



Simply Checking - Easy Switch Kit

Our mission is to help our clients, co-workers, and communities succeed, and we believe living our mission has been key to our own success. We've developed this "switch kit" to make your move to CSB easy - simply complete and we'll handle the rest.

Step 1 - Open your new checking account. Your personal banker will help you find the best account for your financial needs. All of our accounts include:

- Free Visa® Debit Card
- Free Online Banking with Billpay
- Free Mobile Banking with Billpay
- Free Mobile Check Deposit
- Free e-Statements
- Free Telebanking
- Overdraft Protection
- Free Gift!

Plus, we'll buy back your unused checks and debit cards from another financial institution!

We offer a variety of products and services that will help you reach your financial goals.

- Visa® Credit Cards, for individuals and businesses, which include:
 - No annual, application, or balance transfer fees
 - 6 months interest-free on personal balance transfers
 - ScoreCard Rewards
- Consumer and Mortgage Loans
 - Secured and Unsecured
 - Home Equity Loans and Lines of Credit
 - Mortgage Pre-Approvals
 - FHA, USDA Rural Housing, VA, Construction, Rehabilitation, and Jumbo Mortgages
- Savings Products
 - Simply Savings and Christmas Clubs
 - Health Savings Accounts (HSAs)
 - Certificates of Deposit (CDs) and Individual Retirement Accounts (IRAs)
- Wealth Management
- Business Lending
 - Commercial Mortgages
 - SBA, USDA, and FSA Programs
 - Equipment Financing and Leasing
 - Operating Lines of Credit
- Treasury Management Services



Step 2 - Direct Deposit Authorization

Direct Deposit ensures your paychecks are deposited directly into your Citizens State Bank accounts. (It's a great way to set up automatic savings!) Complete and take a signed copy to your Human Resources or Payroll department.

I hereby authorize _____
to initiate payroll payments and credit entries into my Citizens State Bank account(s) listed below. I understand it may take up to 30 days to process this request.

Personal Information

Name _____

Social Security Number _____

Address _____

City _____ State _____ Zip _____

Email Address _____

Citizens State Bank Account Information

Transit Routing Number **074902082**

Account Number _____ Amount _____


Account Number _____ Amount _____

Account Number _____ Amount _____



Step 3 - Automatic Payment Transfer

Here's a list to help you move any automatic (ACH) payments to your new account.

Check if Payment Applies 	Type of Payment or Transfer Tip: To identify payments and transfers, review a recent account statement from your former checking account.	Billor or Provider Name	Current Payment Method •Check •Automatic Debit •Visa® Debit Card •Former Bank's Billpay •Biller's Website	Desired Payment Method with New Checking Account •Check •Automatic Debit •Visa® Debit Card •CSB Billpay •Biller's Website
	Savings / Investments			
	Mortgage / Rent			
	Auto Loan / Lease			
	Insurance (auto, home, life, etc.)			
	Electric			
	Gas / Oil			
	Water			
	Cellular Phone			
	Internet Provider			
	Cable / Satellite / TV			
	Credit Cards			
	Department Store Cards			
	Loans (personal, student, other)			



Step 4 - Authorization to Close Account

You can deliver this form to your former financial institution. Be sure to confirm that all outstanding items have cleared your account.

Institution _____

Account Owner(s) _____

I/we would like to close the account(s) listed below. Please send a check to me/us at the address below for any remaining funds in the account(s).

Checking Account _____

Savings Account _____

Other Account _____

Other Account _____

Please send check to: Citizens State Bank • PO Box C • New Castle, IN 47362

Signature *Date*

Signatures *Date*