

Main Office

Citizens Savings Bank
PO Box 7
101 Church Street
Spillville, IA 52168
PH: 563-562-3674
Fax: 563-562-3027
Census Tract 9505

Branch Locations

Citizens Savings Bank
PO Box 67
104 4th Street N.W.
Fort Atkinson, IA 52144
PH: 563-534-7211
Fax: 563-562-3027
Census Tract 9505

www.bankingwithcsb.com

Citizens Savings Bank
PO Box 245
109 N. Main Street
Protivin, IA 52163
PH: 563-569-8779
Fax: 563-562-3027
Census Tract 9602

Daily Hours**Spillville**

Monday – Thursday
Friday

9:00 AM – 4:00 PM
9:00 AM – 6:00 PM

Fort Atkinson

Monday – Friday

Wednesday

9:00 AM – 11:30 AM
12:30 PM – 4:00 PM
4:00 PM – 6:00 PM

Protivin

Lobby: Monday – Friday

Thursday

9:30 AM – 12:00 PM
1:00 PM – 3:00 PM
3:00 PM – 6:00 PM

Drive Up: Monday – Friday

Thursday

8:00 AM – 12:00 PM
1:00 PM – 3:30 PM
3:30 PM – 6:00 PM

**Products and Services provided by
Citizens Savings Bank
Spillville, Fort Atkinson & Protivin**

****Deposit Products****

**Personal Checking
Business Checking
NOW Checking**

**HI-FI Deposit
Personal Savings
Business Savings**

Certificate of Deposits

**Traditional IRA
Roth IRA**

SHAZAM Debit Cards

Safe Deposit Boxes

**Online Banking
Mobile Banking
Mobile Deposit Capture
Bill Pay
Merchant Capture**

ICS Reciprocal Deposits

Credit/Debit Card Cash Advances

Business Credit Cards

****Lending Products****

Consumer Single Pay & Installment Loans

Residential Real Estate Loans

Vehicle Loans

Home Construction Loans

Home Equity Line of Credit (fixed and variable)

Secondary Market (out of house) Loans

Commercial & Agriculture loans including: (fixed & variable)

- *Operating loans**
- *Equipment purchases**
- *Real estate purchases**
- *Livestock purchases**
- *Construction loans**

SBA Guarantee Loans

FSA Guarantee Loans

Iowa Ag Authority Beginning Farmer Loans

Farmer Mac Loans

**Additional Services available from Citizens Savings Bank
Spillville, Fort Atkinson & Protivin**

Debit Card Service Charge	\$ 1.00 per month
Replace Debit Card	\$10.00
Change Debit Card PIN	\$ 5.00
Debit Card Balance Inquiry at ATM	\$.50 per inquiry
Debit Card Transaction Inquiry at ATM	\$.50 per inquiry
Overnight Bill Pay Check	\$14.95
Same Day Bill Pay	\$ 9.95
Automatic Transfer to Checking Account	\$ 3.00
Check Printing	Fee depends on style & quantity
Counter Checks	\$.25 each (maximum of 5)
Bank Money Orders	\$ 5.00 each
Personal Money Orders	\$ 2.00 each
Deposited Checks Returned Unpaid	\$ 5.00 per item
Printed Statement Fee	\$ 2.00
(applies only to Online Banking Customers not enrolled for e-Statements)	
Account Activity Printout	\$ 1.00
Account Research	\$25.00 per hour (\$25.00 minimum)
Account Balancing	\$25.00 per hour (\$25.00 minimum)
Check Copies	\$ 1.00 per check
Dormant Account Fee	\$ 3.00 per month
(after 24 months of inactivity)	
Stop Payments	\$15.00 per item
Stop Payment – Lost Checkbook	\$30.00
Wire Transfer Incoming	\$10.00
Wire Transfer Outgoing (domestic)	\$20.00
(international)	\$50.00
Garnishments	\$50.00
Executions	\$50.00
Levies	\$50.00
Faxing (incoming & outgoing)	\$ 1.00 per sheet
Escrow Services	\$100.00 per request
Black & White Photocopies	\$.25 per copy
Notary Services	\$ 2.00 per endorsement
ACH Services (single or repetitive)	\$50.00 setup
	\$10.00 batch maintenance
	\$.10 per item
Safe Deposit Box Rent	Fee depends on size of box
Lost Safe Deposit Box Key	\$15.00
Drill Safe Deposit Box	Cost
Indemnity Bond for Lost Instruments	\$25.00
Merchant Capture Services	\$100.00 setup
	\$ 45.00 per month
	\$.20 per item