

Citizens State Bank of Lankin

Our Story

Our history began in 1905, when the Citizens State Bank of Lankin received its charter from the State of North Dakota. Our patriarch, James H. Vorachek, provided strength and direction for the bank through its first decades which included the Great Depression. His dedication to the bank's customers never wavered. James and his wife Mayme had eight children, many of whom also had long careers with the bank.

In 1937, James H. and his sons expanded the banking operation to provide financial services to the communities of Edinburg and Edmore. In the early 1960's, daughters LaVerne (Vorachek) Gaarder became the manager of the Edmore branch and Marjorie Vorachek became manager of the Edinburg branch. These two extraordinary women built upon their father's foundation and together guided the bank through the next decades.

In the early 1980's, LaVerne Gaarder became the bank's President, Chief Executive Officer and Chairman of the Board. She provided vision, leadership, and guidance for the bank and its customers for decades. LaVerne's daughter Marjie began her banking career in 1979 as a teller and soon became proficient in all areas of banking. In 2001, the bank expanded again when LaVerne and Marjie opened a branch in Park River.

LaVerne's son Jim Gaarder is now the bank's Chief Executive Officer and Marjie continues to manage the Edinburg branch in addition to her duties as President, Branch Manager, Chief Loan Officer and Lending Compliance Officer.

We're proud of our long history of service-oriented community banking and we honor all our family members who came before us. The reasons we've been around for the past 100 years are the same reasons we'll be around for the next 100 years: We reinvest in our communities, we are committed to providing superior service to our customers and we foster lasting relationships built on trust and integrity.

We thank you for joining our CSB family and look forward to serving you and your family for years to come.

Citizens State Bank of Lankin



Your Hometown Bank Since 1905

Citizens State Bank of Lankin

Switch Kit

Switching to Citizens State Bank of Lankin have never been simpler! Switching your accounts should never be hard. That is why Citizens State Bank of Lankin developed this simple switch kit to handle all the trouble for you. Just follow the steps and switch to a bank that will treat you like family every time!

If we can be of any assistance throughout this transition, please call one of our friendly Customer Service Representatives at your desired location:

- Lankin – 701-593-6333
- Edmore – 701-644-2231
- Edinburg – 701-993-8625
- Park River – 701-284-7272

Thank you for choosing to **Come Home to Citizens State Bank of Lankin, where you're one of the family!**

Step 1: Open a Citizens State Bank of Lankin account!

Come see a Customer Service Representative at one of our 4 convenient locations and determine what account(s) best fit you. Be sure to remember to bring a picture ID with you when you open it.

We know your time is valuable, complete the Customer Information Form on the next page before coming in to make the process as fast as possible.

Step 2: Sign up for CSB Online Banking and Mobile Banking!

Track your direct deposits, checks, debit card transactions, and automatic payments with ease. Also take advantage of our FREE Online Bill Pay service.

Step 3: Stop using your former accounts.

Be sure to allow time for all outstanding debit card transactions and checks to clear. For your security, destroy any unused checks, deposit slips, and Debit/ATM card. If you like, we can do that for you.

Step 4: Move your Direct Deposit(s) to your new CSB Checking account.

Make this step simple by using the Direct Deposit Request Form.

Step 5: Transfer any Automatic Payments and Debits to your new CSB Checking account.

The Automatic Payment Request Form makes easy work out of this step. Remember recurring payments you make by ACH, Debit Card, and Automatic Transfer.

Step 6: Transfer any existing Online Bill Pay at your former bank to your new free CSB Online Bill Pay.

Use the Online Bill Payer Form to help make the switch simple and pain free.

Step 7: Close your former checking account.

When you are sure that all outstanding items have cleared **and** your Direct Deposits and Automatic Payments have made the switch to your new **CSB** Checking account, it's time to close your former checking account. Take or mail the completed Account Closing Request Form to your former bank or call them to make arrangements to close the account and forward any remaining funds to you.

Citizens State Bank of Lankin

New Account Application

Just Follow These 2 Easy Steps To Open An Account:

1. Complete, print, and sign this account application form
2. Bring in the completed form with a picture ID to the most convenient Citizens State Bank of Lankin location.

