

Quarterly News

Second Quarter



The *Citizen's* State Bank

Important News.....

Coming soon there will be a new shift to our credit/debit cards called EMV (or commonly called a Chip Card or Smart Card). EMV stands for Europay, MasterCard and Visa and is a global standard for cards equipped with computer chips and the technology used to authenticate chip-card transactions. Issuers of cards are migrating to this new technology to help protect customers from fraud and reduce the amount of costs associated with fraud.

The switch for merchants and financial institutions means that there will be new technology, new rules and new processing systems. But most of all it will be greater protection against fraud.

What does that mean for you the customer? With this new card type, your existing card would be replaced with a new Chip credit/debit card. And when you are paying for a transaction instead of sliding your card you would insert the card into a terminal slot and wait for it to process.

When is this happening? For some, this has already taken place. For others, there is a target date of October 1, 2015.

When is this coming to our Bank? Coming in Early Spring 2016

For more information, please visit <http://www.creditcards.com/credit-card-news/emv-faq-chip-cards-answers-1264.php>

Need a Mortgage Loan?.....

We offer all types of Mortgage loans to meet your needs:

- Conventional
- FHA
- Rural Development
- VA
- Bridge
- First Time Homebuyers Programs

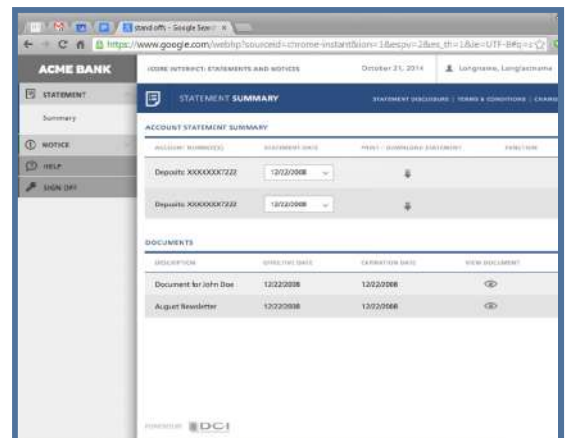
With Local servicing for qualified borrowers, you can make your payment at any one of our locations. Contact one of our Mortgage Loan Officers today for a FREE pre-qualification.

COID: 791580



New E-statement Updates...

Coming soon, our processor will be updating our E-statement screens. A fresh new look with new colors and fonts, but functionality will remain the same





Featured Account Open a Dreambuilder CD today!

Make your dreams a reality with our Dreambuilder CD.

Features of this account include:

- 30 Month Term
- Interest Bearing
- \$100 to Open Account
- Deposits of \$25 or more can be made at anytime
- View Your Transactions Online

<u>Canton</u> 100 N. Main (620) 628-4441	<u>Goessel</u> 600 E. Main (620) 367-2264	<u>Hesston</u> 201 N. Main (620) 327-4941	<u>Hillsboro Loan Office</u> 120 N. Main (620) 382-6418
<u>Home State Main</u> 223 N. Main McPherson (620) 241-3732	<u>Home State North</u> 1300 N. Main McPherson (620) 241-7404	<u>Home State East</u> 104 S. Centennial McPherson (620) 241-4146	<u>Home State Auto</u> Euclid & Maple McPherson (620) 241-3780
<u>Moundridge</u> 201 S. Christian (620) 345-6317	<u>Newton South</u> 2315 S. Kansas (316) 283-7478	<u>Newton North</u> 1225 N. Main (316) 283-3035	<u>Newton Walmart</u> 1701 S. Kansas (620) 283-7350

