

# **Becoming a Citizens State Bank Customer Is Now As Easy As 1, 2, 3**

*We know that switching banks can be stressful and is not an easy thing. At Citizens State Bank, we have worked hard to eliminate the hassles that come from starting a new banking relationship. Follows these five simple steps to experience a successful, smooth, and easy switch:*

## **1. Open and Start Using Your Citizens State Bank Account**

Work with our team of experts to choose an account that is the best fit for you.

## **2. Discontinue Use of Your Old Account**

Keep your old account open and funded until all outstanding checks have cleared and all of your automatic payments have been switched over to your new account. Remember to shred unused checks and destroy your debit cards.

## **3. Change or Sign Up for Direct Deposits**

The fastest way to sign up or change a direct deposit is to ask the company or organization that issues the check for their direct deposit form. Complete the form using your new account and routing number.

## **4. Automatic Payment Change**

If you have any automatic transactions, you must notify each company that you have switched banks and update their information with your new Citizens State Bank account information.

## **5. Close Your Old Bank Account**

When all of your checks and automatic payments and deposits have cleared, you may close your old bank account.