

Personal Checking Accounts

(Interest Bearing)

Now Checking

- Interest-bearing account, with interest paid monthly
- \$5 monthly fee if falls below \$1,000
- Free Debit Card
- Free ATM access to terminals using the Money Pass network
- Free money orders, cashier's checks and travelers checks
- Free Internet Banking
- Free Bill Pay up to 25 transactions
- Free overdraft protection when linked to a regular savings account at Citizens State Bank

Classic Club

- Checking for individuals 55 and older
- \$100 initial deposit required with \$100 minimum balance to avoid \$5 monthly service charge
- Interest paid monthly on balances over \$100
- Free basic personal checks
- Free money orders, cashier's checks and travelers checks
- Imaged copies of your checks
- Free 3"x5" safe deposit box rental for one year
- Free Debit Card
- Free ATM access to terminals using the Money Pass network
- Free Internet Banking
- Free Bill Pay up to 25 transactions
- Free overdraft protection when linked to a regular savings account at Citizens State Bank

Money Market

- \$2,500 minimum to open account
- Interest rate is tiered based on account balance
- Maximum of six withdrawals per month and three checks written per month
- \$5 service charge if balance falls below \$2,500
- Free Internet Banking

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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Personal Banking



Your partner in banking
www.citizensstatebank.us

Personal Checking Accounts

(Non-Interest Bearing)

Free Checking

- \$50 initial deposit required
- No minimum balance
- No monthly per debit fee
- Free Debit Card
- Free ATM access to terminals using the Money Pass network
- Free Internet Banking
- Free Bill Pay up to 25 transactions
- Free overdraft protection when linked to a regular savings account at Citizens State Bank

Basic Checking

- \$200 initial deposit required
- Imaged copies of checks sent with monthly statement
- \$5 monthly service fee
- Free Debit Card
- Free ATM access to terminals using the Money Pass network
- Free Internet Banking
- Free Bill Pay up to 25 transactions
- Free overdraft protection when linked to a regular savings account at Citizens State Bank

Personal Saving Accounts

Personal Savings

- \$100 initial deposit required
- \$100 minimum to earn interest
- Free Internet Banking
- Free ATM Card
- Free ATM access to terminals using the Money Pass network



Club Accounts

Kid's Club Savings

- \$10 initial deposit required
- \$10 minimum to earn interest
- Interest compounded monthly
- Automatically enrolled in the 'Birthday Club'
- Free Internet Banking

Christmas & Travel Club

- Choose a payment plan to suit your spending: \$250, \$500, \$750, \$1,000
- Choose weekly, bi-weekly, or monthly auto transfers from your checking or savings account
- Make 49 payments and Citizens State Bank will make the final payment for you!
- Able to view account online

Certificate of Deposit

We have several CD options for you to choose from. We offer CDs with terms as short as 91 days or as long as 5 years! Our certificates offer a fixed rate for the term of the account. A penalty for early withdrawal from a certificate of deposit may apply. Ask your personal banker for current certificate of deposit specials.

Individual Retirement Accounts

At Citizens State Bank, we understand the importance of retirement savings goals. This is why we offer a full line of retirement account products.

We have many savings options; retirement savings, and both ROTH and Traditional IRAs. Whether you're interested in a fixed term option, or a flexible term, we have the tools to help you reach your retirement savings goals. See your personal banker today for your retirement options.

Health Savings

Health savings accounts can be a great way to save for medical expenses. A health savings account will help you manage the funds you have set aside to make your medical payments. For more information on our health savings account ask a personal banker.

Account Services

Internet Banking

Check on your account 24 hours a day! Our free online banking provides:

- 24 hour access to your account
- Transfer between accounts
- View check images
- Make loan payments
- Download bank information to Quicken
- E-Statements
- Free Bill Pay *

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

To sign up for internet banking, ask a personal banker or go to www.citizensstatebank.us and click the **Citizens24** logo.



E-Statements

With E-Statements you will be able to view your bank statement online with 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.

Bill Pay

Online Bill Pay offers convenience, cost savings and best of all – time savings! Pay all of your bills online anytime from anywhere you have internet access.

- Save time and money; no more buying stamps and writing checks
- Transfer funds anytime- day or night
- Schedule payments up to a year in advance
- Set up reoccurring payments to be paid automatically at a specified frequency
- View detailed list of bills paid monthly, quarterly, and yearly

Account Services

Debit Card

With Citizens State Bank Debit MasterCard, you can take your money anywhere MasterCard is accepted. You will be able to enjoy free ATM access at any of our Money Pass network ATM's. As well as, no additional surcharge from Citizens State Bank on any ATM that is not in the Money Pass network.



Overdraft Protection

Citizens State Bank offers our customers free overdraft protection from a linked Citizens State Bank savings account. We also offer pre-approved overdraft lines of credit. An overdraft line of credit can be linked to your checking account to cover periodic overdrafts; fees and interest may apply.

Quick Switch

At Citizens State Bank we realize the prospect of switching banks may seem overwhelming. We will make it easy 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 branch. Ask your personal banker for details!

Safe Deposit Boxes

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

Telephone Banking

You can use Citizens State Bank's Dial-a-Bank 24 hours a day at 1.866.235.3702 or 608.785.1005. When you use the system for the first time, use the last four digits of your Social Security Number when asked for your security code.

Use telephone banking to:

- Check balances on checking, savings, CDs and loans
- Transfer funds between checking and savings accounts
- Make loan payments
- Get recent transactions

Lending Services

Home Mortgages

We offer all types of home mortgages, including:

- Mortgages for 1st time home buyers
- Purchase loans
- Refinance
- WHEDA
- Guaranteed Rural Housing Development
- B Credit

Call one of our loan officers today to get rates, fees, and terms for your loan. No matter what your needs are, we will take the time to help you choose the best options for you.

Home Equity Lines of Credit

Home equity lines and second mortgage loans make the equity in your home work for you. The interest on these loans is generally tax deductible. Call one of our loan officers today to get rates and fees!

Installment Loans

Use Citizens State Bank's installment loans for anything! From purchasing a car to consolidating your debt, we are here to help with your financing needs. Call one of our loan officers today to get rates, fees and terms for your loan.

Credit Card

Banking done locally! We service our credit cards at all of our office locations. Not only do you get our great local service, but our credit card also comes with:

- Low introductory rate for 6 months
- No annual fees
- Earn reward points
- Use for cash advances
- Accepted worldwide
- Personalized credit limits

