



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 Deposit Accounts

Type	Minimum Deposit To Open Account			Interest Rate	Annual Percentage Yield
<b>Tiered Rate</b>	<b>\$500.00</b>	<b>\$ 0.00</b>	<b>\$ 9,999.99</b>	<b>.05%</b>	<b>.05%</b>
<b>Citizens Premium</b>		<b>\$10,000.00</b>	<b>- \$24,999.99</b>	<b>.10%</b>	<b>.10%</b>
<b>Checking</b>		<b>\$25,000.00</b>	<b>- \$49,999.99</b>	<b>.40%</b>	<b>.40%</b>
		<b>\$50,000.00</b>	<b>- And Up</b>	<b>.60%</b>	<b>.60%</b>

**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 at any time.

**Compounding and crediting frequency** – Interest will be compounded every month. Interest will be credited to your account every month.

**Minimum balance to open the account** – You must deposit \$500.00 to open this account.

**Minimum balance to avoid imposition of fees** – A minimum balance fee of \$15.00 will be imposed every statement cycle if the balance in the account falls below \$500.00 any day of the cycle.

**Accrual of interest on noncash deposits** – Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Index	\$2,500.00	\$ -0-	-	\$ 9,999.99	.15%	.15%
<b>Money Market</b>		<b>\$10,000.00</b>	<b>-</b>	<b>\$19,999.99</b>	<b>.15%</b>	<b>.15%</b>
		<b>\$20,000.00</b>	<b>-</b>	<b>\$49,999.99</b>	<b>.15%</b>	<b>.15%</b>
		<b>\$50,000.00</b>	<b>-</b>	<b>And Up</b>	<b>.83%</b>	<b>.83%</b>

**Frequency of rate change** – The interest rate on your account may change monthly.

**Determination of rate** – The interest rate on your account will be equal to the Average Money Market Rate as published in the Wall Street Journal, plus or minus a rate adjuster, depending on which rate tier your account balance is in.

**Compounding and crediting frequency** – interest will be compounded every month. Interest will be credited to your account every month.

**Minimum balance to open account** – You must deposit \$2,500.00 to open this account.

**Minimum balance to avoid imposition of fees** – A minimum balance fee of \$7.00 will be imposed each monthly cycle if the average daily balance for the monthly statement cycle falls below \$2,500.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**Accrual of interest on noncash deposits** – Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

**Transaction limitations** – Transfers from a Money Market Account to another account or to third parties by preauthorized, automatic, telephone or computer transfer are limited to six per month with no transfers by check, debit card, or similar order to third parties.

**Fees** – A per item fee of \$2.00 will be charged for each debit transaction (withdrawal, check paid, automatic transfer, or payment out of this account). This fee will apply if the average daily balance falls below \$2,500.00 during the monthly statement cycle.

<b>*Statement Savings</b>	<b>\$ 50.00</b>	<b>None</b>		<b>.15%</b>	<b>.15%</b>
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**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 at any time.

**Compounding and crediting frequency** – \*interest will be compounded every quarter. Interest will be credited to your account every quarter.

**Minimum balance to open the account** – \*You must deposit \$50.00 to open this account.

**Minimum balance to avoid imposition of fees** – \*A minimum balance fee of \$3.00 will be imposed every calendar month if the balance in the account falls below \$50.00 any day of the month.

**Accrual of interest on noncash deposits** – Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Transaction limitations** – \*Transfers from an Statement Savings account to another account or to third parties by preauthorized, automatic, telephone or computer transfer are limited to six per month with no transfers by check, debit card, or similar order to third parties.

**Fees:** An excessive withdrawal fee of \$3.00 will be charged for each withdrawal in excess of six.

The following information applies to all accounts listed above: **Rate Information** - Your interest rate and annual percentage yield may change. **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.

Rates effective as of 12/03/2018 Member FDIC