



# Low-Interest Home Loan Rates!

Now is a Good Time To Build, Buy or Refinance



Janette Wroge,  
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## Building

Our new One-Time Close Construction Loan eliminates all the hassle associated with applying for, qualifying, and closing your mortgage a second time. The closing costs for that second closing are gone too! With our loan, you can lock in your fixed rate before construction begins; or if interest rates drop during the construction period, we'll give you the ability to move to the lower rate.

## Buying

The Rural Development/USDA loan does not require any down payment. The Upfront Guarantee Fee of 1% can generally be financed into the loan.

Freddie Mac Home Possible Mortgage is for first time home buyers. The

loan requires only 3% down with discounted monthly mortgage insurance and more favorable interest rates than other types of loans.

## Buying or Refinancing

FHA loan requires 3.5% down. The FHA loan allows for higher debt ratios and in some cases allows for a lower credit score.

VA loans allow for 100% loan to value. There is no monthly mortgage insurance and allows for a lower credit score. There are also great benefits for disabled veterans.

Conventional loans offer low interest rates for 15 and 30 year mortgages. Now is the time to purchase your new home or refinance where you would lower your interest rate, shorten your loan term, and reduce your monthly mortgage payment.

*Here at Citizens State Bank, I talk with people about the possibility of homeownership or determining whether refinancing is right for you. It only takes minutes to work through the numbers. I will guide you through the process step by step. Exceeding your service expectations are the standards we set at Citizens State Bank.*

- Janette Wroge

# Our Mobile Banking App has Great Features

Our mobile banking app gives you the ability to turn your debit card on or off and allows you to block international, internet, and telephone transfers with the click of a button from your smartphone or tablet. In addition, you can also set and adjust your own transaction limit to block transactions above a certain amount (this does not affect the limits set by CSBNYA).

The app is available in the Google Play Store and the Apple App Store. Use the search term CSBNYA to find it easily.

With our app you can access your accounts from anywhere at any time on your smart phone. Other great features of the app are:

**Mobile Deposit:** Use your smart phone camera to deposit a check to your account.

**eAlerts:** Setup customized alerts delivered via text or email.

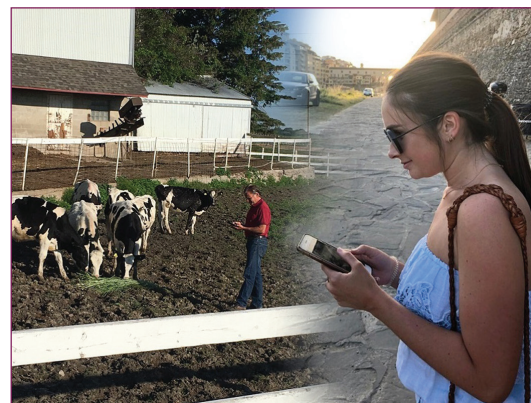
**Bill Pay:** Pay your bills straight from your smart phone.

**Check and Deposit Images:** View your transaction details.

**Transfer Funds:** Easily schedule one-time or recurring transfers between your accounts.

**Account Summary and Balances:** Makes it easy to get an overview of your accounts.

**Account History:** View your activity history.



# We Really Are Different!

You are a Valued Customer, Not an Account Number

It's time to open your checking account at Citizens State Bank. As a checking account customer, you will receive:

<b>NO FEE</b> PAPER STATEMENTS BY MAIL	<b>NO FEE</b> eStatements	<b>FREE</b> CHECKING ACCOUNT OPTIONS FOR INDIVIDUALS AND BUSINESSES	<b>FREE</b> BILL PAYMENT	<b>NO FEE</b> FOR VERBAL TRANSFERS	<b>NO</b> DORMANT ACCOUNT CHARGES
<b>NO FEE</b> PERSON TO PERSON TRANSACTION	<b>NO FEE</b> FOR READY RESERVE	<b>NO</b> MANDATED DEBIT CARD MONTHLY USAGE	<b>NO FEE</b> MOBILE DEPOSIT	<b>NO FEE</b> TO DOWNLOAD YOUR TRANSACTIONS INTO QUICKEN AND QUICKBOOKS	



Member FDIC

## 952-467-3000

NMLS #629780



409 Faxon Road [www.CitizensStateBankNYA.com](http://www.CitizensStateBankNYA.com)

## Quality Service!

Don't Settle For Less



As a first-time home buyer, I had no clue on how the loan process worked. Janette and everyone at CSB were so great! They were super patient with all of my questions and took the time to explain everything to me. They made the whole process really easy!

-Ryan Eiden



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