



# Citizens State Bank

## Newsletter

Winter 2010

### Funds Availability Policy Changes

The Federal Reserve Board has consolidated all regional check processing centers into one office effective February 27, 2010. All checks will be processed and cleared through the main office of the Federal Reserve Bank of Cleveland. How does this change affect your account at Citizens State Bank?

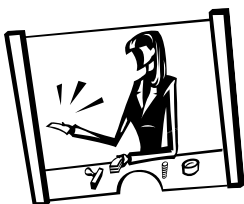
Our general policy is to allow you to withdraw funds deposited in your account on the first business day after the day we receive your deposit. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. If we delay availability of funds from a deposited check in order to collect the check, funds may not be available until the second business day after the day of deposit.

### *Cashiers Checks vs Money Orders...Do you know the difference?*

Have you ever needed to purchase a Money Order or Cashiers Check but didn't know which one to purchase? Knowing the differences in these two bank instruments could help decide which one is best for you!

Instrument	Purchase Fee	Restrictions	Information
Cashiers Check	\$5.00	A Stop Payment <u>cannot</u> be placed on a Cashiers Check. If lost, an Affidavit of Loss must be completed with the bank and cannot be replaced until 90 days from the issue date of the Cashiers Check.	Purchaser of the Cashiers Check must provide the bank employee with the remitter name, payee, date, amount etc. Cashiers Check also must be signed by two bank employees.
Personal Money Order	\$3.00	A Stop Payment <u>can</u> be placed on a Personal Money Order.	Purchaser is responsible for completing the Personal Money Order in reference to payee, remitter etc. and must sign the money order.

### **Pocahontas Drive-up Facility Update**



Effective April 1, 2010 only the drive through window at our drive-up facility in **Pocahontas** will be open for business on **Saturdays**. The walk-in lobby will remain closed. The ATM is located on the East side of the drive-up for your convenience.

# Got Cabin Fever?

Join us on a **Timeless Travelers Bus Trip** featuring  
*Spoken4 with Homer Lee*

Monday, March 29th  
2:00 p.m. Performance  
Orpheum Theater, Sioux City  
Lunch at Charlies Restaurant  
Price - \$75.00/person



Seating is limited! Sign-up today by calling Sally at 712-335-3322.

(Includes: Ticket to the show, lunch, deluxe motor coach accommodations, all taxes, tips and gratuities)

## Could you be a victim of Fraud?

If you can answer “YES” to any of the following questions, you could be involved in a FRAUD or about to be SCAMMED!

- Have you been informed that you were the winner of a **LOTTERY**, such as Canadian, Australian, El Gordo, or El Mundo, that you did not enter?
- Have you been instructed to **either “WIRE”, “SEND”, or “SHIP” MONEY** as soon as possible, to a large U.S. city or to another country such as Canada, England or Nigeria?
- Have you been asked to **PAY** money to receive a deposit from another country such as Canada, England or Nigeria?
- Are you receiving **PAY** or a **COMMISSION** for facilitating money transfers through your account?
- Did you respond to an email requesting you to **CONFIRM, UPDATE** or **PROVIDE** your account information?

Have you received a **CHECK** in the mail recently?

- Is the **CHECK** from an item you sold on the Internet, such as a car, boat, jewelry, etc?
- Is the amount of the **CHECK** more than the item’s selling price?
- Did you receive the **CHECK** via an overnight delivery service?
- Is the **CHECK** connected to communicating with someone by email?
- Is the **CHECK** drawn on a business or individual account that is different from the person buying your item or product?

We’re updating our records and would like your email address! Email yours to: [shoefing@csbpoky.com](mailto:shoefing@csbpoky.com)



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