Citizens State Bank
FOCUS & FINANCE
News, Tips & Insights from Citizens State Bank
SUMMER 2017

GET MORE FREEDOM

iPAY LETS YOU FOCUS ON LIFE, NOT BANKING

In July, Citizens State Bank's introduced our new online bill pay module, **iPay**, which lets you keep your focus on enjoying life, not making payments.

With iPay, you can pay a person, a company, a bank, or even make a donation to a charity with just a few clicks – **it's quick, easy, and secure**. You can pay via email, direct deposit, or check, and can schedule the payments for one-time or recurring.

iPay makes it fast and simple to split the restaurant check with a friend or send your college student a little extra cash right from your phone or tablet. Avoid the hassle of carrying cards or presents to weddings, birthdays, and graduations – **send a gift check with a personalized message instead!**

Just like with our online banking services, you've got complete, secure control of your iPay transactions, with payment history, scheduled payments, and even receipts for charitable donations at your fingertips through the iPay app.

Shari Staton

"It's really easy to use iPay, and it puts all the information you want and need at your fingertips 24/7. You can pay your bills on-line from one location with no need to visit different websites or remember multiple passwords plus you can schedule recurring payments," says **CSB Lena Customer Service Representative Shari Staton**. *"With just a few clicks, you can use iPay's pay a person feature to pay an individual or business directly via email, direct deposit, or check."*

iPay is a completely secure, password-protected way to enjoy your life and control your finances on your terms, anywhere you go, 24/7. You'll love the freedom it will give you, so stop in at any of our locations and **talk to one of our friendly customer service representatives about iPay today.**

INSIDE

- Get **Cash Back** with credit card purchases
- **CD Rates** are on the rise
- **Go On the Road** with Citizens State Bank
- What's hot this fall? **School Pride!**

Visit us at any of our full-service, locally owned locations.

Lena

Stockton

Freeport

GET PAID FOR MORE WITH EVERY PURCHASE

GET CASH BACK WITH VISA® SCORECARD CREDIT CARDS

If you are a current VISA® ScoreCard credit card holder, you should have received a new card in the mail the week of August 14 that has a new account number. Make sure to activate your new card on August 21 and start using it any time after that date. Your old card will only work until Sunday, August 20.

All recurring transactions/automatic payments that you may have set up on your current card account number will not transfer to your new card account number. You will need to contact those companies to update your account number.

Going out to dinner? Buying school supplies? Paying bills online? Use our VISA® ScoreCard credit cards to your advantage – **you can get cash back for everything you purchase!** Our ScoreCard CashBack program gives consumers up to 1% CashBack rewards whenever you use your VISA® ScoreCard credit card.

Please note, the cash back feature is only available for the consumer credit card, not the business card.

Stop by any of our three convenient locations for more information. It's time to start getting more for your money!

CD RATES ARE ON THE RISE

TAKE ADVANTAGE OF THESE GREAT RATES

Our CD rates are heating up this summer!

Take advantage of great rates on our 36-month Raise-a-Rate CD or our 60-month CD.

Talk to a customer service representative at any of our locations for details.

TAKE A TRIP WITH US

GET MORE FUN WITH CSB ON THE ROAD

Visit Navy Pier in Chicago

Join us for a fun day trip to **Chicago's Navy Pier Tuesday, September 19**. We'll provide **motor coach transportation** (with pick-up from all 3 Citizens State Bank locations) **plus a 75-minute architectural tour of Chicago by boat!** You'll have plenty of time to explore Navy Pier and have lunch on your own. Tickets are just $70.

***The Navy Pier trip is now full.**

Branson on the Road® "Christmas" Style

Take a festive day trip with us to **Wisconsin Dells** to see **Branson "Christmas" On The Road®** at **The Palace Theater** in the Dells on **Tuesday, December 5**. Roundtrip motor coach transportation, lunch, and the show are included in the ticket price of $90.

For more information about either trip or to RSVP, stop in or call us in Lena (815) 369-4524, Stockton (815) 947-3366, or Freeport (815) 801-4524.

WHAT'S HOT FOR FALL? SCHOOL PRIDE!

