

# Bank Officers

**Robert J. Foley**

Chief Executive Officer  
rjfoley@citizensros.com  
NMLS #677576

**Paul LaPlante**

Loan Officer  
paul@citizensros.com  
NMLS #677575

**Kurt Weston**

Commercial Loan Officer  
kweston@citizensros.com  
NMLS #1770912

**Scott Erickson**

Ag Loan Officer  
serickson@citizensros.com  
NMLS #1500623

**Stuart McFarlane**

President  
smcfarlane@citizensros.com  
NMLS #677574

**Sara Winkler**

Real Estate Loan Officer  
swinkler@citizensros.com  
NMLS #1604517

**Jamie Simmons**

Loan Officer  
jsimmons@citizensros.com  
NMLS #530682

**Kelly Kofstad**

Human Resources Officer  
kkofstad@citizensros.com

**Kyle Horntvedt**

Senior Vice President / Chief Financial Officer  
kyleh@citizensros.com

**Andy Ziegler**

Assistant Financial Officer / Auditor  
andyz@citizensros.com

**Kelly Elton**

Compliance Officer  
kelton@citizensros.com

**Myrna Nelson**

Information Technology Officer  
mnelson@citizensros.com

**Adele Cummings**

Operations Officer  
acummings@citizensros.com

118 Main Ave South  
PO Box 160  
Roseau, MN 56751

Phone: 218.463.2135  
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

# Accounts

## Checking

	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	eStatements Only	eStatements - Free Paper - \$2	eStatements - Free Paper - \$2	eStatements - 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 \$4.99 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

	Regular	18 & Under	Health Savings Account <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	eStatements - Free Paper - \$2	eStatements - Free Paper - \$2*	eStatements - Free Paper - \$2

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

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

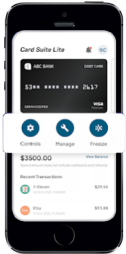
\* No statement fee for 18 & under. Fee will automatically be applied when applicable.

# Debit Cards



Citizens State Bank offers a variety of card options powered by TransFund - ATM, Consumer, Business, and Roseau Rams debit cards. When choosing the Rams debit card, whether it's consumer or business, Citizens State Bank will donate back to the school with everyday purchases on behalf of its customers.

**Digital Payments** - An easy, convenient, and secure way to pay. To enroll, simply follow the prompts on your smartphone or watch. Supported in: Apple Pay, Samsung Pay, and Google Pay



**Card Suite Lite** - An easy-to-use mobile app that puts the power to protect your debit card in your hands. Download from the Apple App Store or Google Play Store.

- 🔒 Freeze and unfreeze your card
- 🔔 Receive instant alerts
- 📍 Control where your cards can be used
- 📊 Get spending insights



**Fraud:** 1-855-961-1602 | **Activation:** 1-855-726-4885 | **Lost or Stolen:** 1-888-263-3370

## Additional Services

- 24 Hour ATMs located at CSB and Cenex
- 24 Hour Night Depository
- ACH Origination
- Automatic Transfers
- Bank by Mail
- Bill Pay
- Canadian Currency Exchange
- Canadian Funds Draft
- 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

# 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.

## Certificates of Deposit\*

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

## IRA Savings\* - Traditional

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

## IRA Savings\* - Roth

- Contributions are not tax deductible
- Interest is tax-free
- No annual fees, no charges, no tax on earned interest
- Annual contributions and distributions may vary based on new tax regulations

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

# eStatements

Go green and 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

# Digital Banking



**Digital Banking** - Banking with Citizens State Bank is **convenient and easy!** Although we would be happy to serve you in person, digital banking offers you the convenience of banking on your time. Whether you want to access your accounts through a computer or phone, we have you covered.

- **www.citizensros.com**
- 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



Search "Citizens State Bank Roseau"



**Mobile Deposit** - Deposit checks directly into your account using our mobile app for **FREE!**

**Daily cutoff:** 2:30pm | **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 "**For CSB Mobile Deposit Only**" and signature of Payee

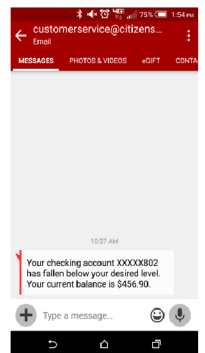
## Prohibited items:

- Any item drawn on your account
- Savings bonds
- Credit card checks / Money Orders
- Foreign checks
- Any check issued by a "Pay-Day Lender"

**Account Alerts** - Receive Account Alerts for your checking and savings accounts each time there is a deposit or withdrawal, or 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 a text message 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.

**Telebanc** - Citizens State Bank offers Telebanc to all customers. Telebanc is a 24-hour touch-tone banking service that allows you to do account and transaction inquiries, check verifications, payments on CSB loans, and transfers. To use Telebanc, simply call 1-888-478-5714 (toll free) or 218-463-2600.

**Text Banking** - Send text commands (such as BAL) from your mobile phone to 96924 to inquire about basic account balance and transaction history information, and receive text message responses directly to your phone. To use Text Banking, you must be enrolled in Online Banking. To activate, login to Online Banking, select Options in the upper right, select Manage Devices in your Mobile Banking Profile, select the Text Banking option.



# Loans



With a loan or mortgage from Citizens State Bank, you have financing options to make all of your dreams possible. Whether it's a new home, cabin, a vehicle, vacation, business or farm related, we will work with you to design a loan with competitive interest rates and flexible terms that fit your budget.

## Personal

- Installment & Single Pay
- CD/Account Secured
- Ready Credit
- Real Estate/ Mortgage
- Home Equity Line of Credit (HELOC)

## Business

- Operating Lines
- Machinery & Equipment
- Real Estate/ Mortgage
- Letters of Credit
- Inventory/Accounts Receivable
- SBA Loans

## Agriculture

- Operating Lines
- Machinery & Equipment
- Real Estate/ Mortgage
- Agricultural Best Management Practices Loan Program (AgBMP)



Scan the QR code to apply online at [citizensros.com](https://citizensros.com) or call (218) 463-2135 to speak with a loan officer today!

Member  
**FDIC**



# 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