



# Citizens State Bank

## Newsletter

Fall 2009

### **Unlawful Internet Gambling Enforcement Act**

Effective December 1, 2009, the Department of the Treasury and the Federal Reserve Board have issued a joint final rule to implement the Unlawful Internet Gambling Enforcement Act (UIGEA). The purpose of the act is to prevent unlawful Internet gambling businesses from utilizing the banking system. The act prohibits any person engaged in the business of betting or wagering from knowingly accepting payments in connection with the participation of another person in unlawful internet gambling. If Citizens State Bank receives notification from our networks that a restricted transaction has taken place, our policy will be to notify the customer and close the account.

### **Passwords**

Citizens State Bank takes great pride in serving its customers and is taking extra measures to protect your financial information by keeping it safe and secure. With fraud and identify theft cases increasing, Citizens State Bank is implementing the use of passwords for identification purposes.

*What does this mean for you?* You will be asked to assign a password to your Citizens State Bank account. This password should be anything that only YOU will know and remember. When selecting a password, avoid using commonly known information about yourself such as your favorite sports team, food, high school mascot etc. Use only information that you have knowledge of. Remember to keep your password safe and not share it with anyone.

When you call Citizens State Bank to inquire about your account, you will be asked for your password. This will be a way for our staff to identify you and release information only to you. This is **not** an attempt to make your banking an inconvenience, but rather an opportunity to enhance security on your accounts.

To implement a password on your account(s), simply stop in or call one of our bank locations and assign a password to your account.

### **Visa Gift Cards...Always a Perfect Gift!**

Did you know that we sell Visa® Gift cards available in loadable amounts from \$25.00 up to \$500.00? They make great gifts for all ages and can be used anywhere Visa® and Mastercard® are accepted. Issue fee per card: \$3.00. These make great gifts for birthdays, anniversaries or holidays!



### **Tired of Waiting for Your Bank Statement Every Month?**

Wait no more! View your statements and check images online each month with eStatements! eStatements are identical to your mailed statements but you'll have access to your statement a few days earlier than a paper statement, plus they can't be lost or stolen in the mail and best of all, they're FREE! You can view, print or save a copy of your eStatement at your convenience! You must have an internet connection and be signed-up for Online Banking. If you have any questions or need assistance in signing up, call us at 515-955-2265 (Fort Dodge Office) or 712-335-3322 (Pocahontas Office) and we'll be happy to help!

## Dates to Remember

<b>November 4<sup>th</sup></b>	<b>Annual Pancake Supper 4:30 p.m. to 7:00 p.m.</b> Pocahontas Elementary Gym, Pocahontas
<b>November 11<sup>th</sup></b>	<b>Veterans Day – Closed</b>
<b>November 26<sup>th</sup></b>	<b>Thanksgiving Day – Closed</b>
<b>December 4<sup>th</sup></b>	<b>Christmas Open House 9:00 a.m. to 3:00 p.m. – Pocahontas Office</b>
<b>December 24<sup>th</sup></b>	<b>Christmas Eve</b> <ul style="list-style-type: none"><li>• Fort Dodge and Pocahontas Offices – Close at Noon</li><li>• Pocahontas Drive-up Facility – Closed All Day</li></ul>
<b>December 25<sup>th</sup></b>	<b>Christmas Day – Closed</b>
<b>December 26<sup>th</sup></b>	<b>Christmas Saturday</b> <ul style="list-style-type: none"><li>• Fort Dodge Office – Drive-up Facility Open 8:30 to Noon</li><li>• Pocahontas Office – Closed</li></ul>
<b>December 31<sup>st</sup></b>	<b>New Years Eve</b> <ul style="list-style-type: none"><li>• Fort Dodge Office – Close at 3:00 p.m.</li><li>• Pocahontas Office – Normal Banking Hours Main Bank – Close at 3:00 p.m. Drive-up Facility – Close at 5:15 p.m.</li></ul>
<b>January 1<sup>st</sup></b>	<b>New Years Day - Closed</b>

## Fraud Education

Protecting your information is the greatest weapon you have in preventing fraudsters from stealing your account information or identity. Simple things like shredding your old information or not clicking links in unsolicited emails will keep your information secure and drastically lower the chance of having your identify or account information compromised.

According to the Federal Trade Commission (FTC), the following tips below can help you safeguard your information and help prevent social engineering scams from impacting you:

- ⇒ Never provide any personal information to an inquiry that is originated by someone else.
- ⇒ Never click on links sent in unsolicited emails.
- ⇒ Keep your anti-virus and anti-spyware software up-to-date.
- ⇒ Shred all financial documents and paperwork before discarding them.
- ⇒ Protect your social security number, account numbers, credit card numbers, passwords and user names by never providing them to anyone.
- ⇒ Monitor your financial statements regularly and notify your financial institution immediately when you discover a potentially fraudulent transaction.

Above all, monitor your credit report regularly for unauthorized purchases or debts. The three nationwide reporting companies provide a free copy of your credit report each year when you ask for it. Below are the contact numbers for each reporting institution:

- Equifax®: (800) 525-6285 Web site: [www.equifax.com](http://www.equifax.com)
- Experian®: (888) 397-3742 Web site: [www.experian.com](http://www.experian.com)
- TransUnion®: (800) 680-7289 Web site: [www.transunion.com](http://www.transunion.com)



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