

CITIZENS STATE BANK COMMUNITY REINVESTMENT ACT STATEMENT

The following statement of principles attempts to outline and confirm that Citizens State Bank is actively engaged in serving the financial needs of its entire local community. A delineation of our local community is attached. This statement has been reviewed in detail by the Bank's Board of Directors and is adopted as the Bank's official position with respect to meeting and serving the needs of our community. In this statement, guidelines for the fulfillment of their duties to the bank and the community it serves are delineated, and this statement is effective until further notice. Furthermore, this statement is subject to annual review, amendment and/or continuation.

LOCAL COMMUNITY

The Bank's local community is considered to be the Lena, Stockton, Freeport, Elizabeth, and Savanna residential areas and surrounding rural and small communities. Our CRA Assessment area has been designated as the entire counties of Stephenson, Jo Daviess, and Carroll in the northwest corner of Illinois.

COMMITMENT TO SERVE THE LOCAL COMMUNITY

The Bank is committed to faithfully serve its customers within the local community. Such service is predicated on the credit worthiness of borrowers and the general financial integrity of all customers. By no means does location within the community change or displace the Bank's service to an individual customer or customers. Banking decisions are based on a situation analysis of the credit related factors in a fair, impartial manner in which community location is not a consideration.

TYPES OF SERVICES OFFERED

The following types of credit transactions are available to customers within our local community:

- Consumer & Personal Loans
- Real Estate Loans - Residential/Agricultural/Commercial
- Commercial Loans

- Agricultural Loans - Operating & Equipment/Livestock Loans
- Agricultural And Commercial Leasing
- Government Guaranteed Loans
- Construction Financing & Home Improvement Loans
- Credit Related Insurance - Commercial, Real Estate
- Lines Of Credit - Agriculture, Business, & Personal
- Indirect Financing - Originated By Community Businesses
- Occasional Overdraft Protection Service (Oops)

OTHER SERVICES

The following general banking services are available to the community:

Crop Insurance Sales
 Internet Banking
 Mobile Banking
 Checking Accounts
 Money Market Accounts
 Savings Accounts
 Certificates Of Deposit
 Safe Deposit Box Rentals
 Individual Retirement Accounts
 Retail Charge Card Services
 General Trust Services - Financial Planning
 Money Orders
 Wire Transfer Services
 Brokerage Services
 Automatic Teller Machines
 Savings Bond Redemptions
 Direct Deposit
 Debit Cards
 Cash Management Services
 CDARS (Certificate of Deposit Account Registry Services)
 Sweep Repurchase Agreements

Amy Baker,
 President & Chief
 Executive Officer