nearly 500 financial institutions nationwide. Helping clients pursue their financial goals through a holistic approach to delivering sound and strong financial solutions is the foundation of all that Cetera Investment Services does. Cetera Investment Services is a member of the Depository Trust and Clearing Corporation (DTCC), the Securities Investor Protection Corporation (SIPC), and the Financial Industry Regulatory Authority (FINRA). Securities and insurance products are offered through Cetera Investment Services LLC, member FINRA/SIPC. Cetera is not affiliated with the financial institution where investment services are offered. Investments are: *Not FDIC/NCUSIF insured *May lose value *Not financial institution guaranteed *Not a deposit *Not insured by any federal government agency. For more information, visit

www.ceterainvestmentservices.com

To learn more about the merger, please contact

Beverly Kavouras, Media Relations

Address: 1300 N. Main St., McPherson, KS 67460 (PO Box 1266 – McPherson)

Office Phone: 620-241-5502

Fax: 620-245-1300

E-mail address – beverly.kavouras@ceterais.com

Web Site:

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