



# Citizens<sup>TM</sup>

## State Bank

*Where Anything Is Possible*

### Bank Officers

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118 Main Ave South  
PO Box 160  
Roseau, MN 56751

Phone: 218.463.2135  
Toll Free: 1.800.866.9246  
Fax: 218.463.2943

Monday—Friday  
Lobby: 9:00 am—5:00 pm  
Drive Up: 8:00 am—5:00 pm

Saturday  
Lobby: 8:30 am—12:00 pm  
Drive Up: 8:00 am—12:00 pm

# eBanking

## Online Banking

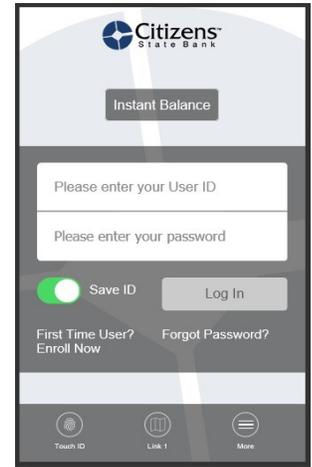
View account information and complete routine transactions for checking, savings, money markets, CDs, loans, lines of credit and more in real time. And it's FREE!

- [www.citizensros.com](http://www.citizensros.com)
- Available 24 hours a day
- Obtain account balances
- View transaction history
- View check images
- Receive email and text alerts with your balance, deposits and more
- Transfer money between accounts
- Make loan payments
- Pay bills

## Mobile Banking

With our mobile banking app, you can:

- View real-time account balances
- View recent transaction history
- Transfer funds
- Pay bills and people
- Account alerts
- Deposit checks



Search “Citizens State Bank Roseau” in the Apple App Store or Google Play store.



## Telebanc

Citizens State Bank offers Telebanc FREE to all customers. Telebanc is a 24-hour touch-tone banking service.

To use Telebanc, simply call 1.888.478.5714 (toll free) or 463.2600.

Telebanc functions:

- Account inquiry
- Transaction inquiry
- Check verification
- Payments on CSB loans
- Transfers



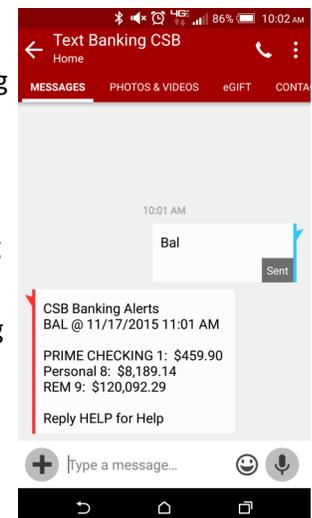
## Text Banking

Send text commands (such as BAL) from your SMS-enabled phone to **96924** to inquire about basic account balance and transaction history information. Receive text message responses directly to your phone.

To use Text Banking, you must be enrolled in Online Banking.

To activate Text Banking:

1. Login to Online Banking
2. Select Options in the upper right.
3. Select Manage Devices in your Mobile Banking Profile.
4. Select the Text Banking option.



*\*Text messaging is needed to use Text Banking and your mobile communications carrier may charge you for text messages. Please check with your service provider for specific fees and charges.*

## Mobile Deposit

**Mobile Deposit** is available to all Mobile Banking users that have the mobile banking App installed. Deposit checks directly into your account using your Android or Apple mobile phone. You can check the status of your deposit within the App. It's no cost to you!

**Daily cutoff:** 2:30 pm

**Max Deposit:** \$20,000

**Daily Max Deposit:** \$20,000



### Eligible items:

- Made payable to the account holder.
- Payable in US Dollars on a Financial Institution located in the United States
- Properly endorsed with **CSB Mobile Deposit** and signature of Payee

### Prohibited items:

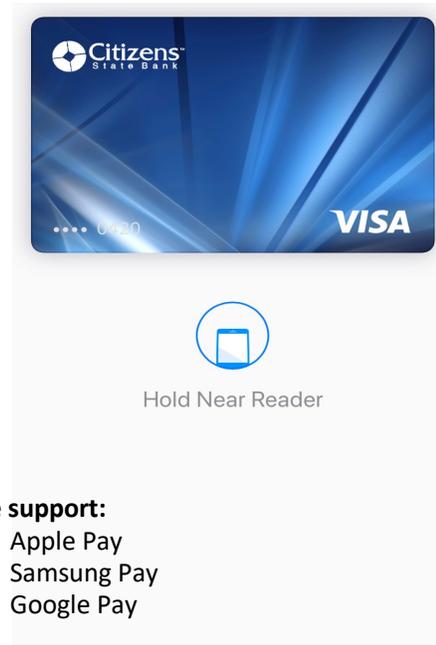
- Any item drawn on your account
- Savings bonds
- Credit card checks
- Money orders
- No foreign checks
- Any check issued by a "Pay-Day Lender"

*\*Standard text and data rates apply*

## Digital Payments

Digital payments provide a quick, simple and secure way to make purchases. It is easy and convenient for a new way to pay.

