

# Simplify Life. Enjoy banking YOUR way.

**Life is busier than ever before.** Family, work, commitments...some days it's hard to manage everything. We want to SIMPLIFY your life with banking options to suit your lifestyle.

**On the go? We'll go with you!** You can manage your finances remotely...wherever you may be. Our mobile and online banking services put you in control 24/7 and give you access to your important account information from your smartphone, tablet or computer.

## Mobile Banking

It's secure. It's free. It's easy! Search your favorite app store for "Bank Waverly Mobile" and download the app today. With Mobile Banking, you can make mobile deposits, pay your bills, transfer money, view balances, make loan payments and more.



## Online Banking

It's secure. It's free. It's easy! Yes...we repeated ourselves to remind you that Online Banking is another great way to access your account information 24/7, anywhere you have a secure internet connection. Check balances, pay your bills, transfer money, make loan payments and more. Point. Click. Bank!

## Telephone Banking

Yes, we offer telephone banking for customers who prefer this service. Call 24/7 - 763-658-4488.



# Our Mission

To provide quality, trusted banking everyday and be the bank of choice in the communities we serve.



**Waverly Office**  
609 Pacific Ave.  
Waverly MN 55390

**Mailing address**  
PO Box 68  
Waverly MN 55390

Main 763-658-4417  
Fax 763-658-4836



**Montrose Office**  
145 Nelson Blvd  
Montrose MN 55363

**Mailing Address**  
PO Box 68  
Waverly MN 55390

Main 763-675-BANK (2265)  
Fax 763-675-8148



Waverly & Montrose

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

Citizens State Bank of Waverly

24 Hour Telephone Banking 763-658-4488

# Personal Banking



Checking Accounts	Wright Time Club	MY Checking	Free Checking
<b>Description</b>	This <b>PREMIER</b> relationship account is packed with free & discounted services.	Earn <b>TOP</b> rates when you meet 5 easy criteria.	Enjoy a great, basic account.
<b>Opening Deposit</b>	\$50	\$50	\$200
<b>Earns Interest</b>	<b>Yes</b> Variable, tiered, paid monthly	<b>Yes</b> Variable, tiered, paid monthly	None
<b>Minimum Balance &amp; Monthly Service Charge</b>	None in checking \$10,000 in total daily personal deposits: checking, savings & CDs. \$20 service charge if below \$10,000	None	None
<b>Special Benefits</b>	<ul style="list-style-type: none"> <li>Earn <b>HIGHER</b> than standard CD rates<sup>6</sup></li> <li>Free basic checks or discounts on other check designs<sup>2</sup></li> <li>No CSB transaction fees at SHAZAM, Money Pass, In Balance or CSB ATMs</li> <li>FREE safe deposit box in first year, 25% discount thereafter</li> <li>No fee cashiers checks</li> <li>Free copies &amp; faxes</li> <li>Unlimited check writing</li> </ul>	Meet 5 monthly criteria to earn the higher interest rate: <ul style="list-style-type: none"> <li>1 ACH debit</li> <li>1 ACH credit</li> <li>15 POS debit card transactions<sup>5</sup></li> <li>Maximum 10 paper checks</li> <li>eStatements (Interest rate is reduced if criteria are not met.)</li> <li>ATM fees refunded up to \$20<sup>3</sup> per month</li> </ul>	<ul style="list-style-type: none"> <li>Unlimited check writing</li> <li>E-statements or paper statements (without check images available)</li> </ul>

**Additional Benefits - All Personal checking customers may receive these Additional Benefits:**

- FREE Online Banking
- Online Bill Pay<sup>4</sup>
- FREE Mobile Banking & Mobile Deposit
- FREE eStatements
- No annual fee SHAZAM® ATM and Debit Card<sup>1</sup>
- Ready Reserve Line of Credit available<sup>1</sup> (\$25 annual fee)
- VISA® Credit Card available<sup>1</sup>
- FREE Telephone Banking
- No CSB transaction fees at SHAZAM, Money Pass, In Balance or CSB ATMs
- Free Notary Services
- ID Theft Smart available<sup>7</sup>



1. Subject to qualification. 2. Limit 2 free boxes per year. Free & discounts for checks ordered thru CSB only. 3. When account qualifying criteria are met during statement cycle. 4. If not used during a month, a \$5.00 fee will be charged. 5. Transactions must post and settle. 6. With combined balances of \$50,000 or greater. 7. Fee applies.

