

## CONVENIENCE SERVICES

### CSB ATM MONEYCARD

You can receive a CSB Moneycard whenever you open a Commercial Savings Bank checking or savings account.

- Unlimited access to ATMs worldwide
- 24 hour banking at most ATM locations: deposits, withdrawals, transfers
- No ATM surcharge fee at participating Privileged Status financial institution ATM locations

### CSB SHAZAMChek

For qualified customers, a SHAZAMChek is a debit card with electronic checking capabilities.

- Accepted by over 1 million CIRRUS® and MasterCard® network ATMs worldwide
- Make purchases at over 23 million MasterCard® merchants worldwide
- Purchases automatically deducted from your CSB checking account

### OVERDRAFT PROTECTION

If you qualify for a Commercial Savings Bank overdraft protection plan, you obtain automatic protection against overdrafts when your line of credit is linked to your checking account.

### DIRECT DEPOSIT

With Commercial Savings Bank Direct Deposit, your payroll, pension, social security, dividends or other regular deposits are received quickly and safely. Your funds are processed automatically, avoiding mailing your deposit or visiting the bank.

### AUTOMATIC PAYMENT

For customers who want to make their loan payments, pay bills or start an automatic savings plan, we offer electronic processing automatically from your CSB checking or savings account. Automatic payment saves time and money, while providing exceptional accuracy and convenience.

### ONLINE BANKING

For banking at home, stop in and sign up for online banking. You can check your balance, make transfers and note payments, view checks and deposits, and use our convenient BillPayor.

### COMBINED STATEMENTS

For your convenience, we can list all of your CSB accounts (i.e. checking, savings, certificates of deposit and loans) on one single monthly statement. Sign up today.

### ADDITIONAL SERVICES:

- Free e-statements
- Credit Cards
- Safe Deposit Boxes
- VISA Travel Cards
- Wire Transfers
- Money Orders

## Switch Kit

**Making a change for the better  
has never been easier!**

**Follow these steps to  
better banking:**

- 1. Open your new  
account with CSB**
- 2. Stop using your old  
account**
- 3. Change your direct  
deposits**
- 4. Change your  
automatic payments**
- 5. Close your old  
checking account**

**Our simple switch kit takes the  
hassle out of changing banks.  
It includes all the forms you  
need to enjoy banking at CSB  
today!**

**Visit [www.csbcarroll.com](http://www.csbcarroll.com) for  
our online switch kit**


## Consumer Account Services

**Come See Better  
Banking  
At**



**[www.csbcarroll.com](http://www.csbcarroll.com)  
712-792-4346**



	FREE	99	+	\$		HSA
Checking Accounts	FREE CHECKING	PREMIER 99	CSB CHECKING PLUS	INTEREST ON CHECKING	COMMERCIAL GOLD	HEALTH SAVINGS ACCOUNT
	A checking account with no minimum balance, service fees or check writing limits.	A checking account designed to give you more for less.	Take advantage of an account designed to let you take control of your financial future.	An interest bearing checking account offering competitive interest rates compounded monthly.	For valued customers 50 or better an exclusive account arranged to offer a variety of financial services.	For eligible individuals covered by a high deductible health plan.
<b>MINIMUM BALANCE</b>	None	\$99	None	\$800	None	None
<b>MONTHLY FEE</b>	None	None, or \$7 if daily balance falls below minimum	\$7 automatically deducted from your account	None, or \$10 if daily balance falls below minimum	None	\$1 automatically deducted from your account
<b>EARNs INTEREST</b>	No	No	With a collected balance over \$500	Yes	Yes	Yes
<b>ADDED BENEFITS</b>	<ul style="list-style-type: none"> <li>Free initial order of 50 personalized checks</li> <li>Automatic check safekeeping</li> <li>Unlimited check writing privileges</li> <li>Bank-by-mail</li> </ul>	<ul style="list-style-type: none"> <li>Free initial order of 50 personalized checks</li> <li>Unlimited check writing privileges</li> <li>Bank-by-mail</li> </ul>	<ul style="list-style-type: none"> <li>\$10,000 24-hour Accidental Death &amp; dismemberment insurance</li> <li>Free Online Bill Pay</li> <li>Free checks</li> <li>Free money orders</li> <li>Quest National Travel Program</li> <li>Discount movie tickets</li> <li><b>Plus More</b></li> </ul>	<ul style="list-style-type: none"> <li>Free initial order of 50 personalized checks</li> <li>Unlimited check writing privileges</li> <li>Bank-by-mail</li> </ul>	<ul style="list-style-type: none"> <li>Unlimited check writing</li> <li>Free first order of personalized member checks</li> <li>Free Money orders</li> <li>Social &amp; travel opportunities</li> <li>Discount on Visa Travel Card</li> <li>CSBEEZ Club</li> </ul>	<ul style="list-style-type: none"> <li>HSA contributions are excluded from income</li> <li>HSA earnings are tax deferred</li> <li>If used for qualified medical expenses, HSA assets are never taxed</li> </ul>
<b>IMAGED CHECKS</b>	No	Yes	Yes	Yes	Yes	Yes
<b>OVERDRAFT PROTECTION</b>	Yes, subject to credit approval	Yes, subject to credit approval	Yes, subject to credit approval	Yes, subject to credit approval	Yes, subject to credit approval	No

## SAVINGS

### PASSBOOK SAVINGS

Passbook Savings Accounts earn interest on collected balances, compounded daily. Your money is available anytime. Should your balance fall below \$200, you are allowed three free withdrawals a month. After three there is a \$.50 per withdrawal fee.

### MONEY MARKET SAVINGS

Money Market Savings Accounts pay competitive rates on your savings collected balances. With a minimum opening balance of \$2,500, your money is available anytime and interest is compounded daily. Our Money Market Savings Account offers four additional tiers of rates based on your balance.

### CERTIFICATE OF DEPOSIT

Certificates of Deposit enable you to earn competitive interest rates on a fixed dollar investment. Select a maturity date of six months to five years on amounts of \$1,000.00 or more to match your investment goals. The rate in effect at the time you invest is guaranteed for the term of the certificate.

### INDIVIDUAL RETIREMENT ACCOUNT (IRA)

An IRA provides a wide range of investment options for your retirement. The tax benefits of IRA's are available to qualified individuals. Talk with us for more information.

## LOANS

### INSTALLMENT LOANS

Commercial Savings Bank makes loans of all sizes. When you want competitive rates -- fixed or variable, convenient terms and fast approval, our installment loans are the answer. Ask a CSB loan officer about:

- New and used vehicle loans
- Personal loans
- Student loans

### MORTGAGE LOANS

At Commercial Savings Bank, we offer various types of mortgages to meet the needs of our borrowers. Ask a CSB loan officer about:

- CSB's low closing cost mortgage programs
- 15 or 30 year conventional loans offered through the secondary market
- USDA Rural Development loans
- Home equity loans (Interest payments may be tax deductible)

See Truth-In-Savings disclosures for additional information and regulatory requirements.