



# QUARTERLY NEWSLETTER

AUGUST 2017

## LENDING WITH CSB: FIND AN OPTION TO FIT YOU!

At Citizens State Bank, we understand that each and every person is different. No two lending situations are the same. Whether it is buying a vehicle, purchasing livestock, starting a business, or making your dream home a reality, an experienced loan officer at CSB is ready to discuss the best options available for you!

### Agricultural Lending

We proudly support local farmers and ranchers; we understand the importance of agriculture in



our communities. With several loan officers who also work in agriculture, CSB knows what it takes to make your operation successful. Through good times and bad, CSB has been there with staff specializing in agriculture, we would love to visit with you about financing agricultural land, machinery, equipment, products, and 4-H farming projects.

### Commercial Lending

CSB is committed to making our communities the best possible. We understand that businesses need to thrive to create successful communities and we are here to provide banking solutions to allow entrepreneurs to fulfill their dream whether it is real estate, machinery, equipment, or operating loans.

### Personal Lending

No matter the amount of money you need to borrow, our experienced lenders will create a loan with flexible terms, crafted specifically for your financial situation. With prompt responses and timely processing, we can create a loan for the purchase of a new car or truck, buying of a recreational vehicle such as camper, boat, or airplane, or even use your savings as collateral for immediate funds.

## UPCOMING DATES TO NOTE:

**Thursday, August 3, 2017:**

Cottonwood Falls Ice Cream Social

**Saturday, August 19, 2017:**

Beef Fest in Emporia

**Monday, September 4,**

**2017:** All CSB locations will be closed in observance of Labor Day.

## Cash's Corner

Hey Kids!  
Now that it is almost time to head back to school, it is the perfect time to earn a little extra money, deposit it for coupons, and score awesome prizes!



## Residential Lending

Thinking of buying or building your dream home? CSB is here to provide information on how to make your dream a reality!

Our staff can also help you purchase an investment or rental property, refinance an existing mortgage, or use your home's equity for endless

possibilities. Your home is too important not to work with a professional and experienced lender who lives in and understands your community.

## CSB VISA CREDIT CARDS

The perfect card: designed with you in mind.

### Personal Visa Credit Card

CSB is excited to offer Visa Credit Cards to our valued customers! These cards are designed with you in mind. Safety and reliability are integral in finding the right credit card to last throughout your life; with Citizens State Bank's Visa Credit Card, you'll never have to worry!

Other features include:

- Low variable rate
- No annual fees
- Worldwide acceptance
- Free online account information
- Cash advance options at ATMs
- Auto rental insurance
- Automatic payment options

--Travel accident insurance coverage

--Prompt, expert service

For more information or to print an application packet, go to:

<http://intelligentspending.com/?x=okrjkEnzyjxm>

### Business Visa Credit Card

Citizens State Bank is also happy to offer a credit card option for your business. You can now manage your business's spending with ease. With CSB's business credit card, set specific limits for each card, receive detailed statements, and take advantage of fraud monitoring to simplify

your finances as your business grows and changes.

Other features include:

- Fraud monitoring
- Worldwide acceptance
- Zero Liability (protection for unauthorized use)\*
- AutoPay\*
- Extended Warranty\*
- Auto Rental Insurance\*
- Online access\*
- Prompt, expert service

\* Premium Services: Restrictions Apply

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