Savings Accounts	Prime Time Money Market	Passbook Savings	Youth Savings
<b>Description</b>	Earn <b>TOP</b> rates and watch your money grow.	Save today for a better tomorrow!	It's never too early to start saving! Youth ages 17 and under enjoy this no fee account.
<b>Opening Deposit</b>	\$1,000	\$200	None
<b>Earns Interest</b>	<b>Yes</b> Variable, tiered	<b>Yes</b> Variable	<b>Yes</b> Variable
<b>Minimum Balance &amp; Monthly Service Charge</b>	\$1,000 \$10 if below \$1,000 anytime during the month	\$50 average daily balance \$4 fee if below	None
<b>Withdrawals per Month</b>	Unlimited	3 free per month: \$1 per withdrawal in excess of 3 per month	Unlimited

**Additional Benefits - All Personal savings customers may receive these Additional Benefits:**

- FREE eStatements
- FREE Mobile Banking & Mobile Deposit
- No Annual Fee ATM card<sup>1</sup>
- FREE Online Banking
- FREE Telephone Banking

## Welcome to Citizens State Bank!

**We're glad you are here!** We look forward to getting to know you so we can provide the best products and services to meet your unique needs.

**Relationships are important to us.** We'll do our best to deliver exceptional service with the goal to build a lasting relationship with you.

**Refer-A-Friend and you both earn rewards!** It would be an honor to serve your family and friends. If anyone opens a new account or new loan and tells us you referred them, we'll give you **\$10** and we'll give them **\$10**, too! (Please note: they must tell us about your referral at the time of account opening in order for either of you to be eligible for the reward. \$10 will be deposited into the accounts within one week of the new account opening. Limit 1 set of \$10 rewards per new customer relationship, regardless of number of accounts opened by that person.)



**Thank you for banking with us!**

## Large enough to serve your needs. Small enough to truly care.

At Citizens State Bank, we offer products, services and technology like the 'big banks' with the added friendly, hometown service you deserve. We listen to you, ask questions to understand your needs and work with you to find solutions to help you achieve greater financial success. Check out some of the additional products and services we offer. Need something that isn't listed? Please ask us.

### Certificates of Deposit

Looking for a guaranteed, fixed rate for your money? Open a certificate of deposit (CD). Our CDs offer tiered rates, range in term from 6 months to 60 months and have a \$1,000 minimum opening deposit. Ask a banker for current rates. Special rates are available for large deposits over \$100,000. There are no service charges to establish a CD. Penalties apply for early withdrawal.

### HSAs & IRAs

These products offer double benefits. Enjoy the tax advantages and watch your money grow with our Health Savings Accounts (HSAs) and Individual Retirement Accounts (IRAs). Talk with a banker for complete details. Consult your tax advisor to confirm eligibility.

### Mortgages & Personal Loans

Need to borrow money? Whether you are buying or building a home, making a major purchase or need credit products to fit your lifestyle, come talk with us. We offer mortgage loans, home equity loans, personal loans, VISA® credit cards and lines of credit to meet your needs. Stop in and talk with one of our experienced lenders today.

### Comprehensive Business & Ag Services

If you have a business or farm, we have everything you need to effectively manage your operation. From checking, savings and cash management tools, to loans of every type, our Business Banking team is here for you. Stop in and talk with one of our Business or Ag Bankers today, or if it's difficult to get to the Bank, we'll gladly come to you.

**How may we help you reach your goals?  
We're here for you.**