

**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](mailto: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](mailto:andyz@citizensros.com)

**To file a complaint with a Regulatory Agency:**

**Federal Deposit Insurance Corporation**

*Online:* <https://ask.fdic.gov/fdicinformationandsupportcenter/s/>

*Mail:* FDIC National Center for Consumer and Depositor Assistance

Consumer Response Unit

1100 Walnut Street, Box #11

Kansas City, MO 64106

*Telephone:* 1.877.275.3342 (1.877.ASK.FDIC)

**Minnesota Department of Commerce**

*Online:* [mn.gov/commerce/consumers/file-a-complaint/](https://mn.gov/commerce/consumers/file-a-complaint/)

*Email:* [consumer.protection@state.mn.us](mailto:consumer.protection@state.mn.us)

*Mail:* Minnesota Department of Commerce

85 7<sup>th</sup> Place East, Suite 500

St. Paul, MN 55101

*Telephone:* 1.800.657.3602