

PERSONAL CHECKING ACCOUNTS [Interest Bearing]



- Anywhere Banking Tools including:
 - Internet banking
 - Mobile banking
 - Bill pay
 - Debit card
 - E-Statements
- Shop local, save local with BaZing savings
- Cell phone protection^{1,2}
- ID theft aid^{1,2}
- Roadside assistance
- \$10,000 travel accidental death certificate²
- Pharmacy, vision and hearing savings
- Great interest on your checking balance
 - \$1,500 initial deposit
 - Maintain a \$1,500 minimum balance and we'll waive the \$8 monthly membership
 - Interest paid monthly, monthly statement
 - Free ATM access to terminals using Money Pass network
 - Free Bill Pay up to 25 transactions per statement cycle
 - Free overdraft protection when linked to a personal savings account

¹ Cell phone protection and personal identity theft benefit are subject to additional terms and conditions.

² Insurance products are NOT A DEPOSIT, NOT FDIC-INSURED, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY, and NOT GUARANTEED BY THE 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, and checks written to third parties*
- Free Internet Banking

A Message From The CEO

Citizens State Bank has been one of the fastest growing banks in the state of Wisconsin since 2005. This is the result of the #citizensexperience, which is unlike anything in banking! We believe we need to create value and happiness for each customer, which is why we don't lose customers and why our customers can't live without us. The Citizens experience, combined with our value-added products, has also consistently made us one of the top-rated banks in the country. So, why don't you stop in or give us a call to see what all the buzz is about?

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

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, 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

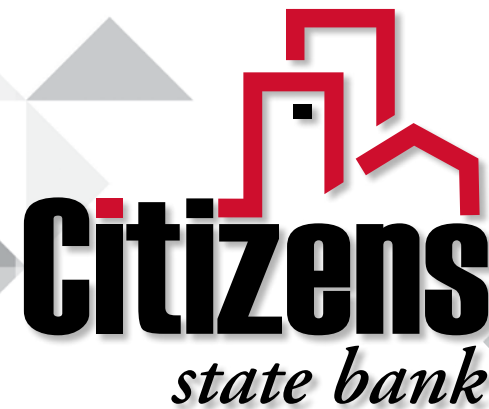
625 Main Street, Onalaska, WI 54650
608.783.2646 ▪ Fax 608.783.2640

Lobby
9:00-5:00 Monday - Friday
Drive Up
7:30-6:00 Monday - Friday
8:00-12:00 Saturday

Rev. 01/16/19



PERSONAL BANKING WITH



[f](#) [@](#) | www.citizensstatebank.us | [in](#) [v](#)
Member FDIC | Clayton | Eau Claire | La Crosse | Onalaska |

PERSONAL CHECKING ACCOUNTS [Non-Interest Bearing]



- Anywhere Banking Tools including:
 - Internet banking
 - Mobile banking
 - Bill pay
 - Debit card
 - E-Statements
- Shop local, save local with BaZing savings
- Cell phone protection^{1,2}
- ID theft aid^{1,2}
- Roadside assistance
- \$10,000 travel accidental death certificate²
- Pharmacy, vision and hearing savings
 - \$50 initial deposit
 - No minimum balance
 - Receive monthly statement
 - Free ATM access to terminals using Money Pass network
 - Free Bill Pay up to 25 transactions per statement cycle
 - Free overdraft protection when linked to a personal savings account
 - \$6 monthly membership

¹ Cell phone protection and personal identity theft benefit are subject to additional terms and conditions.

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Basic

- Anywhere Banking Tools
 - Internet banking
 - Mobile banking
 - Bill pay
 - Debit card
 - E-Statements
 - * Enroll in E-Statements to avoid a \$2 monthly paper statement fee*
- \$100 initial deposit
- Maintain a \$100 minimum balance and we'll waive the \$7 per month service charge
- Receive monthly E-Statement
- Free ATM access to terminals using Money Pass network
- Free Bill Pay up to 25 transactions per statement cycle
- Free overdraft protection when linked to a personal savings account

PERSONAL SAVINGS ACCOUNTS

Minor Savings

- \$10 initial deposit required
- Account earns current Minor Savings account APY* on balances up to \$10,000; portion of balance over \$10,000 will earn current APY* of a Regular Savings account
- Interest compounded monthly with statement
- Automatically enrolled in the Smart Savers Club
- Free Internet Banking

* Annual Percentage Yield

Personal Savings

- \$100 initial deposit required
- \$100 minimum balance to earn interest
- Interest paid quarterly with statement
- Free Internet Banking
- Free ATM Card
- Free ATM access to terminals using the Money Pass network

Certificate of Deposit

We have several CD options for you to choose from. We offer terms as short as 91 days or as long as 5 years, and 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 rates and 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 Account

Health Savings Accounts can be great way to save for medical expenses and will help you manage the funds you have set aside to make your medical payments. For more information, contact a personal banker.

ACCOUNT SERVICES

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
- Set automatic payments up to a year in advance
- View detailed list of bills paid monthly, quarterly, and yearly

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 ATMs, as well as, no additional surcharge from Citizens State Bank on any ATM that is not in the Money Pass network (www.moneypass.com).



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 Quicken
- E-Statements
- Free Bill Pay*

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

To sign up for internet banking, ask a personal banker or go to www.citizensstatebank.us and click 'Learn More' next to our Citizens24 logo.



ACCOUNT SERVICES

Mobile Banking

Citizens 24 TO GO gives you access to your accounts on your mobile device. Perform banking tasks anywhere at anytime. You must be a Citizens 24 Online Banking user.

- Deposit checks with Android and Apple devices
- View Balance Information
- Transfer Funds
- Utilize Google Maps to find office locations
- Free Bill Pay*

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



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 and mail or drop it off at your local office. Ask your personal banker for details!

Safe Deposit Boxes

Keep your important documents safe! Citizens State Bank offers safe deposit boxes in various sizes. Ask 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. See a banker for special first time login instructions. When using for the first time, enter 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
- View recent transactions

LENDING SERVICES

Home Mortgage

We offer all types of home mortgages, including:

- Fixed Rate
- ARM Loan
- WHEDA
- FHA
- USDA
- VA

Call one of our mortgage 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 mortgage 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 Scorecard reward points for merchandise, travel, and gift cards
- Cash advance availability
- Worldwide acceptance
- Personalized credit limits
- New EMV safety features
- 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

