



# Social Distancing Procedures

## Effective March 18, 2020

The purpose of social distancing is to reduce the frequency, proximity and duration of contact between people in an effort to reduce the spread of contagious diseases. The following procedures are intended to protect our customers and our employees so we may continue to offer our services to you.

- 1 Access will not be granted into the building without prior arrangement. Please call to setup an appointment.\*
- 2 Please call the bank for transfers to reduce your need to leave your home.
- 3 For basic deposits please use the night deposit box.
- 4 For banking needs requiring assistance, please use the drive-thru window.
- 5 When possible, please conduct business during times of low volume.
- 6 No handshaking or other physical contact during appointments.

Effective March 18, 2020 both our Waverly and Montrose locations will implement our Social Distancing Procedure. We apologize for any inconvenience these may cause.

To setup an appointment or for general questions,  
please contact us at 763-658-4417

\*The enforcement of these procedures may vary with pandemic conditions

### Waverly Office

609 Pacific Ave • Waverly MN 55390  
763-658-4417  
[bankwaverly.com](http://bankwaverly.com)

### Mailing Address

PO Box 68  
Waverly MN 55390  
Telephone Banking 763-658-4488

### Montrose Office

145 Nelson Blvd • Montrose MN 55363  
763-675-2265  
[bankmontrose.com](http://bankmontrose.com)



## Coronavirus Update

March 13, 2020

Dear Valued Customer,

Citizens State Bank of Waverly takes the safety and welfare of our staff and customers seriously. We are proactively following the news regarding the Coronavirus (COVID-19) and want to update you on the steps we are taking to protect our customers and provide uninterrupted service.

Currently, we are open for business with our normal banking hours. We have a Continuity Plan in place, should we need to adjust staffing, hours or limit transactions to the drive-up, with our commitment to minimize disruption as much as possible.

We understand that some of our customers may wish to limit public interactions until this threat passes. Keep in mind that Citizens State Bank offers several convenient alternatives to in-person banking:

- Online Banking for account monitoring and transfers via our website - [bankwaverly.com](http://bankwaverly.com)
- Mobile Banking, including mobile check deposit into your Citizens State Bank accounts (download our free mobile app)
- Withdraw cash at our on-site ATM and at thousands of surcharge-free MoneyPass® ATMs (some MoneyPass ATMs will also accept deposits)
- Our automated Telephone Banking service is also available 763-658-4488

We will continue to monitor this situation closely and keep you updated if there are any changes. We are in regular contact with our state and federal resources. If you want current information on the Coronavirus, visit the website for the Centers for Disease Control and Prevention (CDC) at [www.cdc.gov](http://www.cdc.gov).

Please contact us at 763-658-4417 if you have additional questions.

Sincerely,

Brian Matzke, President

### Waverly Office

609 Pacific Ave • Waverly MN 55390  
763-658-4417  
[bankwaverly.com](http://bankwaverly.com)

### Mailing Address

PO Box 68  
Waverly MN 55390  
Telephone Banking 763-658-4488

### Montrose Office

145 Nelson Blvd • Montrose MN 55363  
763-675-2265  
[bankmontrose.com](http://bankmontrose.com)