SHOW YOUR SCHOOL SPIRIT AND GIVE BACK TO YOUR SCHOOL WITH OUR SCHOOL PRIDE DEBIT CARDS

They're available for Lena-Winslow, Stockton, Pearl City, and Freeport Pretzel fans. There is a $5 fee for the card, but ***100% of this fee is donated back to your school!*** Same-day debit cards are available at our Lena location, and next-day cards are available at our Freeport and Stockton locations.

Not only can you use School Pride Debit Cards from CSB, but if you're sending a student off to college this fall, let him or her show school pride too with one of our personalized debit cards.

Talk to one of our customer service representatives for details.

TEAM NEWS

RECOGNITION

We were honored to win **2 Journal-Standard Top Employer awards** this year: **Top Employer for Community Presence** and **Top Employer with Best Boss – Fritz Kuhlmeier**. We're proud and happy to serve our communities, and happy for Fritz on recognition well deserved!

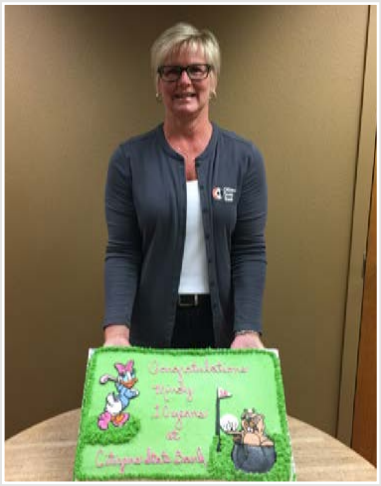
Special kudos to two CSB employees who earned special honors this past quarter:

- **Loan Administrative Assistant Kellie White** received the USDA Recognition Award for Business Partners in June for her work on the USDA/FSA Guarantee Farm Loan Program.

- **Lena Loan Officer Matt Moyer** graduated from the Highland Community College Leadership Institute's 2016-2017 program in June.

ANNIVERSARY

Congratulations to **Chief Risk Officer Mindy Borgmann** on her **10-year anniversary here at CSB!**



EVERY SCHOLARSHIP HELPS

Leaders from Citizens State Bank presented **$500 scholarships** to 14 extraordinary high school graduates at a special luncheon June 9 at Stella's Café in Stockton. CSB awards a minimum of ten $500 scholarships each year to graduating seniors who have displayed excellence in **academic achievement, community service, and extracurricular activities.**

This year's winners, left to right, with CSB staff:
Front row: Shayna Drake (Pearl City); Addiah Broshous (Stockton); Hanna McGivney (Warren); Brianna Haight (Le-Win); Soundra Winters (Le-Win); Courtney Haas (Stockton); Mikayla Baysinger (Stockton).

Back Row: CSB Loan Officer Dennis Groezinger; CSB Marketing and Business Development Officer Carrie Hass; CSB VP Commercial/Consumer Lending Mike Mammoser; CSB CFO Amy Baker; Olivia Kepner (Stockton); Marissa Buss (Le-Win); CSB Loan Officer Brock Musser; CSB President and CEO Fritz Kuhlmeier; CSB Trust Officer Amy Powers.

Not pictured: Tanner Lawfer (Le-Win); Griffin Koester (Aquin); Sabree Hull (Freeport); Samuel Morgan (Freeport); Alexandria Geiser (Freeport).

BOWLED OVER

Citizens State Bank was represented by teams in both the Stockton and Freeport **Bowl for Kids' Sake** events in May. This year's theme was ***"Make a Strike Help"*** and teams were encouraged to dress up in '80s TV show gear. Much fun was had and money was raised to support FHN's Big Brothers Big Sisters of Northwest Illinois.

TEAM NEWS

PROMOTIONS

Congratulations to **Dennis Huttenlocher** and **Dennis Groezinger**, who both were promoted from Assistant Vice President to Vice President status.
Carrie Hass was promoted to Marketing and Business Development Officer, and **Anita Costello** was promoted to Information Technology Officer.
Congratulations Dennis, Dennis, Carrie, and Anita!

