

## 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 item if account balance falls below \$1000
- Items include: all debits, all items deposited, all ACH items
- 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

- \$2,500 minimum to open account
- \$5 monthly service charge if balance falls below \$2,500
- Interest paid with monthly statement
- Interest rate is tiered based on account balance
- Maximum of six withdrawals to include:
  - **Internet banking transfers, ACH debits, ODP sweeps, phone transfers, checks written to third parties**
- Free internet banking

### WE CARE Charitable Money Market

Our WE CARE account has been created to benefit eligible non-profit organizations with an annual donation made by Citizens State Bank based on the average year to date balance of our WE CARE customers' accounts.

How to become eligible for our approved non profit list:

- Open and maintain a business account at Citizens State Bank as your non-profit's main operating account OR maintain a savings account with a balance of \$50,000 or more
- Provide proof of non profit 501(c)3 status
- Provide operating agreement, articles, and/or minutes stating who can act on behalf of your non profit

## 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 and 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. This commitment to service and our customers has made us one of the Top 100 Community Banks in the nation. 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, PO 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

1028 N. Hillcrest Pkwy, Altoona, WI 54720  
715.832.2265 ▪ Fax 715.832.1497

#### Lobby

9:00-5:00 Monday - Friday

#### Drive Up

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

### La Crosse

620 Main Street, PO 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](http://www.citizensstatebank.us)

## Business Checking Accounts

### Free Business Checking

- \$100 initial deposit required
- No minimum balance required
- No monthly per item fee, if under 100 items
- \$5 monthly fee and \$0.35 fee per item over 100 within a statement period
- Items include: all debits, all items deposited, all ACH items
- 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
- \$7.50 monthly service fee and \$0.15 fee per item
- Items include: all debits, all items deposited, all ACH items
- 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 office.

Ask one of our personal bankers for more details.

## Account Services

### Citizens Remote

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

- Eliminate cost and liability of regular trips to the bank
- Expedites funds availability;  
Improves cash flow
- Reduce deposit preparation costs
- Fewer NSF's
- Centralizes deposits from outlying offices with one financial institution
- Reduces the risk of fraud and assures deposits are being made
- \$50 monthly fee
- Can be bundled with Citizens Biz at a discount
- Regular Business Checking account is required



### Citizens Biz

Citizens Biz is online banking for businesses that require more features to better manage accounts and improve cashflow, efficiency, and security.

- Originate payroll via ACH and deposit directly to your employees' accounts
- Set up monthly ACH debits or credits from customer deposit accounts
- Initiate wire transfers at a discounted rate
- Receive and disburse funds via ACH
- Process bank to bank transfers via ACH
- Place stop payments
- Export banking activity to Quickbooks and comma- delimited file format
- Increase security by providing individual staff members unique functionality and account access
- Reconcile and monitor account information 24/7
- Set up automatic email alerts
- \$50 monthly fee
- Can be bundled with Citizens Remote at a discount
- Regular Business Checking account is required



### Positive Pay

Help your business detect fraudulent checks at the point of presentment and prevent them from being paid.

- Detect suspicious check activity
- Reduce the risk of financial check loss
- Solidify internal controls
- Simplify account reconciliation
- Automate account payable workflow
- Regular Business Checking and Citizens Biz is required
- \$25.00 monthly fee per account

## Account Services

### E-Statements

With E-Statements you can 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.

### Internet Banking

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

- Transfer between accounts
- View check images
- Make loan payments
- 24 hour access to your account
- Download bank information to Microsoft Money, Quicken, Quickbooks, Excel, and comma- delimited file format
- E-Statements
- Free Bill Pay \*



\* Free Bill Pay includes up to 25 transactions per statement cycle

### Mobile Banking

**Citizens 24 To Go** gives you access to your accounts on your mobile device. Perform banking tasks anywhere at any time. You must be a Citizens 24 Online Banking user to access Citizens 24 To Go.

- Deposit checks with Android, Apple and Windows devices
- Transfer funds
- View balance information
- Utilize Google Maps to find office locations
- Free Bill Pay \*

\* Free Bill Pay includes up to 25 transactions per statement cycle



**“Simplicity  
is the soul of  
efficiency.”**

-Austin Freeman

## Card Services

### Credit Card

Tired of waiting days for a user or limit change? With the Citizens State Bank Visa credit card, your local office can add or delete a user, change card limits, accept payments and answer questions. Nothing can beat our local hometown service!

Additional features of our business credit card include:

- Easy minimum monthly payments of 3% of outstanding balances, or \$20, whichever is greater
- Local underwriting
- Cash advances
- Personalized credit limits
- Balance transfers
- Accepted worldwide
- Able to monitor credit card activity online
- Detailed statements with travel and entertainment expenditures
- Visa Checkout (a digital payment service designed to simplify the checkout experience using a secure, single sign-on across channels and devices using a customer's preferred payment method)
- New EMV safety features



### Debit Card

With a Citizens State Bank business debit MasterCard, 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,”** we don't want to be “yes/no” lenders. Instead, we will be your business partner, helping whenever you need it most. This may include financing working capital, equipment, receivables, inventory, real estate and business acquisition. We work with the SBA, WHEDA, WBD and area community revolving loan funds to find the best financing options for you. Call us 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 offices.

### Safe Deposit Boxes

Citizens State Bank offers safe deposit boxes in various sizes at our Clayton, La Crosse, and Onalaska locations.