



community owned, community focused

CITIZENS STATE BANK

Cadott
304 N. Main St.
Cadott, WI 54727
715-289-4253

Chippewa Falls
15036 County Hwy S
Chippewa Falls, WI 54729
715-726-2111

Lake Wissota
17153 County Hwy J
Chippewa Falls, WI 54729
715-720-3670

Interest Rates for Business Accounts

FOR INTERNAL USE ONLY

<u>Account Type</u>	<u>Minimum Deposit To Open Account</u>		<u>Interest Rate</u>	<u>Annual Percentage Yield</u>
Tiered Rate Business Interest Checking	\$1,000.00	\$.00 - \$19,999.99 \$20,000.00 - \$34,999.99 \$35,000.00 - \$49,999.99 \$50,000.00 - And Up	.05 % .10% .40% .60%	.05%** .10%** .40%** .60%**
Tiered Rate Business Money Market	\$2,500.00	\$.00 - \$ 9,999.99 \$10,000.00 - \$19,999.99 \$20,000.00 - \$49,999.00 \$50,000.00 - And Up	.15% .15% .15% .83%	.15%** .15%** .15%** .83%**
Tiered Rate Business Analysis Checking	\$.00	\$.00 - \$19,999.99 \$20,000.00 - \$49,999.99 \$50,000.00 - And Up	.05% .40% .60%	Earnings Credit Rate Earnings Credit Rate Earnings Credit Rate
CSB Business Checking	\$5 Maintenance fee \$.15 Service charge per debit \$.07 Per check deposited (no charge for checks drawn on Citizens State Bank) \$.15 Earnings Credit Rate per \$100 of available balances			

The annual percentage yields shown above assume that all principal and interest remain on deposit for the entire term. Fees could reduce earnings on the above accounts.

We pay interest on the available balance of your account at the interest rate shown above for the deposit tier which lists your account balance.

All unincorporated associations are presumed to be for a business purpose unless we are advised to the contrary.

Additional account disclosure information is provided in the Account Rules. For current interest rate and annual percentage yield information, call 289-4253, 726-2111, or 720-3670.

Interest is compounded and credited to checking account monthly for annual percentage yield.

*Interest rates and annual percentage yields are subject to change at any time without notice.

**We may change the interest rate on your account at any time after it is opened.