To enroll, simply follow the prompts on your smartphone or watch.



### We support:

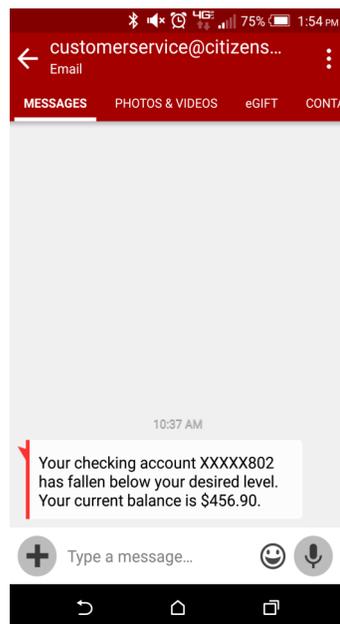
- Apple Pay
- Samsung Pay
- Google Pay

## Account Alerts

You can receive Account Alerts for your checking and savings accounts each time there is a deposit or withdrawal. You can also set up a low balance alert to notify you when your balance falls below a certain threshold.

Account Alerts can be sent to an email address or sent as an SMS to a mobile phone. These alerts can be setup by selecting the account you wish to monitor through Online Banking or by contacting Customer Service.

You do not need to be an Online Banking user to receive alerts.



## SecurLOCK EQUIP

With the SecurLOCK EQUIP app, you can customize alerts, set transaction limits, view recent transactions and turn your card on and off.

There are unlimited ways to be proactive in preventing fraud on your card.

**Sign up today!**

Download from the Apple App Store or Google Play Store



## Personal Loans

With a loan or mortgage from Citizens State Bank, you have financing options for all kinds of goals. Maybe it's your dream home, cabin, investment property or that long-awaited remodeling project. Maybe it's a car, vacation or boat. Or maybe it's simply an unexpected change.

- ◆ **Installment & Single Pay:** Finance a wide range of personal needs including automobiles, recreational vehicles, vacations, etc. We offer competitive rates and flexible terms.
- ◆ **CD/Savings Secured Loan:** By using your Citizens State Bank CD or Savings Account as collateral for a loan, you can access funds at a lower interest rate than is generally available through unsecured credit products.
- ◆ **iHelp Student Loans:** Citizens State Bank works with the iHelp Student Loan program to provide you an attractive private student loan that can help you to cover the gap in total college expenses that are not covered by federal loans, scholarships, and grants.
- ◆ **Ready Credit:** Ready Credit provides cash when you need it! When you write a check exceeding the balance of your checking account, we will automatically make you a loan from your authorized line of credit.
- ◆ **Mortgage:** Whether you are purchasing a new home, refinancing your mortgage, or building your dream home, we will be there every step of the way to make it a smooth and easy process.
- ◆ **Home Equity Line of Credit (HELOC):** A home equity line of credit is a revolving form of credit that uses your home as collateral.
- ◆ **Home Equity Loan:** A home equity loan allows you to use the equity in your home for just about anything you can think of, like debt consolidation, home improvements, a new car or recreational vehicle, college expenses, wedding expenses, and more with a regular monthly payment.



## Commercial Loans

Helping our business community grow is one of the most important functions a community bank can provide.

Our Commercial Loan products include:

- ◆ Operating Loans/Lines
- ◆ Equipment Loans
- ◆ Real Estate Loans
- ◆ Letters of Credit
- ◆ Inventory/Accounts Receivable Loans
- ◆ Small Business Administration Loans



## Ag Loans

We understand agriculture in our area. We provide products and services designed to meet the financial needs of your farm operation.

