

## Account Features

- Interest-bearing account.
- No Monthly Account Fee.
- Relationship discount of 0.25% on personal loans and lines of credit (relationship discount does not apply to home loans or loans secured by a deposit account).
- \$150 credit towards closing costs on a Citizens State Bank Home Loan for the refinance or purchase of a primary home (closing cost credit is not available on construction loans).
- Free e-statements or paper statements with no images (paper statements with images available for \$5 fee per statement cycle).
- Up to two free check orders per year (select styles and quantities).
- One free personal money order per statement cycle.
- 50% discount on rental of any size safe deposit box (at participating locations, limit one per primary account holder).

- Save on ATM fees:
  - Access to over 32,000 surcharge-free ATMs across the country on The MoneyPass® ATM Network.
  - Citizens State Bank will not charge for using another bank's ATM network.
  - Waiver of non-Citizens State Bank ATM withdrawal fees, up to \$15 per statement cycle.



## Terms and Conditions

- Enroll and participate in Citizens at Work program by maintaining at least one direct deposit to participating Citizens at Work Checking account per statement cycle. If there is no direct deposit to the participating account for three consecutive statement cycles, the account will be converted to a Preferred Checking account.
- Minimum deposit to open account: \$100.
- This offer is limited to one Citizens at Work Checking account per primary account holder.
- This offer may be withdrawn or changed at any time.
- May not be combined with other Citizens State Bank offers or promotions.
- Standard checking account opening qualifications apply.
- Extensions of credit are subject to bank approval.
- Other restrictions and fees may apply.

## Additional Products and Services

- Citizens State bank will not charge a fee on ATM transactions<sup>1</sup>.
- Online Banking.
- Mobile Banking<sup>2</sup> with Mobile Deposit.
- Apple Pay<sup>3</sup>, Samsung Pay<sup>4</sup>, Google Pay<sup>TM5</sup>.
- Bill Pay.
- Quicken®/QuickBook®<sup>6</sup> Download.
- Visa® Debit Card available upon approval.

<sup>1</sup> Fee may be charged by the owner of the ATM.

<sup>2</sup> Citizens State Bank Mobile Banking is available at no charge. Connectivity, messaging, usage rates may apply - contact your wireless service provider for details.

<sup>3</sup> Apple Pay is a registered trademark of Apple Inc., registered in the U.S. and other countries.

<sup>4</sup> Samsung Pay is a registered trademark of Samsung Electronics, Co., Ltd.

<sup>5</sup> Google Pay is a trademark of Google Inc.

<sup>6</sup> Quicken and Quickbook are registered trademarks of Intuit, Inc.

**Give back to  
your employees at  
no additional cost.**

---

**The Citizens State Bank  
Citizens at Work program  
is a great way to attract,  
reward, and retain employees  
with time and money-saving  
benefits.**

---



Community Driven. **Future Focused.**

---

### **Plattsmouth West**

**2020 West 8<sup>th</sup> Avenue  
Plattsmouth, NE 68048**

**402.296.3333**

---

### **Plattsmouth East**

**120 North 6<sup>th</sup> Street  
Plattsmouth, NE 68048**

**402.296.0330**

---

### **Papillion**

**754 Gold Coast Dr.  
Suite #101  
Papillion, NE 68046**

**402.934.4610**

---

**[citstatebank.com](http://citstatebank.com)**



Member  
**FDIC**

11/23



Community Driven. **Future Focused.**

---

## **Citizens at Work Program**

---

**[citstatebank.com](http://citstatebank.com)**

