

Unprecedented Times Debit Card Protection

The Management and Staff of Citizens State Bank would like to assure you that we are here for you during this difficult time. Together we are facing a truly unprecedented situation. The coronavirus pandemic is affecting our families, our businesses, our communities, and our way of life. Even though our lobbies are temporarily open by appointment only, we are here to serve you. Our Drive-up Window is open from 8:00 a.m. to 5:00 p.m. Monday through Friday in Arlington. Each of our locations has a night-drop for deposits or other document drop-offs. Also, be sure to utilize one of our ATM machines, online/mobile banking and e-statements. Of course, you can always call if you have a problem and we will do our best to help you! We have an amazing team at Citizens State Bank that is here for you.

Our bank motto is “Committed to Your Success.” This is not just an advertising slogan. It truly represents who we are and how we approach our daily activities. We thank you for the confidence and trust you continue to place in us. On behalf of all of us at Citizens State Bank, we are committed to be your partner and getting through this *together!*

Why Use Mobile Banking?

You must have online banking in order to have mobile banking. Don't have online banking? Stop by or give us a call and we can help get you signed up today!

- Mobile banking is safe and easy to use.
- Check your balance whenever you like.
- Transfer money between accounts.
- Pay bills with “bill pay.”
- Deposit checks through our NEW Mobile Deposit feature!

Download the TouchBanking App Today!

- Enter the app code: csb57212
- Enter your username
- Answer a security question
- Enter your password

Mobile Deposit is Here!

It is now possible to deposit a check from your smart phone!

1. Endorse your check
2. Choose an account
3. Take a photo of the front and back of the check
4. Review and Submit

The check must fully be endorsed for Mobile Deposit for us to accept it.

How to Endorse your check:

- For Mobile Deposit Only
- Citizens State Bank
- Signature
- Date

You must submit your mobile deposit by 1:30 PM Central Time if you want the check to be deposited to your account that same day; anything after that time will go into your account the next business day. There is a \$2000 per check limit and a daily limit of \$2,500.

Online Bill Pay

Online bill pay lets you pay your bills with just a few clicks of a mouse. Eliminate the hassle of stamps, envelopes and trips to the post office by using online bill pay. Just add your payees and then schedule one-time or recurring payments. It takes only minutes to set up your payees and start paying your bills securely online!

Debit Card Protection

Remember to protect your debit card this summer. Scammers and fraudsters don't take days off and continue to threaten financial security. Be cautious when using your card either in a retail setting or online. SHAZAM, our card processor, has an array of features to help manage card security. SHAZAM sends out text messages or phone calls to verify suspicious transactions on your debit card; however, SHAZAM will never ask for your card or account number. If you receive one of these messages, you will need to follow the instructions and verify whether the transaction is yours or not. SHAZAM will block your card and notify Citizens State Bank if the transaction is fraudulent. SHAZAM uses phone numbers to verify if the owner of the card is correct. If your number has changed please contact the bank with the updated number. Need money and the bank is closed? Don't want to pay a fee? In addition to the bank's ATM machines listed below, SHAZAM.net allows you to find a nearby ATM using the website's ATM Locator at: <https://www.shazam.net/atms/>

Scams in The Age of Coronavirus

Scammers are taking advantage of fears surrounding the Coronavirus. They're setting up websites to sell bogus products, and using fake emails, texts, and social media posts as a ruse to take your money and get your personal information. The emails and posts may be promoting awareness and prevention tips, and fake information about cases in our community. They also may be asking you to donate to victims, offering advice on unproven treatments, or contain malicious email attachments. If you ever have concerns about financial scams, please contact the bank and we'll do what we can to help.

From everyone at the CSB, we hope you have a safe and wonderful summer!