

Business Checking Accounts

Business Now Checking

This interest-bearing account is available to sole proprietors and non-profit organizations.

- \$1000 initial deposit required
- No fee when daily balance is kept above \$1000
- \$5 monthly fee and \$0.25 fee per debit if account balance falls below \$1000
- Free Business Debit Card
- Free Internet Banking
 - E-Statements
 - Check Images
- Free overdraft protection when linked to a regular savings account at Citizens State Bank

Money Market

- \$2500 initial deposit required
- \$2500 minimum balance to earn interest
- Interest rate is tiered based on account balance and compounded monthly
- Maximum of six withdrawals per month and three checks written per month
- \$5 service charge if balance falls below \$2500
- Free Internet Banking
 - E-Statements
 - Check Images

Business Saving Accounts

Business Savings

- \$100 initial deposit required
- \$100 minimum balance to earn interest
- Interest is compounded quarterly
- Can be linked to a checking account for free overdraft protection
- Free Internet Banking
 - E-Statements

A Message From The CEO

Citizens State Bank has been serving its local communities for over 100 years. A lot has changed over the years, but the one thing that has not changed is the superior service we provide to our customers. Each employee takes pride in our mission to exceed our customer's expectations. So if you're looking for a Bank that provides superior hometown community service and doesn't treat its customers as a number, Citizens State Bank is the financial institution for you. Please allow us to be "Your partner in banking."

Dennis J. Vogel, President & CEO

Bank Locations & Hours

Clayton

101 Prentice St. South, P.O. Box 129
Clayton, WI 54004
715.948.2142 ▪ Fax 715.948.2151

Lobby

9:00-4:00 Monday - Thursday
9:00-5:00 Friday

Drive Up

8:00-4:00 Monday - Wednesday
8:00-5:00 Thursday and Friday
8:00-12:00 Saturday

Eau Claire

4235 Southtowne Dr., Ste. 101
Eau Claire, WI 54701
715.832.2265 ▪ Fax 715.832.1497

Lobby

9:00-5:00 Monday - Friday

La Crosse

620 Main Street, P.O. Box 219
La Crosse, WI 54602
608.785.2265 ▪ Fax 608.785.2275

Lobby

9:00-5:00 Monday - Friday

Drive Up

7:30-6:00 Monday - Friday
8:00-12:00 Saturday

Onalaska

625 Main Street, Onalaska, WI 54650
608.783.2646 ▪ Fax 608.783.2640

Lobby

9:00-5:00 Monday - Friday

Drive Up

7:30-6:00 Monday - Friday
8:00-12:00 Saturday



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Business Banking



Your partner in banking
www.citizensstatebank.us

Business Checking Accounts

Free Business Checking

- \$100 initial deposit required
- No minimum balance required
- No monthly per debit fee, if under 50 debits
- \$5 monthly fee and \$0.50 debit fee per debit over 50 items within a statement period
- Free Business Debit Card
- Free Internet Banking
 - E-Statements
 - Check Images
- Free overdraft protection when linked to a regular business savings account at Citizens State Bank

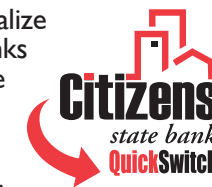
Regular Business Checking

- \$250 initial deposit required
- \$5 monthly service fee and \$0.10 per debit and item deposited
- Fees are offset by an earnings credit
- Free Business Debit Card
- Free Internet Banking
 - E-Statements
 - Check Images
- Free overdraft protection when linked to a regular business savings account at Citizens State Bank

Quick Switch

At Citizens State Bank we realize the prospect of switching banks may seem overwhelming. We will make it easy for you to have Citizens State Bank as **"Your partner in banking."** Simply fill out the quick switch form, then mail or drop it off at your local Citizens State Bank branch.

Ask one of our personal banker for more details.



