



Citizens State Bank Highlights Expanded Options in Personal Checking Accounts for Wisconsin Customers

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Citizens State Bank (Member FDIC) has emphasized its range of personal checking account offerings, providing residents of western Wisconsin with multiple choices tailored to different financial needs and preferences. The lineup includes the Totally Free Checking account alongside interest-bearing options such as 50+ Interest Checking, Benefits Checking Account, and Premium Interest Checking Account, all designed to deliver essential banking services without unnecessary complexity.

Every personal checking account in Wisconsin includes standard features such as a free debit/ATM card, free online banking, free bill pay, free mobile banking with mobile deposit capabilities, and free electronic statements. These shared elements ensure customers have convenient access to their funds and account management tools regardless of the specific account selected.

The Totally Free Checking account stands out for its no-fee structure, eliminating monthly maintenance charges and minimum balance requirements that often appear in other banking products. This account supports everyday transactions while integrating with digital tools, including the ability to load the debit card into digital wallets for contactless payments. Customers can also manage travel-related purchases by

messaging the bank to authorize transactions in other states.

For those seeking additional benefits, the Benefits Checking Account provides opportunities to earn rewards and access competitive interest rates along with personalized services. The Premium Interest Checking Account focuses on higher returns through competitive interest, unlimited check writing, and advanced digital banking features to support active financial management.

The 50+ Interest Checking account, part of the Citizens Elite 50 or Better Club, targets individuals aged 50 and older who maintain monthly direct deposits into their checking account, offering exclusive perks suited to that demographic.

These options align with the bank's approach to personal banking, where core services remain accessible and integrated with security measures like debit card fraud protection. Customers benefit from tools such as the Personal Financial Management System, which allows budgeting, expense tracking, and goal setting directly linked to checking account activity.

Shawn Tyler, President and CEO at Citizens State Bank, stated, "The variety in our personal checking account offerings allows customers to select an option that matches their lifestyle and financial goals, whether prioritizing no fees or earning interest on daily balances."

Tyler added, "Features like free mobile deposit and online bill pay, combined with robust digital integration, make managing a personal checking account more efficient for Wisconsin residents in our communities."

The bank's digital banking platform supports these accounts by enabling transfers between checking and savings, loan payments from checking funds, and quick access to e-statements, including expedited delivery of year-end tax documents. Debit card usage also enters customers into the Mastercard Sweepstakes for in-person credit purchases without a PIN, with alternative entry methods available.

Citizens State Bank operates as a community-focused institution with offices in Hudson, Roberts, and Elmwood, serving individuals and businesses across western Wisconsin. The bank provides a full suite of services, including various loan products such as home loans, construction loans, land loans, home equity options, and refinancing, alongside business banking solutions. Emphasis remains on local presence and reliable financial tools that support everyday needs and long-term planning. Citizens State Bank is an Equal Housing Lender and is committed to fair lending practices for all.

Personal checking account features contribute to the bank's broader commitment to accessible banking,

reinforced by FDIC insurance and a dedication to customer security and convenience in a changing financial landscape.

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For more information about Citizens State Bank, contact the company here: Citizens State Bank Shawn Tyler 715-386-9050 csb@gmail.com 375 Stageline Rd, Hudson, WI 54016

Citizens State Bank

Citizens State Bank proudly serves residents and businesses throughout Western Wisconsin and Eastern Minnesota, Twin Cities Metro area.

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