Account Type (check all that apply):

- | | | |
|---------------------------------------|---|---|
| <input type="checkbox"/> Savings | <input type="checkbox"/> Checking | <input type="checkbox"/> CD |
| <input type="checkbox"/> Money Market | <input type="checkbox"/> ATM / Debit Card | <input type="checkbox"/> Safe Deposit Box |

Account Ownership Type (check only one):

- | | | |
|--|---|--|
| <input type="checkbox"/> Individual | <input type="checkbox"/> Pay On Death | <input type="checkbox"/> Power of Attorney |
| <input type="checkbox"/> Joint – With Survivorship | <input type="checkbox"/> Joint – Without Survivorship | <input type="checkbox"/> Personal Representative |
| <input type="checkbox"/> Trust | <input type="checkbox"/> Agent | <input type="checkbox"/> Authorized Signer |

Additional Services (check all that apply):

- | | | |
|---|---|--|
| <input type="checkbox"/> Retirement Account (IRA) | <input type="checkbox"/> Health Savings Account | <input type="checkbox"/> Business Checking |
| <input type="checkbox"/> Business Saving | <input type="checkbox"/> Online Banking | <input type="checkbox"/> Mobile Banking |
| <input type="checkbox"/> Free Online Bill Pay | <input type="checkbox"/> Mobile Deposit | <input type="checkbox"/> Consumer Loan** |
| <input type="checkbox"/> Construction Loan** | <input type="checkbox"/> Business Loan** | <input type="checkbox"/> Ag/Operating LOC |

** Pending Approval

Individual Applicant Information Form:

Last Name: _____ First Name: _____ Middle Name: _____
 Social Security Number: ____ - ____ - ____ Date of Birth: ____ / ____ / ____ Place of Birth: _____
 Home Phone: ____ - ____ - ____ Cell Phone: ____ - ____ - ____ Work Phone: ____ - ____ - ____
 Driver's License Number: ____ - ____ - ____ State Issued: _____

Physical Address:

Street: _____ City: _____ State: ____ ZIP: _____

Mailing Address:

PO BOX: _____ City: _____ State: ____ ZIP: _____

Email Address: _____ Employer: _____ Occupation: _____

Joint Applicant Information Form:

Last Name: _____ First Name: _____ Middle Name: _____
 Social Security Number: ____ - ____ - ____ Date of Birth: ____ / ____ / ____ Place of Birth: _____
 Home Phone: ____ - ____ - ____ Cell Phone: ____ - ____ - ____ Work Phone: ____ - ____ - ____
 Driver's License Number: ____ - ____ - ____ State Issued: _____

Physical Address:

Street: _____ City: _____ State: ____ ZIP: _____

Mailing Address:

PO BOX: _____ City: _____ State: ____ ZIP: _____



Your Hometown Bank Since 1905

Citizens State Bank of Lankin

New Account Application

PLEASE READ AND SIGN CAREFULLY:

By signing, you certify that everything written in the application and other attached forms is correct. Federal law requires financial institutions to obtain information to verify your identify. You may be required to provide one or more forms of identification to comply with this requirement. Our privacy policy and federal law protect the information you provide.

Applicant's Signature: _____ **Date:** _____

Joint Applicant's Signature: _____ **Date:** _____

Your Hometown Bank Since 1905



Citizens State Bank of Lankin

Change Request Forms

Just Follow These 3 Easy Steps To Change Your Direct Deposits:

1. Complete, print, and sign this direct deposit change form on the following pages.
2. Attach a deposit slip or a voided check from your new Citizens State Bank of Lankin account.
3. Send the completed form to each business that is currently authorized to make automatic deposits into your account.

Just Follow These 3 Easy Steps To Change Your Automatic Withdrawals:

1. Complete, print, and sign this direct deposit change form on the following pages.
2. Attach a deposit slip or a voided check from your new Citizens State Bank of Lankin account.
3. Send the completed form to each business that is currently authorized to make automatic withdrawals into your account.

Citizens State Bank of Lankin
Lankin – Edinburg – Edmore – Park River
Direct Deposit Change Form

Date: ____ / ____ / ____

Employer / Depositor Name: _____

Employer / Depositor Address: _____

City: _____ State: _____ ZIP: _____

Subject: Switching My Direct Deposit

Dear Sir or Madam,

I recently switched my banking to Citizens State Bank of Lankin. I am contacting you to request my direct deposits to also be switched to my new account. Currently, you are depositing \$_____ to the following account:

Old Bank Institution Name: _____ Old Routing Number: _____

Old Depositing Account Number: _____

Starting on this date: ____ / ____ / ____, please terminate making my direct deposits to this account and begin making them into my new Citizens State Bank of Lankin account:

New Bank Institution Name: **Citizens State Bank of Lankin** New Routing Number: **091303130**

New Depositing Account Number: _____

Signature: _____

Printed Name: _____

Mailing Address: _____

City: _____ State: _____ ZIP: _____

Day Phone: _____ Evening Phone: _____

Citizens State Bank of Lankin
Lankin – Edinburg – Edmore – Park River
Automatic Withdrawal Change Form