Account Services

Internet Banking

With Citizens 24, you can manage your accounts from anywhere. It is easy to use, secure and free! Use Citizens 24 any time to:

- Check balances
- Transfer funds
- Make loan payments
- Pay bills online
- Download account information to Quicken, MS Money, and comma delimited files
- View and print images of checks
- View and print your E-Statement
- Free Bill Pay *

* Free Bill Pay includes up to 25 transactions per statements cycle



CitizensBiz

CitizensBiz is online banking for businesses that require flexibility. With the combination of the newest technology and excellent service, CitizensBiz provides your company with the tools for unbeatable performance.

- Review account information and monitor your accounts 24/7
- Set up automatic email alerts
- Transfers funds between accounts
- Initiate wire transfers
- Receive and disperse funds via ACH
- Originate payroll via ACH
- Draft customers accounts for pre-authorized payments
- Reconcile your accounts
- Place stop payments
- Export your banking activity to Quickbooks and comma-delimited file format
- Provide different functionality to individual staff members, as well as, control the accounts and services they may access



Electronic Services

E-Statements

With E-Statements you will be able to view your bank statement online. No need to wait for the mail to arrive. Click on the secure link from your Citizens 24 internet banking page and your monthly bank statement will be made available.

E-Statements are a quick and easy way to view, save or print your bank statements.

Direct Deposit

Included with CitizensBiz is the ability to deposit payroll directly to your employee's account. Having direct deposit eliminates the possibility of lost or stolen checks, and protects confidentiality. Save time and money by using your online banking to deposit funds quickly, safely and efficiently into your employee's bank accounts.

For more information on direct deposit call your local personal banker.

Citizens Remote Deposit & ACH

With Citizens Remote Deposit and ACH you can scan and submit your checks electronically from the convenience of your place of business.

- Eliminate the cost and liability of regular trips to the bank
- Reduces deposit preparation costs
- Fewer NSF's
- Speeds up the availability of funds; improves cash flow
- Centralizes deposits from outlying offices with one financial institution
- Reduces the risk of fraud and assures deposits are being made

See your personal banker today for a demonstration on how Citizens Remote Deposit can save your business time and money.



Card Services

Credit Card

Enjoy the benefits and added services of the Citizens State Bank credit card!

- Local hometown service
- Payments can be made and questions can be answered at your local office
- Easy minimum monthly payments of 3% of outstanding balances, or \$20, whichever is greater
- Cash advances
- Personalized credit limits
- Balance transfers
- Accepted worldwide
- Able to monitor credit card activity online
- Detailed statements with travel and entertainment expenditures
- An annual per card fee may apply



Merchant Card Processing

Merchant card processing will enable you to accept your customer's credit and debit cards. This feature will allow you to increase your revenue by reducing the number of bad checks and uncollectible accounts. Citizens State Bank is one of the few banks to price and service merchant card processing locally, allowing us to offer you competitive pricing. Call today for current rates on the valuable service.

Debit Card

With a Citizens State Bank Business Debit MasterCard, you can take your money anywhere MasterCard is accepted. Enjoy these additional features with your business debit card:

- Avoid the hassle of writing a check
- Set personalized limits for store purchases
- Ability to pay directly for orders over the phone and internet
- Receive additional cards for authorized employees with a pre-set spending limit

Lending Services

As "Your partner in banking," Citizens State Bank and its employees don't want to be "yes/no" lenders. Instead, we will work as your business partner to help whenever you need it most. This may include working capital, equipment, receivables, inventory, real-estate and business acquisition financing. The professionals at Citizens State Bank will work with you to bring your business the best financing option. We work with the SBA, WHEDA, WBD and area community revolving loan funds to bring you the best options. Call one of our business lenders today to see how we can become a partner in your business.



Additional Services

Night Deposit

Use our night deposit after banking hours to ensure your deposits are safe. Our night drop depository is available every day of the week, at our Clayton, La Crosse and Onalaska banking locations.

Safe Deposit Boxes

Citizens State Bank offers safe deposit boxes in various sizes. Call your local office to get current availability and rates.