



## REGULATION CHANGES THAT MAY AFFECT YOUR ACCOUNT

### THESE IMPORTANT CHANGES GO INTO EFFECT ON AUGUST 15, 2010.

At Citizens State Bank, we are committed to help you understand and manage changes that relate to your day-to-day financial activities. A recent Federal regulation change will require you to make a choice on how you use your debit or ATM card. You will need to decide if you want to:

1. **Opt In**— This means that you want Citizens State Bank to authorize and pay your everyday debit card and ATM transactions when there may not be enough money in the account to cover that transaction.
2. **Opt Out**—This means that you DO NOT want Citizens State Bank to authorize and pay your everyday debit card and ATM transactions when there is not enough money in the account to cover the transaction.

**Please note: If you do not choose an option by August 15, 2010, you will automatically be opted out.**

There is no cost for making either selection, and you may change your selection at any time.

The enclosed page explains overdrafts and overdraft fees and Citizens State Bank's standard overdraft practice. Please read/review, and if you want to continue receiving the same level of service you currently have you will need to "opt in" prior to August 15<sup>th</sup>.

There is **no charge** for this service unless you use it.

Please use the enclosed page to direct Citizens State Bank on your selection.

Thank you for being a CSB customer.

Citizens State Bank

Somerville	155 Eighth St.	979-596-1421
Deanville	6498 FM 111,	979-535-4535
Caldwell	201 E. Buck St.	979-567-4646
Brenham	2007 S. Day St.	979-251-8844
Snook	9850 FM 60 E.	979-272-8500
Navasota	9109 Hwy. 90 S.	936-825-3662