

Citizens State Bank & Trust Company Terms of Use

BEFORE USING THIS WEBSITE PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY.

We require all visitors to our site to adhere to the following terms and conditions. If you do not agree to the terms and conditions below, you should not access this site, or any pages therein.

Illegal Use

Unauthorized use of Citizens State Bank & Trust Company's website and systems including but not limited to unauthorized entry into our system, internal network, misuse of passwords, or misuse of information posted on our website is strictly prohibited.

Website Content

Any and all information, materials, product offerings, services, terms and conditions are subject to change without notice.

Not all products and services advertised on this website are available in all geographic areas. We reserve the right to determine your eligibility for any product or service.

This website is not directed to children, although we may periodically advertise special accounts that may be appropriate for children. Parents of children interested in any of our online services should contact us.

Linked 3rd Party Sites

Citizens State Bank & Trust Company maintains this website to provide you with information about our products and services. For your convenience, we may also provide links to various third party websites that may be of interest to you. Citizens State Bank & Trust Company does not control linked third party sites. When you click on third party sites, you will leave our website and will be redirected to another site. Linking to other third party sites is at your own risk. The content on third party sites may change without notice.

WE MAKE NO REPRESENTATION OR WARRANTY REGARDING THE ACCURACY OF INFORMATION CONTAINED IN LINKED THIRD PARTY SITES.

We suggest that you always verify the information obtained from linked sites before acting upon the information. Citizens State Bank & Trust Company is not an agent for linked third parties, nor do we endorse or guarantee their products and services. The products and services offered by linked third parties are not products of Citizens State Bank & Trust Company and are not insured by any governmental agency such as the FDIC.

Also, please be aware that the security and privacy policies on linked sites may be different from our policies, so please read third party privacy and security policies carefully. If you have any questions or concerns about the products and services offered on linked third party sites, please contact the third party directly.

Investment Products

We may provide links to Investment or Securities companies, which offer products such as stocks, bonds, mutual funds, and annuities. These investment companies are not affiliated with this institution. Furthermore, investment products offered through this website:

- Are NOT Citizens State Bank & Trust Company deposits.
- Are NOT insured by any governmental agency such as the FDIC
- Are NOT obligations of or guarantees by Citizens State Bank & Trust Company
- Involve investment risks, including the possible loss of some or the entire principal amount invested.

Insurance Products

We may also provide links to purchase insurance products. Please note that insurance and annuity products sold through this site:

- Are NOT deposits, obligations of, or guaranteed by Citizens State Bank & Trust Company
- Are NOT insured by Citizens State Bank & Trust Company, the FDIC, or any other agency of the United States. Certain insurance products, such as annuities, may have investment risk, including the possible loss of value.
- The purchase of an insurance product is not a condition to any loan, product, or service offered by Citizens State Bank & Trust Company, its affiliates, or nonaffiliated third party.

Use of Information Submitted Through the Website

Any communication or material that you transmit to us through this website or through electronic mail may be used only by Citizens State Bank & Trust Company for the purposes described in our privacy policy. All information submitted to our website shall be considered and shall remain the property of Citizens State Bank & Trust Company and will only be used internally for the purpose intended or as allowed by law.

Citizens State Bank & Trust Company shall be free to use, for any purpose, any idea, concept, know-how or technique contained in information submitted by a visitor to use through this website. Citizens State Bank & Trust Company shall not be subject to any obligations of confidentiality regarding submitted information except as agreed by direct customer relationship, or as otherwise specifically agreed or required by law. Nothing contained herein shall be construed as limited or reducing Citizens State Bank & Trust Company's responsibilities and obligations to customers in accordance with our privacy policy.

If you need to communicate personal or confidential information, please do not use the email feature of this website, as it is not a secure email service. Instead, contact us by telephone or use the secure mail feature within our Internet Banking Service.

No Warranties

Any dated information on this site is "As Of" its date only. We will use every reasonable effort to include accurate and up to date information on the site, but we make no warranties or representations as to the accuracy of the information. Dated or otherwise, we expressly disclaim any and all liability for errors or omission in this information and materials.

All information, materials, and services contained in this site, including graphics, links, and any other items are provided "as is" and "as available" to the user without express or implied warranties of any kind including the warranties of merchantability, non-infringement of intellectual property, fitness for any particular purpose.

Limitation of Liability

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