



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

<u>Account Type</u>	<u>Minimum Deposit To Open Account</u>	<u>Interest Rate</u>	<u>Annual Percentage Yield</u>
CITIZENS SAVERS IRA	None	2.00%	2.02%*

***Compounding and crediting frequency** - Interest will be compounded every quarter. Interest will be credited to your account every quarter.
Rate Information - Your interest rate and annual percentage yield may change. **Frequency of rate change** - We may change the interest rate on your account at any time. **Determination of rate** - At our discretion, we may change the interest rate on your account. **Daily balance computation method** - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Interest Rates for Certificates of Deposit

CERTIFICATE OF DEPOSITS AND IRA CERTIFICATE OF DEPOSITS		INTEREST RATE	ANNUAL PERCENTAGE YIELD*
<u>TERM</u>	<u>MINIMUM BALANCE To OPEN ACCOUNT</u>	<u>RATE</u>	<u>YIELD*</u>
91 day	\$ 100.00	.30%	.30%*
182 day	\$ 100.00	.35%	.35%*
12 month	\$ 100.00	.75%	.75%*
14 month	\$ 100.00	1.75%	1.76%
18 month	\$ 100.00	.85%	.85%*
24 month	\$ 100.00	1.00%	1.00%*
30 month	\$ 100.00	2.23%	2.25%*
36 month	\$ 100.00	1.09%	1.10%
48 month	\$ 100.00	1.19%	1.20%*
60 month	\$ 100.00	1.49%	1.50%*
84 month	\$ 100.00	1.00%	1.00%*

***ASSUMING INTEREST COMPOUNDED AND CREDITED MONTHLY**

Minimum balance of \$100.00 required to open a Certificate of Deposit. The interest rates and annual percentage yield are accurate as of ___/___/___.

The annual percentage yields shown above assume that all principal and interest remain on deposit for the entire term. A withdrawal will reduce earnings.

Rate is compounded monthly for annual percentage yield. Interest rates and annual percentage yields are subject to change at any time without notice.

We use the daily balance computation method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Interest begins to accrue on the business day you deposit noncash items (for example, checks).

You can only withdraw interest accrued in the term before maturity of that term without penalty. You can withdraw interest any time.

You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal.

You may not make any deposits into your account before maturity.

The account will automatically renew at maturity. You may prevent renewal if you withdraw the funds in the account at maturity or within the 10 calendar day grace period provided after the maturity date. If you or we prevent renewal, interest will not accrue after final maturity.

A substantial penalty may be imposed for early withdrawal from Certificates of Deposit.

Early withdrawal penalties – If your account has an original maturity of one year or less: The fee we may impose will equal three months interest on the amount withdrawn subject to penalty. If your account has an original maturity of more than one year: The fee we may impose will equal six months interest on the amount withdrawn subject to penalty. In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. See your plan disclosure if account is part of an IRA.

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.