

TAILOR-MADE TO FIT YOUR NEEDS!



ADDITIONAL INFORMATION

* Pressing the "star" key at any time returns you to the previous menu. Voice callers may say "stop".

Pressing the "pound" key at any time returns you to the main menu. Voice callers may say "cancel". The "pound" key ends the call from the main menu.

8 The "eight" key gives you a detailed system tutorial.

0 The "zero" key transfers you to the operator or customer service during banking hours.

While listening to your withdrawal and deposit transactions, you may also use these features:

7 Allows you to hear missed information by "rewinding" to the last transaction each time the "seven" key is pressed.

9 Allows you to skip ahead by "fast forwarding" to the next transaction each time the "nine" key is pressed.

QWIKACCESS

QWIKACCESS allows callers with touch-tone phones to move quickly through the system. It is not necessary to listen to the prompts. Callers may begin entering choices using touch-tone as soon as the system answers the phone. Once you have become familiar with the system, you can obtain your account information by entering your menu choices, account number (followed by a # key to end) and security code in succession without ever having to listen to a single prompt.

Call Citizens State Bank **VOICEACCESS** Information Line

As part of our continuing effort to provide you, our customer, with the best service possible, we are pleased to introduce our 24-hour account inquiry system.

Citizens State Bank **VOICEACCESS** is unique among bank information systems. For our customers using touch-tone phones, you may quickly and easily move through the system via **TOUCH-TONE**. Touch-tone customers may also use a combination of **TOUCH-TONE** and **VOICE** commands. For our customers using rotary phone systems, you may access the system entirely with **VOICE** commands!

EASY AS A - B - C !

A. Dial the Citizens State Bank **VOICEACCESS** telephone number from any phone. After a brief introduction you will be presented with a list of options. Your choices are:

- ◆ (1) for Checking
- ◆ (2) for Savings
- ◆ (3) for CDs
- ◆ (4) for Loans
- ◆ (5) for Weather
- ◆ (6) for Other Bank Services
- ◆ (8) for System Tutorial
- ◆ (0) to Transfer to Operator

B. You may "say" or "press" the appropriate number, as shown above, on your telephone keypad. Remember to wait for the beep before speaking.

C. After you have made your selection you will be asked to enter your account number and security code. By "voice", say each number after the beep. Your account balance will be played automatically. It's that simple!

Citizens State Bank **VOICEACCESS** SERVICES

Citizens State Bank **VOICEACCESS** will provide you with the following information, 24 hours a day:

1: Checking: Regular, Now, MMDA
Current & Available Balance
History of Withdrawals and Deposits
Lookup by Check # or Amount
Receive a Statement Fax *see below
Transfer Funds & Make Loan Payments
Previous & Current Year's Interest

2: Savings: Passbook, Cradle to College (can only transfer into Cradle to College)
Current & Available Balance
History of Withdrawals & Deposits
Receive a Statement Fax *see below
Transfer Funds & Make Loan Payments
Previous & Current Year's Interest

3: CDs Principal Balance
Maturity Date
Date/Amount of Last Interest Payment
Date/Amount of Next Interest Payment
Interest Information
Previous & Current Year's Interest

4: Loans Current Balance
Date & Amount of Next Payment
Date & Amount of Last Payment
Payoff Information
Maturity Date
Previous & Current Year's Interest

5: Weather Time & Temperature
Expanded Weather
Product Information
Community Service Messages

6: Other Report Lost or Stolen ATM Cards

* When requesting a fax for checking or savings accounts, do not use a (1) before your fax number. For local faxes use your regular 10 digit fax number, (580) plus local number.

Citizens State Bank

