

To file a complaint with Citizens State Bank:

Kyle Horntvedt, Account Resolution Officer

Telephone: 218.463.2135

Mail: PO Box 160
Roseau, MN 56751

Email: kyleh@citizensros.com

Or

Andy Ziegler, Assistant Account Resolution Officer

Telephone: 218.463.2135

Mail: PO Box 160
Roseau, MN 56751

Email: andyz@citizensros.com

To file a complaint with a Regulatory Agency:

Federal Deposit Insurance Corporation

Online: www.fdic.gov/consumers/assistance/filecomplaint.html

Mail: Federal Deposit Insurance Corporation
Consumer Response Center
1100 Walnut Street, Box #11
Kansas City, MO 64106

Telephone: 1.877.275.3342 (1.877.ASK.FDIC)

Fax: 1.703.812.1020

Minnesota Department of Commerce

Online: <https://mn.gov/commerce/about/contact>

Email: consumer.protection@state.mn.us

Mail: Minnesota Department of Commerce
85 7th Place East, Suite 280
St. Paul, MN 55101

Telephone: 1.800.657.3602