Our Ag Loan products include:

- ◆ Farm Operating Loan
- ◆ Farm Term Loan
- ◆ Farm Mortgage Loan



## Other Ways to Save

**Health Savings Account (HSA):** An HSA is a tax-deferred deposit account that earns interest and can be used to pay for qualifying medical expenses, whether they happen today or sometime in the future. When you turn 65, you can continue to use the funds in your HSA for medical expenses, tax free and penalty free, or you can withdraw as much money as you wish, penalty free, for any non-medical reason. Individuals or employers can contribute to an HSA. (This account is tied to a Health Savings Account—Checking Account)

### Certificates of Deposit\*

- 91 day to 5 year terms available
- \$1,000 minimum balance required
- Jumbo certificate available, minimum \$100,000

### IRA Savings\* - Traditional

- Interest is tax deferred
- Contributions may be tax deductible
- No annual fees, no charges
- Annual contributions may vary based on new tax regulations

### IRA Savings\* - Roth

- More flexibility than traditional IRA
- No annual fees, no charges, no tax on earned interest
- Annual contributions may vary based on new tax regulations

### IRA Savings\* - Educational

- Available for education



*\*Federal regulations require substantial penalty on all about IRA's for early withdrawal.*

## eStatements

Make the smart switch from paper statements to eStatements. eStatements are electronic copies of your account statements that you can view, search, save and print. You can have your eStatements emailed to you and you can access them through Online Banking.

### eStatements are:

- Faster than paper statements
- Conveniently archived on Online Banking so you can view past statements easily
- More secure than paper statements because they're accessed using your account log in or password
- Environmentally-friendly



## Checking Accounts

	Prime <sup>1</sup>	Regular	Now	Access
Minimum to Open	\$100	\$100	\$500	\$1,000
Minimum Daily Balance	\$0	\$0	\$500	\$1,000
Monthly Service Fee	None	None	\$6 <sup>+</sup>	\$10 <sup>+</sup>
Interest Bearing	Yes	No	Yes	Yes
Refund ATM Fees	Yes	No	No	No
eStatements/Paper Statements <sup>3</sup>	eStatement Only	eStatement— Free/ Paper—\$2	eStatement— Free/ Paper—\$2	eStatement— Free/ Paper—\$2

<sup>1</sup>To earn the higher interest rate for this account, you are required to have 15 debit card transactions, have one direct deposit or ACH withdrawal, have a valid e-mail address and accept an electronic statement. If these requirements are met during the monthly qualification cycle, ATM fees incurred Nationwide, during the monthly qualification cycle, will be reversed and credited back to your account. The maximum ATM fee refund, per monthly qualification cycle, is \$20. ATM fees of \$4.00 or less will be reimbursed up to a maximum of \$4.99 per individual transaction. ATM fees of \$5.00 or higher will be reimbursed if the appropriate ATM receipt is presented to a representative at our bank. ATM withdrawals do not count as qualifying debit card transactions for purposes of earning rewards within this account.

<sup>+</sup>If daily balance falls below the minimum balance required to open that account. Waived if average ledger balance exceeds \$1,500.

## Savings Accounts

	Regular	18 & Under	Health Savings Accounts <sup>2</sup>
Minimum to Open	\$50	\$10	\$0
Minimum Daily Balance	\$0	\$0	\$0
Monthly Service Fee	\$1 <sup>+</sup>	None	None
Interest Bearing	Yes	Yes	Yes
eStatements/Paper Statements <sup>3</sup>	eStatement— Free/ Paper—\$2	BOTH	eStatement— Free/ Paper—\$2

<sup>+</sup>If daily balance falls below the minimum balance required to open that account.

<sup>2</sup>This account is tied to a Health Savings Account—Checking Account

<sup>3</sup>No statement fee for 18 & under. Fee will automatically be applied with applicable.

# Debit Cards

Citizens State Bank offers a variety of card options powered by TransFund. ATM, Consumer, Business and now the brand new Roseau Rams card. When choosing the RAMS card, everyday purchases means Citizens makes a donation on behalf of it's customers back to the school. \*Rams cards come in consumer and business options.



