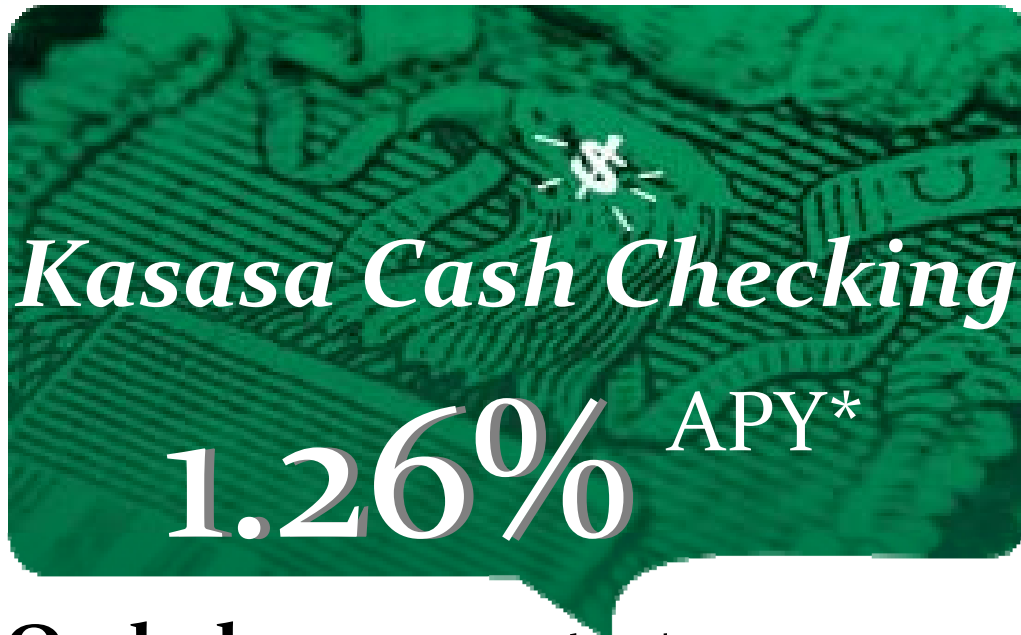




*Citizens State Bank of Loyol*



**On balances up to \$20,000**

**With a FREE Kasasa Cash**

**Checking Account from Citizens State Bank, you also get:**

**No Minimum Balance and ATM Fee Refunds Nationwide\*\***

*All you need to do is:*

- Have At Least 10 Debit Card Transactions Post & Clear Per Qualification Cycle\*\*\*
  - Enroll & Receive eStatements
- Have At Least 1 Automatic Payment or Direct Deposit Post & Clear Per Qualification Cycle
  - Access Online Banking

\*Annual Percentage Yield (APY) accurate as of 09/01/2015. No minimum to open account. Rate tiers are as follows: 1.26% APY applies to balances of \$.01—\$20,000 and .25% APY applies to balances over \$20,000 as long as qualifications are met each qualification cycle. 0.05% APY applies to all balances if qualifications are not met. All balances will earn 1.26% APY to .25% APY as long as qualifications are met. An interest rate of 0.25% will be paid only for that portion of your daily balance that is greater than \$20,000. The annual percentage yield for this tier will range from 1.26% to 0.25%, depending on the balance in the account. Rates may change after the account is opened. Fees may reduce earnings. No minimum balance required. No monthly service charge. Available to personal accounts only. \*\* ATM fee refunds Nationwide per cycle when qualifications are met. No refunds will be given for ATM fees in the amount of \$5.00 or more per transaction, unless the appropriate ATM receipt is presented to a representative at one of our branches. No refunds on International ATM fees.

\*\*\*Qualification Cycle is different from Statement Cycle, see representative for more details.

**[www.csbloyol.com](http://www.csbloyol.com)**

**Member FDIC**