

To Our Customers,

We understand the uneasiness surrounding the FDIC bank closure announcements released over this past weekend. We want you to know that Citizens State Bank continues to build on the 140 years of strong relationships with our customers. Our capital and liquidity positions are well-managed, and above industry standards, with contingency plans in place, to make sure your deposits are always safe with us.

No customer has ever lost a dime of FDIC-insured deposits up to \$250,000. If you have questions about your coverage, or would like to learn more about FDIC insurance and how it works, we encourage you to access the following resources or give us a call directly at 815.369.4524:

- Understanding Deposit Insurance.
- FDIC Deposit Insurance FAQs.
- FDIC Calculators.

Please feel free to reach out to myself or any of our experienced team members if you have questions or concerns. We are here for you and will remain confident, courteous, and close by!

Thank you for your continued trust, and support.

Amy Baker

Citizens State Bank

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President, and CEO





