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Citizens State Bank & Trust Company Receives Regional Housing Champion Award

Bank selected for their commitment to improving housing opportunities in Kansas

ELLSWORTH, KANSAS – Citizens State Bank & Trust Company received the inaugural Regional Housing Champion Award for Kansas at the FHLBank Topeka regional meeting this week in Mayetta.

Along with its foundational mission to provide liquidity to members to support communities, FHLBank also has a dual mandate to support affordable housing and community development. In partnership with members like Citizens State Bank, FHLBank has provided more than \$136 million in Kansas to support 20,527 housing units since 1990 through its Affordable Housing Program and TurnKey down payment assistance programs.

“We are proud to honor Citizens State Bank & Trust Company,” said Kylie Mergen, Community Investment Officer, Director of Housing and Community Development. “They have partnered with FHLBank Topeka in multiple ways to improve their community through our housing and community development programs. It’s clear they are a housing champion in the communities they serve in north central Kansas.”

Citizens State Bank has helped homebuyers with \$345,000 in down payment and closing cost assistance through FHLBank Topeka’s TurnKey programs from 2020 to 2024. They have also borrowed through FHLBank Topeka’s reduced-cost advance programs – the Community Housing and Development Programs. With \$41 million in commitments, they’ve impacted 12 housing units and created or retained 390 jobs.

“We recognize a strong symmetry between the FHLBank programs offered and the needs of our communities that we serve,” said Troy Soukup, president and CEO of Citizens Bank & Trust Company. “This alignment makes FHLBank a natural partner for our bank, enabling us to effectively support and uplift our community together.”

About FHLBank Topeka

FHLBank Topeka is one of 11 Federal Home Loan Banks that accesses the capital markets to provide liquidity and funding for its member banks, thrifts, credit unions, insurance companies and community development financial institutions. FHLBank Topeka is a strong, reliable source of liquidity for its 670 member financial institutions in Colorado, Kansas, Nebraska and Oklahoma, who are members of its cooperative.

About Citizens State Bank & Trust Company

Citizens State Bank and Trust Company, founded in 1900, has five locations in rural Kansas including Ellsworth, Lincoln, Delphos, Glasco, and Minneapolis. Citizens State Bank and Trust is committed to small town living where personal banking relationships matter. Citizens State Bank and Trust, the Cornerstone of our Communities.