



community owned, community focused

**CITIZENS
STATE BANK**

Member
FDIC



LOAN PRODUCTS

Residential One-Four Family Units (Fixed and Variable Rates)

Home Improvement Loans
Home Equity Lines of Credit
Small Business Loans
SBA Guarantee Loans
Farm Loans
Commercial Loans
Consumer Loans

DEPOSIT PRODUCTS and SERVICES

CSB Blue Checking Account
CSB Preferred 55 Checking Account
CSB Premium Checking Account
Christmas Club Account
Young Citizens Savings Account
Statement Savings Account
Money Market Deposit Account
Citizens Savers IRA

Certificates of Deposit-terms ranging from 91 days to 84 months – IRA Eligible
Health Savings Accounts

Internet Banking
Bill pay-Consumer and Business
Electronic Statements
Mobile Banking with Remote Deposit Capture
Telephone Banking
ACH payments
ACH Origination
Overdraft Transfer Service
ATM
Safe Deposit Box Rental
Debit Cards
Credit Cards
Wire Transfers

All loan products are available at all locations. ATM services are available at the Cornell Office, Lake Wissota Office, Cadott [Drive-up] and Stanley locations only. Safe deposit box rental available at the Cadott Main Office, Lake Wissota Office, Eagle Point Office, Prentice Office and Stratford Office only.