Effective Date: January 6th, 2026

Rewards Checking!

Open a new account or convert your existing account to Rewards Checking

- Free checking that rewards you with interest
- 3.56% Annual Percentage Yield on balances up to $25,000.00
- 0.25% Annual Percentage Yield on balances over $25,000.00
- 0.25% Annual Percentage Yield if eligibility requirements aren't met
- $100.00 minimum opening deposit
- No minimum balance to earn rewards
- No monthly service fee
- Free online banking & bill pay if qualified
- Free mobile banking and mobile deposit if qualified
- Mastercard debit card with no annual fee

Eligibility requirements include:

- Have at least 15 Signature Based debit card transactions (select "credit" instead of "debit") posted and settled to your account per month
- Have at least 1 ACH Credit posted and settled to your account per month
- Have at least 1 Internet or Mobile Banking login per month
- Receive your monthly statement electronically

If you do not meet the eligibility requirements or your balance falls below 0 during the statement cycle, there are no account service fees and you will receive the lower disclosed interest rate.

*** Personal accounts only. Only one account eligible per social security number. Rate may change after account opening.

Member FDIC

CITIZENS STATE BANK

Wyoming, Oxford Junction, Olin, Maquoketa

EQUAL HOUSING LENDER