Date: ____ / ____ / ____

Business Name: _____

Business Address: _____

City: _____ State: _____ ZIP: _____

Subject: Switching My Automatic Payment

Dear Sir or Madam,

I recently switched my banking to Citizens State Bank of Lankin. I am contacting you to request my automatic payments to also be switched to my new account. Currently, you are withdrawing \$_____ to the following account:

Old Bank Institution Name: _____ Old Routing Number: _____

Old Depositing Account Number: _____

Starting on this date: ____ / ____ / ____, please terminate taking automatic withdrawals from this account and begin taking them from my new Citizens State Bank of Lankin account:

New Bank Institution Name: **Citizens State Bank of Lankin** New Routing Number: **091303130**

New Depositing Account Number: _____

Signature: _____

Printed Name: _____

Mailing Address: _____

City: _____ State: _____ ZIP: _____

Day Phone: _____ Evening Phone: _____



Citizens State Bank of Lankin

Online Bill Pay Checklist

Automatic Payments

Use your previous bank statements and our handy checklist to identify the Automatic Payments and Debits you need to switch to your new **CSB Checking account**.

Automatic Payment Checklist

- | | | |
|--|---|---|
| <input type="checkbox"/> Rent / Mortgage | <input type="checkbox"/> Home or Renter's Insurance | <input type="checkbox"/> Auto Loan / Lease |
| <input type="checkbox"/> Health / Life Insurance | <input type="checkbox"/> Electricity / Gas Company | <input type="checkbox"/> Water |
| <input type="checkbox"/> Home Phone | <input type="checkbox"/> Cell Phone | <input type="checkbox"/> Garbage Pickup |
| <input type="checkbox"/> Television | <input type="checkbox"/> Internet | <input type="checkbox"/> Auto (AAA, Onstar) |
| <input type="checkbox"/> Memberships | <input type="checkbox"/> Credit Cards | <input type="checkbox"/> Loan |
| <input type="checkbox"/> Department Store Credit | <input type="checkbox"/> Home Equity Loan / LOC | <input type="checkbox"/> Transportation |
| <input type="checkbox"/> Savings | <input type="checkbox"/> Investments / Annuity Payments | |

List the payments from above with their information to have your automatic payments be made:

Payee: _____
Address: _____
Phone: _____
Fax: _____
Payment Amount: _____
Account Number: _____

Payee: _____
Address: _____
Phone: _____
Fax: _____
Payment Amount: _____
Account Number: _____

Payee: _____
Address: _____
Phone: _____
Fax: _____
Payment Amount: _____
Account Number: _____

Payee: _____
Address: _____
Phone: _____
Fax: _____
Payment Amount: _____
Account Number: _____

Payee: _____
Address: _____
Phone: _____
Fax: _____
Payment Amount: _____
Account Number: _____

Payee: _____
Address: _____
Phone: _____
Fax: _____
Payment Amount: _____
Account Number: _____

Citizens State Bank of Lankin

Account Closing Request Instructions

Before sending the Account Closing Request Form:

1. Check with your former bank to make sure that no additional information or forms are required.
2. If multiple accounts are involved, please complete a form for each account.
3. Inquire about any possible penalties with respect to early withdrawal before you close the account. If the account you are closing is a Certificate of Deposit (CD) it is important to check the maturity date. You may want to delay the switch of a CD to avoid penalties.
4. Verify that all checks and automatic payments have cleared prior to submitting the Account Closing Request Form.
5. Be sure that all automatic transactions have made the switch to your new **CSB Checking Account** prior to submitting the Account Closing Request Form.

After you've sent the Account Closing Request Form:

1. Check account statements from your former bank to verify that accounts have a zero balance and have been closed.
2. Enjoy your new **CSB Checking Account** and all the great services that **Citizens State Bank of Lankin** has to offer.



**Citizens State Bank of Lankin
Lankin – Edinburg – Edmore – Park River
Account Closing Request Form**

Date:

Bank Name:

Address:

City, State, Zip

Primary Account Holder:

Name:

Address:

City, State, Zip

Name:

Address:

City, State, Zip

RE: Account Number _____

Checking Savings Other

Attention: Account Services

Please accept this letter as my official authorization to close my account with your institution.

Please send a check in the amount of my account balance, if any, to my attention at the address you have on file. If you have any questions regarding this matter please call me at my daytime phone number: _____.

Thank you for your prompt assistance.

Sincerely,

Customer Signature

Your Hometown Bank Since 1905

