



Citizens State Bank Summer 2011 - Newsletter

Important Information on Purchasing Series EE and I Savings Bonds

The U.S. Department of the Treasury will end sales of paper Series EE and I savings bonds through over-the-counter channels (e.g., financial institutions and mail-in orders) at the end of this year. Savings bonds will remain available for purchase as electronic issues in Treasury Direct.

When will the paper bond program end?

Over-the-counter sales of paper savings bonds will be discontinued at the end of this calendar year. Final applications from customers must be received by December 31, 2011. Applications mailed directly to a Federal Reserve Bank by customers must be received by December 31, 2011.

What happens to the previously issued paper bonds?

They are valid issues of the U.S. Treasury and will earn interest for 30 years or until redeemed. Paper bonds can be converted to electronic savings bonds in Treasury Direct using a program called SmartExchange[®]. There's no charge to convert paper bonds. They won't lose any of the interest earned, and they retain their original issue dates and interest rate terms.

What about customers who like to give savings bonds as gifts?

Treasury Direct has a gift feature so customers can buy electronic savings bonds as gifts. The recipient of the gift must have a Treasury Direct account (or be named on a minor linked account if under 18 years old) to receive the gift. Customers can hold bonds in their Gift Box area in Treasury Direct until the bonds are electronically delivered.

What is Treasury Direct?

Treasury Direct is a secure Web-based system that allows investors to establish accounts to purchase, hold and manage Treasury securities online. Investors can purchase Series EE and I savings bonds, Treasury bills, notes, bonds and TIPS (Treasury Inflation-Protected Securities) through Treasury Direct.

How can I get more information about Treasury Direct?

For more information, visit www.treasurydirect.gov.

IT'S NEW!! SECURE EMAIL!

Protecting the security of your confidential financial information is a responsibility Citizens State Bank takes seriously. That's why we now offer you the added protection of secure email for communicating with Citizens State Bank.

Secure email is the ONLY way to be sure your confidential information (account numbers, tax ID numbers and financial statements) is emailed safely.



You can find our secure email link by logging onto www.csbpoky.com and clicking the Secure Email icon on the right hand side of the page or by logging onto www.csbfd.com and clicking the Contact Us link. Questions? Give us a call at 712-335-3322 (Pocahontas) or 515-955-2265 (Fort Dodge).

Happy Anniversary!

Join the Fort Dodge office of CSBank as they celebrate their 10th Anniversary the week of September 12th through the 16th. Watch for more details in the coming weeks!

Monday, September 12th—Donuts with Dave
Tuesday, September 13th—Hot Dogs with Harv
Wednesday, September 14th—Kids Fun Day
Thursday, September 15th—Outdoor BBQ
Friday, September 16th—Giving Back to the Community Day



5 Tips to Minimize the Damage of a Lost or Stolen Wallet

There aren't too many things worse than the panicked feeling of a missing wallet or purse—especially when you're not sure if it's just misplaced or if it could be in the hands of a criminal. Follow these tips to help minimize the damage of a lost or stolen wallet and to give you peace of mind:

1. Limit the amount of confidential information in your wallet. Only carry the identification, checks, credit cards or debit cards you really need. The rest, including bank account numbers, personal identification numbers, passwords and—most importantly—your Social Security card, are best kept elsewhere in a safe place. Don't pre-print your Social Security number or driver's license number on your checks, because either one could help a thief apply for a loan, credit card or bank account in your name.

2. Copy everything in your wallet (except the cash). Copy or scan both sides of credit cards, insurance cards, IDs and any other important documents kept in your wallet, and store the copies in a safe place. If your wallet is lost or stolen, knowing exactly what was in it will make suspending accounts and getting replacement cards much easier. Note that the customer-service number you need to call to report a compromised card is often on the back.

3. Review your credit card bills and checking account statements as soon as they arrive. Make sure that no fraudulent activity is taking place and you're not being billed for purchases you didn't make.

4. Periodically request your credit reports. Look for signs that someone may have obtained loans or tried to commit other fraud in your name. By federal law, you are entitled to a free copy of your credit report every 12 months from each of the three nationwide credit bureaus—Equifax, Experian and TransUnion. Go to www.AnnualCreditReport.com or call (877) 322-8228 to order your free credit reports.

5. If your wallet is missing, take steps to limit your liability. Immediately call your bank and credit card companies to report lost or stolen cards.

Being proactive and taking precautionary steps to protect yourself from the damage of a lost or stolen wallet may seem like it will take a lot of time and effort—but it's nothing compared to the many hours you would spend trying to recover a stolen identity. Learn more ways to avoid identity theft online at www.ftc.gov/idtheft.



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Member FDIC
Equal Housing Lender