

■ Keeping it Local

Dedicated to Teaching
Financial Literacy



The negative national savings rate and lack of financial education in schools inspired our commitment to financial literacy. We developed a hands-on **Banking-In-School** Program that is taught in local schools reaching over 7,000 students annually.

We launched the **Admiral Eagle Savings Squad** and **FutureLife Teen Money Management Program** with the vision that new generations will understand the importance of good money management and plan for a future of financial security.

Whether you need assistance creating your first family budget or you seek information for college saving and retirement planning, our knowledgeable staff can provide resources to assist you with these important decisions and help you reach your financial goals.

Investing in Local Businesses

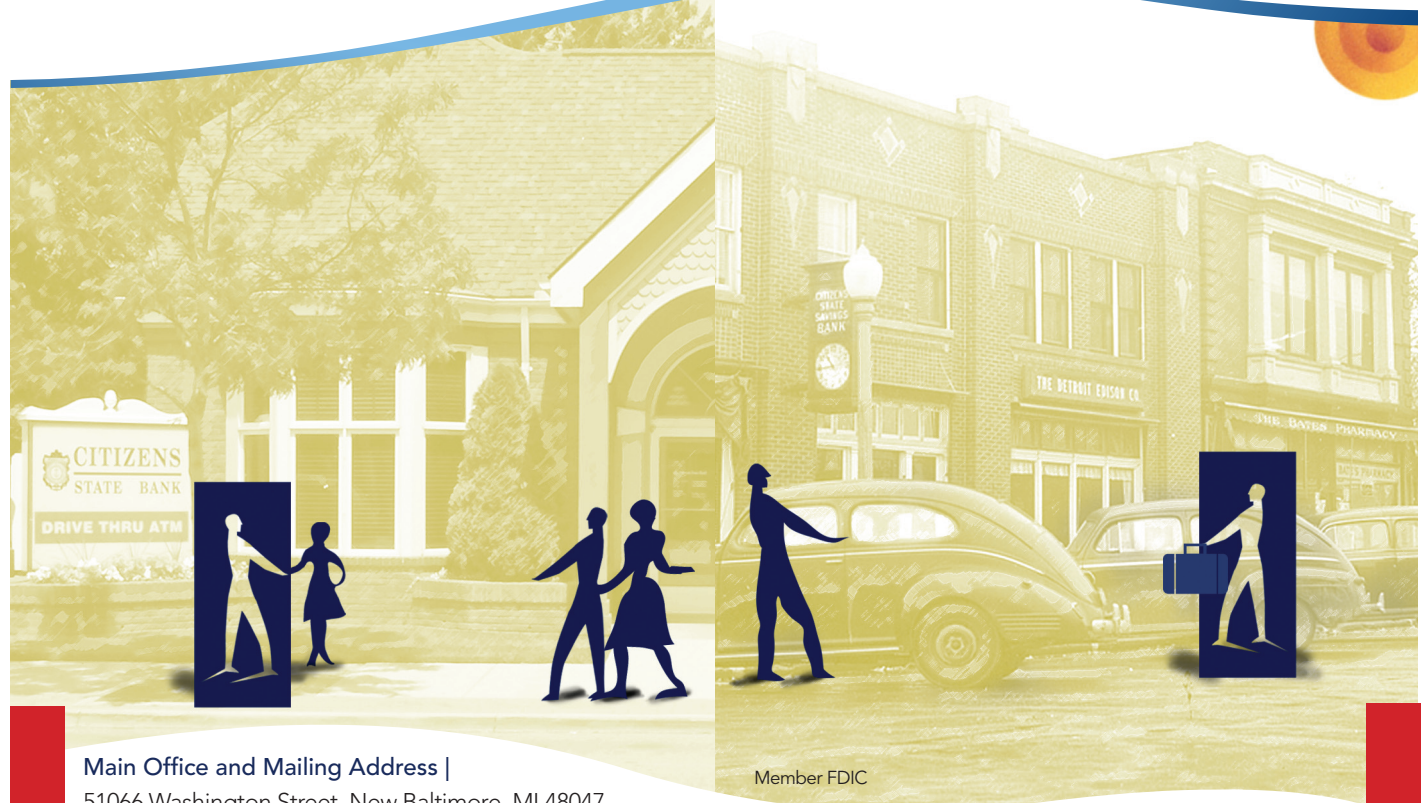
Citizens State Bank understands that financing is key to helping Macomb and St. Clair counties to prosper and grow. Unlike national banks, we support the economic strength of our communities by only lending money locally, which stimulates economic growth and creates jobs.

