

Switch Kit



This switch kit will help 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** tools, including
 - Online banking and mobile app
 - Digital Bill Pay & Mobile Check Deposit
 - Zelle®
 - Digital Wallet

Step 2 - Switch direct deposits and automatic payments. The **Payments Worksheet** will 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. *(Though we recommend setting up direct deposit in digital banking as it will go into effect faster, and there's no form required.)* If you need any assistance, we're happy to help.

Step 3 - Activate your digital banking tools. Our digital tools allow you to 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! Our products and services are designed to 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.

With Citizens State Bank's digital banking tools, convenient control of your money is always within reach.

Need to check your balance? Deposit a check? Adjust your direct deposit? Our secure digital tools make managing your money fast, easy, and safe. Best of all, they put you in charge of your banking experience.



Customize

Name your accounts. Arrange your dashboard in the way that works best for you. Design your own banking experience.



Organize

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



Convenient

Pay bills, deposit checks, update personal information, send/receive money whenever and wherever is best for you.



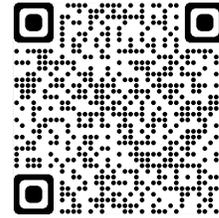
Secure

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!

Direct Deposit Authorization



Direct Deposit makes banking easy, and is a great way to set up an automatic savings plan. Take advantage of our quick and easy **Direct Deposit** option in digital banking or 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 _____

Payments Worksheet



Here's a list of common payments made with Automatic Clearing House (ACH) and Digital Bill Pay to help ensure you don't miss any payments.

| 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> | Billers 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 | | | |
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