

Citizens State Bank SMS Terms & Conditions

Effective Date: 11/11/2025

By opting in to the Citizens State Bank's text messaging program (the "Service"), you agree to these Messaging Terms & Conditions, as well as our general privacy policy.

1. Program Description

The Service is a recurring text message program for sending and receiving SMS messages from bank employees for communication purposes only.

2. Consent & Opt-In

You can opt-in by replying to the initial text with the word START or by calling your designated bank representative/lender.

3. Message Frequency

Message frequency may vary.

4. Costs & Charges

Standard message and data rates may apply. Carriers are not responsible for delayed or undelivered messages.

5. Opt-Out (Cancellation)

You can cancel by texting STOP to the number you received messages from. A confirmation message will be sent. Citizens State Bank and its providers are not liable for requests not using the specified commands.

6. Help & Support

Text HELP to the message number for assistance. You can also find help at www.csbankcadott.com, email info@csbankcadott.com, or call 715-289-4253.

7. Privacy Policy

Personal information is handled according to our Privacy Policy at https://www.csbankcadott.com/privacy_policy.pdf. Phone numbers and customer information collected through the program are not sold or transferred for profit to third parties.

8. Disclaimer of Warranties; Limitation of Liability

The Service is provided "as-is" and may not be consistently available. We are not liable for message delays or failures. All warranties, including merchantability, non-infringement, and fitness for a purpose, are disclaimed to the extent permitted by law.

9. Contact Information

The program is provided by Citizens State Bank at 304 N Main Street Cadott WI 54727.