



Come to Citizens State Bank and experience banking the way it should be. We offer the products and services you need, state-of-the-art technology and employees who treat you as a valued customer.

## Cash Management

Citizens State Bank provides our business customers with a full range of services that will give you more control over your collections, disbursements, and financial information. With our basic online Cash Management service, you will have access to track account balance information, view and download transaction information, and transfer funds between CSB accounts. You can also use free online billpay and you will have the ability to make stop payments on checks. Look inside for more information!

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We are the Right Bank.  
Right Now! for you.

# Citizens State Bank's Cash Management Services

## DISBURSEMENT SERVICES

An important part of Cash Management is the ability to handle payables and to deliver them to vendors and employees. CSB has the following services available to help you control and simplify the payment processes.

### Online Bill Payment

Save time and money when you pay your bills online. Through our easy-to-use NetTeller online banking system, you can schedule a payment to anyone. You can always be assured that payments will be made in a timely and accurate manner.

### Internal Transfers Between Accounts

You can easily move your money between CSB accounts with this feature. CSB's online banking services offers you speed, convenience, and security when you transfer your money.

### Direct Deposit Payroll

Find it even easier to pay your employees with CSB's Direct Deposit Payroll service. By creating your own payroll file, your business will only have one transaction to reconcile! This creates great time-savings for your accounting department since they won't have to write, sign or track checks.

### Domestic Wires

In addition to speed and convenience, having the ability to make outgoing wire transfers from your online banking account offers better security and accuracy.

## COLLECTION SERVICES

It is vital to collect payments in a timely and efficient manner in order for funds to work for you. CSB has various options that will give you the ability to collect funds in a way that best suits your needs.

### Recurring Payments

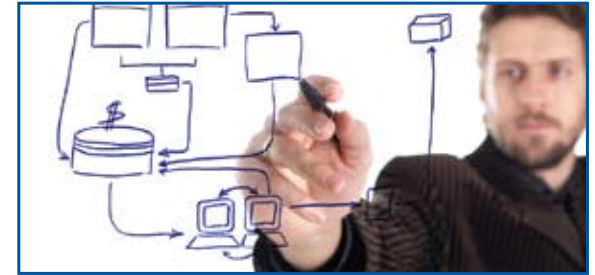
You can collect payments electronically on an ongoing basis. This allows you to create a consistent revenue stream and it ensures on-time receipt of payments. It will also speed up your funds availability. Not only will it save your business money by using less paper and postage, but it will also require fewer employee resources.

### Cash Concentration

There are instances where it may be necessary to have accounts at different financial institutions. Cash Concentration gives your business the ability to move money from your own accounts at other banks to your account at Citizens State Bank.

### Remote Deposit

Deposit checks into your account without leaving your office. This service offers many benefits including improved funds availability, increased efficiency with onsite processing, and increased speed, convenience and security to deposits. There is also the added flexibility with same day processing until 7:00 p.m.



## RECONCILIATION

### Online Stop Payments

There is no need to call or stop by the bank when you want to stop a payment. Through the online system, you have the capability to make stop payments on checks.

### Positive Pay

Through this web-based check verification service, your business has the ability to verify the validity of all checks presented for payment before funds are released. The system verifies that the serial number and dollar amount of each of the checks matches the information that was input. This creates improved control and security and decreases the chances of fraud.

### Transaction Downloads

With this feature, you can view and download all of your transactions from the previous business day with one click. There is also an option to download into different formats including Quicken and QuickBooks.

### CD ROM

Keep all of your check images and statements on a CD ROM for easy access to your financial information. The software to run the program is included, and you will be mailed a CD. There are many search fields and indexes that allow you to easily retrieve the information for which you're looking.