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## Branch Locations and ATM Locations

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### Wisner

921 Avenue E  
Wisner, NE 68791

- *ATM Kiosk*  
425 S 13<sup>th</sup> Street  
Wisner, NE 68791

### Leigh

203 Main Street  
Leigh, NE 68643

- *ATM on site*

### Laurel

201 South Highway 20  
Laurel, NE 68745

- *ATM on site*

### Spalding

121 North Chestnut Street  
Spalding, NE 68665

- *ATM on site*

### West Point

109 East Sherman Street  
West Point, NE 68788

- *ATM on site*

### Newman Grove

416 Hale Avenue  
Newman Grove, NE 68758

### Friend

150 Maple Street  
Friend, NE 68359

- *ATM on site*

### Papillion

754 Gold Coast Drive  
Suite 101  
Papillion, NE 68046

- *ATM on site*
- *ATM at Papillion-La Vista  
South High School  
10799 Highway 370  
Papillion, NE 68046*

### Plattsmouth

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

- *ATM on site*

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

- *ATM on site*



Community Driven. **Future Focused.**

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## Services and Fees

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

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Member  
**FDIC**

10/23

## Special Services and Fees

VISA® Debit Card domestic transaction fee..... No charge

*Point-of-sale transactions.*

VISA® Debit Card replacement card ..... \$10

CD replacement and Indemnity Bond ..... \$10 each

Check and deposit ticket orders ..... Varies

*Fee depends on style and quantity ordered.*

Temporary checks ..... \$0.25 per check

Personal Money Order ..... \$3 each

Cashiers Check ..... \$10 each

Overdraft fee ..... \$25

*Overdraft fees may be charged for each overdraft created by check, in-person withdrawal, or other electronic means. Overdraft fee will not be charged for overdraft created by ATM or one-time debit card transaction.*

Non-sufficient funds (NSF) returned item fee ..... \$25

*NSF fee may be charged each time a transaction, whether created by check, preauthorized transfer or other electronic means, is presented for payment and returned unpaid, which may result in multiple NSF fees for the same transaction.*

Deposited item returned fee ..... \$10

Stop payment fee ..... \$25 per item

Closed account within 90 days of opening ..... \$15

Reprint statement with no images ..... \$3 per statement

Reprint statement with images ..... \$5 per statement

E-Statements ..... No charge

Photocopy of check image ..... \$2 per check

Printed copy of account activity (no images) ..... \$2

Research time (1 hour minimum) ..... \$30 per hour

Checkbook balancing (1 hour minimum) ..... \$30 per hour

Collection items ..... \$10 per item

Garnishments/levies/court orders ..... \$30 each

Dormant account fee ..... \$5 per statement cycle

*Applied per statement cycle on any checking or savings account with no customer-initiated activity for a period of one year.*

Fax fee ..... \$2 per page

Wire transfer - incoming ..... \$10 each

Wire transfer - domestic outgoing ..... \$20 each

Wire transfer - international outgoing ..... \$45 each

Mobile deposit ..... No charge

Bill Pay standard services ..... No charge

*The bank reserves the right to unenroll a customer from Bill Pay, if the service is not utilized for a period of 90 days or more.*

Bill Pay overnight check ..... \$14.95 per check

TransferNow® - external web transfer...\$4.00 per transfer

*TransferNow is a registered trademark of Fiserv, Inc. or its affiliates. Terms and conditions apply.*

