

IMPORTANT ACCOUNT NOTIFICATION FOR OUR CUSTOMERS

NEW! - eStatement Activation Project for Online Banking, Receive an email when your bank Statement is ready!
Environmental Friendly & Convenient

BENEFITS:

- Receive your bank statements securely and conveniently with eStatements
- Helps to reduce consumer paper waste
- Receive your bank statements faster

Sign for Online Banking just a Click & Sign Up to get started!!

Go to www.csb-banking.com

We gave our CSB Website a fresh look and update...check to see what's NEW!

New!! - Community State Bank has been asked by numerous loan customers to start reporting our loans to a credit reporting agency, so they can help build their credit score with loans that they have at our bank. Within the next 30 days or so we will start reporting all of our Consumer Installment and Residential Real Estate Loans to Experian Credit Reporting Agency. Below is the required notice to our customers before we actually start reporting these loans to them.

RE: PRIVACY NOTIFACATION with reports to the Credit Bureau

Model Notice B-1 within Regulation V states "We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report."

RE: CONSUMER INSTALLMENT LOAN LATE FEES

The late fee on payments that are past due over (10 days) will go from \$10.00 to \$15.00

RE: NEW & RENEWAL OF CERTIFICATES OF DEPOSIT

Early withdrawal penalties for those opening new or existing **3 Month CD's to 12 Month CD's** (a penalty may be imposed for withdrawals prior to maturity date). The penalty will equal three months interest on the amount withdrawn subject to penalty. Early withdrawal penalty on CD's **18 Month to 60 Month CD's** will equal six months on the amount withdrawn subject to penalty. In certain circumstances the law permits, the waiver of early withdrawal penalty.

LIMITED TIME OFFER!!

2.50% RATE on 17 MONTH CD SPECIAL

ON NEW MONEY

At maturity it automatically renews into an 18 month CD
Start earning more on your savings contact us today!

Community State Bank

Cedar Bluffs, NE

402-628-2155

Community State Bank

Colon, NE

402-647-2705

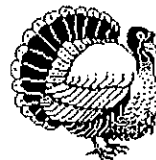
Information Security and Red Flags Documents that Contain Sensitive Information

- Address labels from junk mail and magazines
- ATM receipts
- Bank statements
- Canceled and voided checks
- Credit and charge card bills, summaries and receipts
- Credit reports and histories
- Documents containing names, addresses, phone numbers or email addresses
- Documents relating to investments
- Documents containing passwords or PIN numbers
- Driver's licenses or items with a driver's license number
- Employee pay stubs
- Expired passports and visas
- Copies of identification cards (college IDs, state IDs, employee ID badges, military IDs)
- Legal documents
- Investment, stock and property transactions
- Items with a signature (leases, contracts, letters)
- Papers with a Social Security number
- Pre-approved credit card applications
- Receipts with checking account numbers
- Tax forms

Thanksgiving Word Search



V P T U R K E Y
 Y I T W K N M I
 F E H O C O R N
 E F A M I L Y D
 A A N O W O E I
 S L K F V D D A
 T L S C O O K N
 P I L G R I M S



COOK
 CORN
 FALL
 FAMILY
 FEAST

INDIANS
 PIE
 PILGRIMS
 THANKS
 TURKEY

WE Will Be Closed
Thursday, November 24th
Friday, November 25th
In Observance of
Thanksgiving Day
Thank You!