## Additional Services

- 24 Hour ATM
- 24 Hour Night Depository
- ACH Origination
- Automatic Transfers
- Bank by Mail
- Bill Pay
- Canadian Currency Exchange
- Canadian Funds Drafts
- Cashier's Checks
- Direct Deposit: Social Security, Government Assistance, Payroll, Pensions, Veterans, etc.
- FDIC Insurance
- Gift Cards
- Money Orders
- Notary Service
- Safe Deposit Boxes
- Signature & Medallion Guarantee Service
- Stop Payments
- Telephone Transfers
- VISA Credit Cards
- Wire Transfers

### ATM Locations

- ◆ Inside CSB –24 Hours
- ◆ Cenex C-Store -10PM



# CHARGES

## ATM & Instant Issue Card Fees

- Foreign/City of Roseau ATM Fee (Customer Fee for use of non-CSB local ATM): \$2.00
- ATM Fee at our Machine (Non-Customer): \$3.00
- Debit/ATM Card Replacement: \$5.00

## Cashier's Checks

- Customers: \$5.00 (Free for New Horizon Members)
- Non-Customers: \$10.00
- Certified Checks: \$20.00

## Coin and Currency

- Check Cashing (Non-Customer up to \$1500.00): 1% of check amount (\$6.00 minimum fee, \$15.00 maximum fee)
  - Marvins, Polaris, and other local payroll: No Charge
- Return of Deposited or Cashed Checks: \$4.00
- Coin Counting (Non-Customer): 5% if over \$20.00 (14 and Under FREE)
- Rolled Coin Purchase (Non-Customer): First 2 Free, \$0.10 per roll after
- Canadian Currency: Current Rate
- Other Foreign Currency: \$15.00 plus correspondent bank fees

## Deposit Bags

- Small Zipper Bag: \$4.00
- Night Bag with Lock: \$20.00

## Medallion Stamp & Signature Guarantee

- Customer: \$10.00 per certificate (Free to New Horizon Members)
- Non-Customer: \$15.00 per certificate

## Money Orders (up to \$1000.00): \$1.00 per \$100 (\$2.00 minimum fee, \$5.00 maximum for customers)

## Notary Public

- Customer: No Charge
- Non-Customer: \$5.00

## Non-Sufficient Funds (NSF) and Overdrafts (Maximum of \$50.00 per day)

- NSF Paid Item Fee (OD of \$25.00 and greater) – Per Item Paid: \$25.00
- NSF Paid Item Fee (OD of less than \$25.00) – Per Item Paid: \$10.00
- NSF Return Item Fee (OD of \$25.00 and greater) – Per Presentment: \$25.00 (a single item can incur multiple fees if presented multiple times)
- NSF Return Item Fee (OD of less than \$25.00) – Per Presentment: \$10.00 (a single item can incur multiple fees if presented multiple times)

## Consecutive Day Overdraft Fee (charged every 5<sup>th</sup> business day after the account is overdrawn until account reaches a positive balance)

- Consecutive Day OD for overdrawn balance of \$25.00 and greater: \$25.00
- Consecutive Day OD for overdrawn balance of less than \$25.00: \$10.00

## Printing, Photocopying, & Faxing

- Quick Statement: \$5.00
- Photocopies (Each): \$1.00 (Free to New Horizon Members)
- Fax Charges: \$5.00 Minimum, \$1.00 per page (Free local fax for New Horizon Members)

## Safe Deposit Boxes

- Rent (due May 1<sup>st</sup> of each year): Small \$24.00 | Medium \$34.00 | Large \$48.00
- Replacement Key: \$20.00
- Drill Safe Deposit Box: \$125.00
- Late Charge on Box Rent: \$1.00 per month

## Stop Payment: \$25.00

## Wire Transfers

- Customer (Domestic): \$20.00
- Customer (International): \$50.00 (plus Correspondent Bank fees)
- Non-Customer (Domestic-Up to \$10,000 and no more than 2 wires per year): \$35.00
- Investigative Fee - Foreign Wires: \$55.00

## Other Miscellaneous Fees

- Account Research (Per ½ hour): \$20.00
- ACH Origination Fee (no charge when ach is for CSB loan payment) Per Item: \$0.50
- Affidavit of Loss: \$25.00
- Collection Item-Incoming or Outgoing (Plus any correspondence fee): \$20.00
- Counter Checks (come in increments of 12): \$4.00
- Gift Cards: \$5.00 per card
- Levies/Garnishments (Third Party): \$30.00
- Online Bill Payments: \$1.00 per transaction
- Replacement Statement Binder: \$4.00 per binder
- Paper Statement Fee: \$2.00 (E-Statements are provided at no cost)
- Telephone Transfer Fee (\$200.00 minimum transfer): No Charge for the first (2) telephone transfers within the current statement cycle | \$1.00 fee for each subsequent transfer