

Chip Card Technology

Your New Chip Card

Easy. Convenient.
More Secure than Ever.



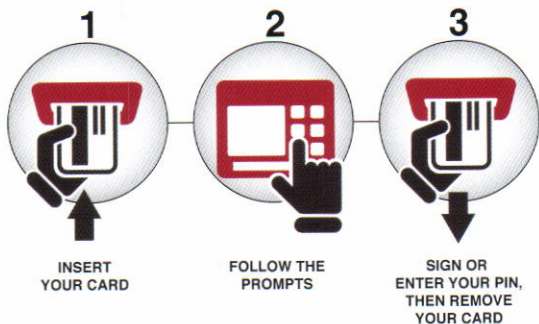
TransFund[®]
Making Money Move.

Greater Security, Convenient to Use

Your new debit card features a small chip that makes it nearly impossible for fraudsters to reproduce your card. You can continue to use your card to conveniently make all your everyday purchases with greater peace of mind.

It's easy to use:

USING YOUR CHIP CARD AT CHIP-ENABLED REGISTERS



At chip-enabled terminals, simply insert your chip card into the slot at the bottom of the terminal and leave the card in the terminal until the transaction is approved and completed. Then make sure to remove your card and take it with you. No more swiping!

At terminals that are not chip enabled, just swipe your card and follow the prompts as usual.

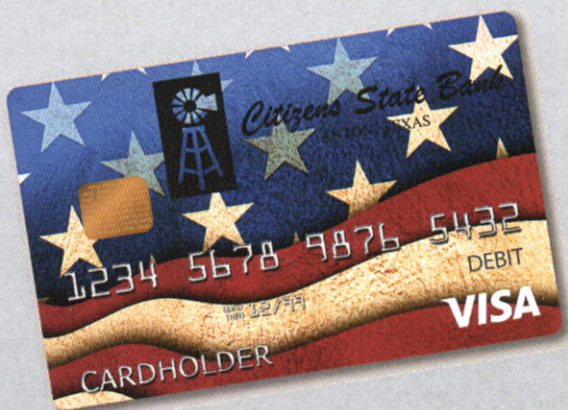
For online purchases, enter your card information just as you always have.

If you have questions about your new card, call or visit your financial institution.

NEW DEBIT CARDS COMING SOON!

You will receive a new Citizens State Bank card which features a small chip that makes it nearly impossible for fraudsters to reproduce your card. You'll enjoy all the conveniences and purchasing power you're used to, but with increased safety features.

Questions? Call (806) 997-4351.



Citizens State Bank

ANTON, TEXAS