



QUARTERLY NEWSLETTER

MAY 2017

CSB DEBIT CARDS: WHAT'S NEW AND IMPORTANT?

Travel Alerts

Your Citizens State Bank Debit Card is a great travel companion, but be sure to let the bank know when and where you'll be traveling. This alerts our fraud detection program that you may be using your card in an uncommon location or at an odd time. By noting your travel, we can help to ensure your debit card will work when and where you need it.



Text Banking

Text banking is new to CSB! With this feature, you can text in to a designated number and receive information such as your balance and account history. This is a perfect feature for those who don't have internet access on their mobile device or find themselves in an area of limited data service. Text banking can be set up

through your Netteller (online banking) page by navigating through the Options menu and then to "Mobile Settings." Assistance can also be provided at any CSB branch!

Importance of Current Information

At CSB, we strive to provide you the best service. One of the ways we do this is by notifying you of suspicious activity on your account. If there is an odd purchase made with your

debit card, we want you to know about it so it can get resolved as quickly as possible. It is critical that we have accurate phone numbers on file to contact you. If your number has changed, let us know!

Card Skimmers

Card skimmers are all over the news and can seem intimidating. Unfortunately, we can't prevent others from

UPCOMING DATES TO NOTE:

- **Monday, May 29, 2017:** All CSB locations closed in observance of Memorial Day.
- **Tuesday, July 4, 2017:** All CSB locations closed in observance of Independence Day.

Cash's Corner



Hey Kids!

Now that it is summer break, it is the perfect time to earn a little extra money, deposit it for coupons, and score awesome prizes!



attempting to place skimmers, but there are some things we can be aware of that can help to prevent your card information from being taken. PC Magazine has compiled a great article to inform card users of how to be aware and how to avoid skimmers. This

article can be found at: <http://www.pcmag.com/article2/0,2817,2469560,00.asp>

We are being proactive in checking each CSB ATM, but if you notice that something doesn't seem quite right, let us know by coming in, calling, or using the Contact Us form on

our website. If you feel that your card information may have been skimmed, watch your account & let us know. With your help, we can reduce the amount of fraud in our area!

HOME LOANS: YOU HAVE OPTIONS

Home loans can be daunting, but they don't have to be!

Getting a Home Loan

At CSB, purchasing your dream home can become a reality. Having the right financing is critical to being a successful home buyer, but what does it take to get that financing? We require a down payment of 20% of the purchase price plus closing costs. These closing costs include the funding of an escrow for taxes & insurance. In addition to the monetary requirements, it is important to have a good credit history & sufficient income to pay back the loan. If you have questions, our lending staff would love to talk to you!

HELOC

A home equity line of credit (HELOC) from Citizens State Bank is a convenient way for you to utilize the equity in your home for almost any purpose you desire. The possibilities are endless! You can borrow the money as you need it and repay it utilizing our flexible repayment terms; your interest may even be tax deductible. Please see a loan officer at your local branch for details.



Adjustable Rate Mortgages

Citizens State Bank is now offering adjustable rate mortgages. This product allows you to have up to a 20 year amortization of your home loan while doing loan paperwork one time. There is no need to worry about balloon payments, or ever redoing your paperwork! At CSB, we can even escrow your mortgage to include your insurance and taxes, further easing the process for you. Loan Officers are available at each of our locations to assist you in finding the best option for your situation.

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