Experience Community Banking

Contact Us: (888) 598-8900

www.mycommunitybank.com

Your Community Your Bank



Main Office and Mailing Address |

51066 Washington Street, New Baltimore, MI 48047

Chesterfield Township |

32900 23 Mile Rd., West of D.W. Seaton

47011 Sugarbush Rd. at 21 Mile Rd.

Ira Township | 9764 Dixie Hwy., East of Church

Shelby Township | 48945 Hayes Rd. at 22 Mile

Clinton Township | 24668 Hall Rd. (M-59 at I-94)

HOURS OF OPERATION

LOBBY	Mon-Thurs	9:00 am - 4:00 pm
	Friday	9:00 am - 5:00 pm
	Saturday	9:00 am - 1:00 pm

DRIVE-THRU	Mon-Friday	8:30 am - 6:00 pm
	Saturday	8:30 am - 1:00 pm

Member FDIC

HISTORY OF COMMUNITY BANKING

MEETING CUSTOMER NEEDS

KEEPING IT LOCAL



Citizens State Bank

Your Community. Your Bank.

■ History of Community Banking

Banks have come and gone in our community, but we've been here since the beginning.

Citizens State Bank was chartered in March 1922, beginning a long tradition of assisting individuals and small businesses to manage their finances and achieve their goals.



In June 1922, 28 investors — mostly Mount Clemens businessmen — raised the capital stock to open Citizens State Bank in downtown New Baltimore, Michigan. Although we now enjoy the safety and security of state-of-the-art technology, in 1922 our first investors drove from Mount Clemens into New Baltimore with \$4,000 in a satchel (and shotguns for protection) to open the doors of Citizens State Bank. The first bank, located in a small frame building, was called the “chicken-wire bank” by local residents because of its pine board and chicken wire “teller windows”.

After “Black Tuesday” in 1929, Citizens State Bank was one of the first banks allowed to resume normal banking due to its sound and responsible financial management. Today, as one of the few remaining locally owned and operated community banks, we have maintained the same name, the same ownership and the same uncompromising values that we were founded on over 8 decades ago.

■ Meeting Customer Needs

Even in our early days, Citizens State Bank offered products and services to rival the big banks of the time. In the 1940's, we introduced our **Christmas Savings Club** to meet the needs of customers wanting to provide a financially painless solution to the demands of holiday spending. This Club continues to attract savers today.

To promote the important concept of “pay yourself first”, we were one of the first banks to offer regular incremental savings plans such as our very popular **Serious-On-Savings Account** to help customers achieve their financial goals.

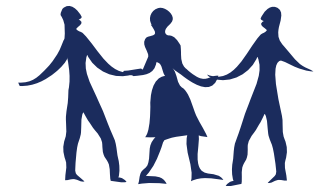
We have always looked for ways to improve business products and services. During the 1940's and 1950's, the bank purchased a coin counter and a bookkeeping machine that rivaled our competitors in cutting edge technology of the time. Over the decades, we have continued to evolve and develop new lending solutions and business products to respond to the ever-changing-needs of our growing small and mid-size business customer.

Today Citizens State Bank is proud to provide unique and competitive personal and business products that include free internet banking, free online bill payment, and savings and loan products to fit every need. We continue to innovate and evolve to serve our web-savvy customer by providing a secure internet banking experience with multiple fire walls and passmark identification.

■ Keeping it Local

Getting Involved in Local Causes and Organizations

We were founded on a philosophy of “Keeping It Local” in our community and we continue to keep this commitment through **community involvement**, teaching **financial literacy**, and **investing in the community** that invests with us.



Newspaper articles of the 1940's and 1950's reported on bank employees' involvement with the local library, Civic Club, churches, Bankers Association and active participation in bond drives and the Red Cross. Not much has changed. Today Citizens State Bank actively supports local schools, hospitals, fire and police causes, parks and recreation programs and community enrichment programs. Our bank employees take an active leadership role by serving as officers and board members for numerous charity and community groups.

Our community projects include the **Annual Giving Tree program** where we organize, host and deploy the donation of holiday gifts and meals for hundreds of area families each year. Our annual Relay for Life team, called “**Banking on a Cure**”, works with customers and the community to raise thousands of dollars for the American Cancer Society.