



Customers and Friends,

As we continue to monitor developments regarding Coronavirus (COVID-19), the health of our customers, employees and communities, is of utmost importance to us. We want you to rest assured that the banking industry is prepared to withstand unforeseen events such as this, and here at City State Bank, we are determined to help you protect your physical and financial health. As this event continues to play out, please know that we have plans in place with a dedicated team committed to keeping our operations running smoothly.



#### Some of these plans include:

- Coordinating communications with our customers, employees, and partners to ensure continued service.
- Our technology and networks are prepared to handle additional demand should we need to enable employees to work from home.
- Providing employees and customers with best practices and supplies to prevent the spread of illness.
- Increased cleaning and disinfecting throughout our banks.
- Continued implementation of our Business Continuity Plan.

As we are encouraged to limit our interactions, please remember that we already have products in place for you. Although they were created to make banking with us more convenient, they are certainly beneficial in times like this, and allow you to have access to your accounts and information without needing to come to the bank. If you aren't currently using these products, please consider doing so.

#### Online Banking:

- Enroll at [www.citystatebank.com](http://www.citystatebank.com) to bank anytime, anywhere. Some options include:
  - o Pay your bills - no stamps, no envelopes, no trips to the post office
  - o Make transfers - within accounts here at CSB or at other institutions
  - o Pay a friend - whether they bank with CSB or not
  - o Personal Financial Management - see all your finances at a glance, including your loans, investments, credit cards, etc.

#### Download the City State Bank App (available for iOS and Android)

- You are able to enroll in Online Banking directly on our app.
- The same online banking options, but in a mobile format.
  - o The app also allows you to use our mobile deposit feature to take a photo of your check and deposit it from your phone. As a benefit to our customers during this time, we are temporarily suspending the charge to use this product.

#### Sign up for E-Statements

- Once you are using Online Banking, in the menu option, choose 'Statements' and then 'E-Statement Enrollment'
- Ensure you have access to your statements when you need them.

We continue to monitor COVID-19 both regionally and nationally, and we want you to know that we take this situation very seriously, while remaining rational and optimistic. We will continue to reach out to you with updates as we have them. In the meantime, please feel free to contact us if you have any questions or concerns.

As always, thank you for your business and the trust that you have placed in us, here at City State Bank. Although these are unprecedented times, we know we will continue to weather the storm together.

Sincerely,

Steve Albrecht

President, City State Bank