

CITIZENS STATE BANK LOCATIONS AND HOURS

As of April 1, 2026

Main Bank

102 West Main Street
Lena, IL 61048
Located in Census Tract 3
Stephenson County

Lobby Hours

M – Fri: 8 am – 4 pm
Sat: 8 am – noon
Sun: Closed

Drive Thru Hours

M – Fri: 8:00 am – 5:00 pm
Sat: 8:00 am – noon
Sun: Closed

Branch Bank

133 West Front Avenue
Stockton, IL 61085
Located in Census Tract 205
Jo Daviess County

Lobby Hours

M – Fri: 8 am – 4 pm
Sat: 8 am – noon
Sun: Closed

Drive Thru Hours

M – Fri: 8:00 am – 5:00 pm
Sat: 8:00 am – noon
Sun: Closed

Branch Bank

1525 South Forest Road
Freeport, IL 61032
Located in Census Tract 10
Stephenson County

Lobby Hours

M – Fri: 8 am – 4 pm
Sat: Closed
Sun: Closed

Drive Thru Hours

M – Fri: 8:00 am – 5:00 pm
Sat: 8:00 am – noon
Sun: Closed

Branch Bank

151 N. Main St.
Elizabeth, IL 61028
Located in Census Tract 204.02
Jo Daviess County
Acquired: June 3, 2022

Lobby Hours

M – Fri: 8 am – 4 pm
Sat: 8 am – noon
Sun: Closed

Drive Thru Hours

M – Fri: 8:00 am – 4:00 pm
Sat: 8:00 am – noon
Sun: Closed

Branch Bank

301 Main St.
Savanna, IL 61074
Located in Census Tract 9603
Carroll County
Acquired: January 20, 2023

Lobby Hours (No drive up at this branch)

M – F: 8:30 am – 4 pm
Sat: 9:00 am – noon
Sun: Closed

There has been no branch closings in either of the two prior calendar years or this year to date. The bank consolidated two branches in Stockton on September 30, 2024. The branch that relocated was the following:

Branch Bank

11655 US 20
Stockton, IL 61085
Located in Census Tract 205
Jo Daviess County
Acquired: June 3, 2022

Amy Baker
President & CEO