



Citizens State Bank

Newsletter

Spring/Summer 2010

New Rules for Gift Cards

Are you a gift card buyer? Check out the new rules:

- Individuals purchasing gift cards after August 22, 2010 will have at least five years to use the certificates or cards before they expire.
- Funds credited to the gift card will remain for five years after they were added to the card, even if the printed expiration date on the card has passed.
- Service or inactivity fees can be imposed only under certain conditions. Such fees can be only charged if the consumer has not used the certificate or card for at least a year, if the consumer is given clear disclosures about the fees, and no more than one fee is charged a month.



Gift cards are not FDIC insured.

For more detailed information log onto: www.federalreserve.gov

Debit Card Users Beware of "Holds" on Funds:

Beware of "Holds" on Funds: At the time of purchase, merchants immediately place a temporary hold or "block" on funds for the transaction as protection against fraud, errors or other losses. If the final purchase price is unknown when the card is swiped, the hold will likely be for more than you actually spend. One common situation involves a hotel putting a hold of perhaps as much as \$250 or more for each day of an anticipated stay when you use a debit card (or credit card) to check into a room. Another example is when you use your debit card at the gas pump. The hold will be removed when the final transaction is processed, nearly immediately or perhaps a day or two later, but until then, you won't have access to that amount in your account.



Due to Ragbrai coming through Pocahontas on Monday, July 26th, the Main Bank in Pocahontas will be open regular hours 8:30 a.m. to 3:00 p.m. however the lobby doors will be locked from 9:00 a.m. to 1:00 p.m. We will unlock the door for customers as needed.

Our Drive-thru Facility in Pocahontas will be open from 8:30 a.m. to 5:15 p.m. The walk-up lobby will be closed that day.

First Choice Financial Services in Pocahontas will be closed all day.



For more information on Ragbrai - go to: www.ridepoky.com or www.ragbrai.com

Shellabration 2010

Join the Fort Dodge staff as they celebrate Shellabration 2010! This years' event will feature Grand Funk Railroad & Night Ranger on July 3rd at the Fort Dodge Soccer Field (1628 Nelson Avenue, Fort Dodge). Gates open @ 5:00 p.m.—5:30 Hell or High Water—7:15 p.m. Night Ranger—9:30 Grand Funk Railroad. \$32 (advance) or \$38 (at the gate)-12 & under are free. Tickets can be purchased at the Fort Dodge office or by calling 515-955-2265.

Join us on a Bus Trip to the Iowa State Fair



Here's your chance to experience one of the finest state fairs in the world with no worries about the long traffic lines or parking! Join us on **Wednesday, August 18th** as we travel to Des Moines to the Iowa State Fair. You're free to roam the fair all day, on your own, and experience nearly 200 mouth watering food choices, fabulous free entertainment and plenty of blue-ribbon competition. Each traveler will receive **The Book of Values**, a coupon book offering food and drink discounts to approximately 30 concession stands across the Fairgrounds. Our group will be welcomed by a **personal greeter** who will highlight the day's events and assist with any special needs. Our coach will drop us off and pick us up on the inner grounds to save walking

Your 1-day package includes:

Deluxe **Motor Coach** accommodations
Ticket to the Iowa State Fair
Driver **Tip**

Price: \$39.00/person

Reservations: Deadline to reserve your seat on the bus is **Friday, July 16th**.
Call Sally at 712-335-3322 to reserve your seat on the bus today!

The Pocahontas staff will be serving ice cream at the
Pocahontas County Fair on Thursday, July 15th - 5:00 p.m. to 7:00 p.m.
Come and enjoy a cool treat on us!



130 North 29th Street • Fort Dodge, Iowa 50501 • 515-955-2265
200 North Main Street • Pocahontas, Iowa 50574 • 712-335-3322
Member FDIC
Equal Housing Lender