Dennis Huttenlocher

Dennis Groezinger

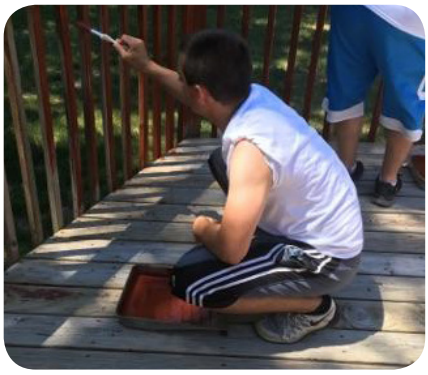
Carrie Hass

Anita Costello

RETIREMENT

In August, the CSB Stockton team said goodbye to Teller **Sharon Broshous**, who celebrated her **40th anniversary with the bank by retiring!** Customers and staff enjoyed cake in her honor August 11. **We wish Sharon all the best in her retirement!**

GETTING INTO THE ACTION



Mindy Borgmann, Amy Baker, Matt Moyer, Brock Musser, Carrie Hass, and Dennis Groezinger represented CSB during **United Way's Day of Action** June 15 by helping to stain a deck and scrape a wooden bench at a Malcolm Eaton Enterprises' home for developmentally disabled in Freeport.

SERVING UP BREAKFAST

We were proud to show our support and help serve breakfast at both the Stephenson and Jo Daviess County Ag Breakfasts this month.

Helpers included:

Stephenson County:
Jim Endress, Dennis Groezinger, Marlyse Johnson, Brock Musser, and Kellie White

Jo Daviess County:
Marianne Janicke and Nicole Monroe

RUNNING FOR PHYSICAL – AND FINANCIAL – FITNESS

We are a really fit bunch! We're proud of all the CSB employees who have participated in charity runs across northwest Illinois this spring and summer. **Participants are getting fit and helping Citizens Investment Services promote financial fitness!**

- Amy Powers, Trust Officer, and Mindy Merboth, Credit Analyst, both from our Lena branch, ran in the Trail Trekker 5K Color Run July 29 at Apple Canyon Lake

- Ashley Chambers and Dana Esling, both part of the CSB Stockton team, participated in the Chalk Walk in Galena on July 4

- Shawn Folgate and Nicole Monroe, both from the Lena branch, ran in the Spring in My Step 2-mile Run in Elizabeth June 3

- Fritz Kuhlmeier, CSB President & CEO, and Morghan Scace, CSB Teller, ran the Blue Nun Fun Run on the Jane Addams Trail in Freeport June 3

- Melinda Merboth (CSB Lena), Dana Esling (CSB Stockton), and Ashley Chambers (CSB Stockton) ran in the Mount Carroll Mayfest 5K May 27

- The CSB team helped make the Stockton 5K/10K races on July 1 a big success by providing and serving the food. A few CSB employees also ran in the races.

- Shawn Folgate, Mindy Merboth, Nicole Monroe, and Tammy Thompson (all from our Lena branch) raced to the end in the Lanark Old Settler Days 5K in Lanark on June 23

REMINDERS:

SIGN UP FOR TEXT ALERTS

Set up our new **Text Alert feature** to send a text message to your phone when your account balance falls above or below a specified amount, when an item clears, or to set up a personal notification! **It's a free, easy way to keep track of your finances.**

Add alerts by logging onto your **Netteller online banking account**, click on the Options tab, then the Personal tab, and then enter your email address and mobile phone number. Then, click on the Alerts tab and choose which alerts to add and select the delivery method: email, text message, *or both!* **Changes can be made easily, and at any time!**

LESS PAPER. MORE SAFETY.

Cut the clutter and choose **eStatements** and **eNotices** from Citizens State Bank. You can enroll for eStatements and eNotices by logging on to your Netteller online banking account and clicking on the eStatements tab, or let one of our customer service representatives assist you.

TGIF!

We always have coffee and treats in our lobby the first Friday of every month. Stop in and enjoy a cup of coffee and a special treat at any of our three locations in Lena, Stockton, or Freeport.

GET MORE FOR FREE

FREE CHECKING? HOW COOL IS THAT!

Why pay for checking when you can get it for FREE at CSB?

- No Monthly Maintenance Fee
- No Minimum Balance Required
- Debit Card
- Free Online Banking
- Free Mobile Banking
- Free eStatements
- No Charge for Withdrawals at any CSB ATM Location
- $100 Recommended Opening Deposit

Be cool – come bank with us and GET MORE for free! Ask one of our friendly Customer Service Representatives for details today!

Citizens State Bank

Confident. Courteous. Close By.

Member FDIC

WWW.CSBNOW.COM

Lena: 815-369-4524 • Stockton: 815-947-3366 • Freeport: 815-801-4524