

**Important Information**  
Regarding your Visa Debit card

Dear CSB Customer,

Protecting your account is a top priority for Community State Bank. That's why we wanted to alert you to a potential security issue with Heartland Payment Systems (a large payment processor in the United States) that could include your visa check card number.

At this point we are working with authorities to investigate this matter further and will update you as soon as we have more information. We will continue to monitor your account and will work closely with Visa to identify any fraudulent behavior. At this time we can assure you that no fraud has occurred with any of our Community State Bank customers regarding this matter.

In the meantime you can take steps to protect yourself even further by reviewing your monthly checking account statements and monitoring your account online at [www.csbbankonline.com](http://www.csbbankonline.com).

If you notice any suspicious activity to your account, please notify us as soon as possible. You won't have to worry about paying for unauthorized charges because your card is backed by Visa's Zero Liability protection.\* And, in many cases, we'll be able to replace any funds lost due to fraudulent use within ten business days.

We apologize for any inconvenience this may cause you. Community State Bank takes your account security and privacy very seriously and we will keep you informed on this issue as it develops. If you have any questions or concerns, please call us at 1-800-488-3958 or visit our website at [www.csbbankonline.com](http://www.csbbankonline.com).

Sincerely,

Brad Peterson  
Assistant Vice President

\*Covers U.S.-issued cards only. Visa's Zero Liability policy does not apply to ATM transactions or PIN transactions not processed by Visa and certain commercial card transactions. Cardholder must notify issuer promptly of any unauthorized use. Consult issuer for additional details or visit [www.visa.com/security](http://www.visa.com/security)