



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, and Cadott [Drive-up] only. Safe deposit box rental available at the Cadott Main Office, Lake Wissota Office, Eagle Point Office, Prentice Office and Stratford Office only.