

Switch Kit



We've developed this switch kit to make your move to Citizens State Bank checking easy.

Step 1 - Open your new checking account. Whether you open your account online (*open.mycsbin.com*) or with a Personal Banker, our checking accounts include:

- Visa® Debit Card with Digital Card Controls
- Free Thank You Gift & Tell-A-Friend Rewards
- Buy back of your unused checks and debit cards from another financial institution
- Free **Digital Banking Suite**, which includes
 - Online banking and mobile app
 - Digital Bill Pay & Mobile Check Deposit
 - e-Statements
 - Digital Wallet

Step 2 - Switch direct deposits and automatic payments. The following **Payments Worksheet** can help you identify automatic withdrawals and transfers that need to be moved. There's also a **Direct Deposit Authorization** you can provide to your employer and any other company that makes deposits to your account. If you need any assistance, we're happy to help.

Step 3 - Activate your digital banking tools. Our digital tools help you securely manage your money at your convenience.

A. Enroll in Digital Banking



secure.mycsbin.com/enroll

B. Download our Mobile App



Play Store



App Store

Step 4 - You're ready to get started! We've designed our products and services to help make banking easy and to help you reach your financial goals. Check out our website (*www.mycsbin.com*) or talk to your Personal Banker to learn more.

Minimum opening deposit is only \$50. Ask us for details. Bank rules and regulations apply. Other fees such as non-sufficient funds, overdraft, sustained overdraft fees, etc. may apply. See fee schedule for details. Free gift may be reported on a 1099-INT or 1099-MISC. Free gift provided at the time of account opening. \$10 for checks and debit cards from another financial institution given at the time the checks/debit cards are presented.

Payments Worksheet



Here's a list of common payments made with Automatic Clearing House (ACH) and Digital Bill Pay.

Check if Payment Applies <input checked="" type="checkbox"/>	Type of Payment or Transfer <i>Tip: Review a recent statement from your former account to identify payments and transfers.</i>	Billor or Provider Name	Current Payment Method <ul style="list-style-type: none"> • Check • Automatic Debit • Debit Card • Former Bank's Bill Pay • Biller's Website 	Desired Payment Method with New Checking Account <ul style="list-style-type: none"> • Check • Automatic Debit • Debit Card • Digital Bill Pay
	Savings / Investment			
	Mortgage / Rent			
	Auto Loan / Lease			
	Insurance <i>(Auto, Home, Life, etc.)</i>			
	Electric			
	Gas / Oil			
	Water			
	Cell Phone			
	Cable / Satellite / Streaming			
	Loan 1 <i>(Personal, Student, etc.)</i>			
	Loan 2			
	Loan 3			
	Credit Card 1			
	Credit Card 2			

Direct Deposit Authorization



Direct Deposit makes banking easy, and is a great way to set up an automatic savings plan. Simply complete the following and take it to your employer's payroll department.

Personal Information

Name

Address

City State Zip

Phone

Email

Account Information

Citizens State Bank Routing Number 074902082

Account Number _____

Account Type _____
(Checking/Savings)

Notes

I authorize my employer/payor and my bank to automatically deposit my paycheck into the account listed above, including my authorization to correct entries made in error. This authorization is to remain in effect until I give written notice to cancel it.

Signature

Date

With Citizens State Bank's Digital Banking Suite, convenient control of your money is always within reach.

Need to check your balance? Send money to a friend? Deposit a check? Our secure digital tools make managing your money fast, easy, and safe. Best of all, they allow you to be in charge of your banking experience because few things are as personal as your money.



Customize

Name your accounts. Arrange your dashboard in the way that works best for you. Transactions, Payments, Card Controls, Messaging – design your own banking experience.



Organize

Add notes, pictures, or tags to your transactions. Access your e-Statements. Manage your money from one centralized dashboard.



Convenient

Pay bills, monitor your accounts, update personal information, or send money to someone whenever and wherever is best for you. With the mobile app, you can even deposit checks anytime.



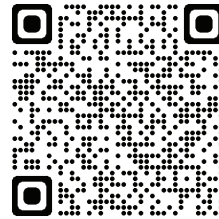
Secure

Bank confidently knowing your account data is backed by secure, advanced electronic data encryption.

Let's Get Started

To enroll in digital banking, you'll need your:

1. Social Security Number
2. Account Number
3. Email Address
4. Phone Number



secure.mycsbin.com/enroll

After you enroll, you'll receive a verification code, create your login credentials, and you're ready to go!

Download Our Mobile App



Play Store



App Store

Your Digital Banking Suite Enrollment is Complete