

**DIRECT DEPOSITS AND PREAUTHORIZED WITHDRAWALS
YOUR RIGHTS AND RESPONSIBILITIES**

Among the services we offer are direct deposits to your account of certain recurring payments to you and preauthorized transfers from your account to pay certain recurring bills. If you have not arranged for both types of service, some of the disclosures may not apply to you. Keep this notice for future references.

TRANSFER TYPES AND LIMITATIONS

You have arranged for us to accept certain direct deposits and/or pay certain recurring bills from your account. You may authorize a merchant or other payee to make a one-time electronic payment from your checking/share draft account using information from your check/draft/debit card to pay for purchases or pay bills. You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check/draft is returned for insufficient funds. You authorize us to charge your account(s) for all authorized transactions resulting from the use of the Electronic Funds System or resulting from any other authorized transfers, and you assume all responsibility and liability for all such transactions. All deposits, payments and transfers made using the EFT System or by any other authorized transfer are subject to proof and verification by us. Deposits made after our cutoff time will be credited the following business day.

Transfers from a money market deposit account or a savings account to another account or to third parties by preauthorized, automatic, or telephone transfer are limited to six per month or statement cycle with no more than three by check, debit card, or similar order to third parties.

COST

The charge, if any, for direct deposits, preauthorized withdrawals, or electronic check/draft conversions is disclosed below (if no charge is disclosed, we do not charge for this service).

DOCUMENTATION

- (a) **Preauthorized Credits.** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at the telephone number listed below to find out whether or not the deposit has been made.
- (b) **Periodic Statements.** You will receive a quarterly account statement from us. In addition, you will receive a monthly account statement for each month in which a transfer occurs.
- (c) **Passbook Accounts.** If you bring in your passbook to us, we will record any electronic deposits that were made to your account since the last time you brought in your passbook.
- (d) **Illegal Transactions.** You agree that you will not use your debit card for any illegal gambling or any other illegal transaction. We reserve the right to block the use of your card for a gambling transaction.

PREAUTHORIZED PAYMENTS

- (a) **Right to Stop Payment and Procedure for Doing So.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how:
Call us or write us at the telephone number or address shown below in time for us to receive your request; it must be three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and to send it to us within 14 days after you call. We will charge you for each stop payment order you give for stopping payment identified in our current fee schedule.
- (b) **Notice of Varying Amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you 10 days before each payment when it will be made and how much it will be (you may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment or when the amount would fall outside certain limits that you set).
- (c) **Liability for Failure to Stop Payment of Preauthorized Transfer.** If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

LIABILITY FOR FAILURE TO MAKE TRANSFERS

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will NOT be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If the transfer would go over the credit limit on your overdraft credit plan, if any.
- If incomplete or inaccurate information is forwarded to us by the U.S. Treasury or through an automated clearing house.
- If the money in your account is subject to legal process or other encumbrances restricting the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- There may be other exceptions stated in our agreement with you.

CONFIDENTIALITY

We will disclose information to third parties about your account or the transfers you make: (1) where it is necessary for completing or tracing transfers or resolving errors or claims; or (2) in order to verify or disclose the existence, amount or condition of your account for third parties, such as credit bureaus, merchants or other financial institutions; or (3) pursuant to court orders and other legal process; or (4) to comply with state or federal laws requiring us to provide information regarding depositors and their accounts to governmental agencies; (5) to other companies affiliated with us, unless you have opted out of such disclosure in accordance with our Deposit Account Rules or privacy policy we provide to you; (6) to others with your consent; or (7) otherwise in accordance with our privacy policy we provide to you.

UNAUTHORIZED TRANSFERS

- (a) **Liability Disclosures.** If your statement shows transfers that you did not make or authorize, including those using information from your check/draft, inform us immediately. If you do not notify us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 day period if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as an extended trip or a hospital stay) kept you from telling us, we will extend the time periods.
- (b) **Contact in Event of Unauthorized Transfer.** If you believe that someone has transferred or may transfer money from your account without your permission, for example, by using the information from your check/draft, call or write us at the telephone number or address shown below.

ERROR RESOLUTION NOTICE

In Case of errors or questions about your Electronic Transfers, call or write us at the telephone number or address shown below, as soon as possible if you think your statement is wrong or if you need more information about a transfer listed on the statement. We must hear from you no later than 60 days after the FIRST statement is sent in which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you notify us orally, we may require that you send us your complaint or questions in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days of the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. An account is considered a new account for 30 days after the first deposit was made if you are a new customer.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

**CITIZENS STATE BANK
www.citizensstatebank.us**

101 Prentice St. S. PO Box 129 Clayton, WI 54004 715-948-2142	1028 N. Hillcrest Pkwy. Altoona, WI 54720 715-832-2265	620 Main St. PO Box 219 La Crosse, WI 54602 608-785-2265	625 Main St. Onalaska, WI 54650 608-783-2646
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BUSINESS DAYS AND CUT-OFFS: MONDAY THROUGH FRIDAY at 6:00 PM for deposits in offices. Citizens State Bank accepts loan payments at all office locations (includes Citizens Digital and telephone banking) Monday through Friday until 6:00 PM. Any payments received after 6:00 PM Monday through Friday will post on the next day's business. Any payments received on Saturday, or the following federal holidays will be posted on the next business day, including: New Year's Day, Martin Luther King Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day.