

Personal Banking Account Changes

The chart below shows a side-by-side feature comparison of current products and the corresponding new product that it will transition to on **October 5, 2026**.

Please refer to the chart below to see what type of account(s) you will transition to. If you are interested in changing your account type after the update on October 5, or have further questions about our banking solutions, please visit your nearest Community State Bank branch location or contact our Client Care at (515)331-3100.

Current Product	New Product
Set Sail Checking	Core Checking
Voyage Checking	Plus Checking
Journey Checking	Select Checking
Select 50 Checking	Select Checking
Edge Checking	Edge Checking (No Changes)

*Accounts highlighted have changed

PERSONAL BANKING ACCOUNTS

CORE CHECKING

- \$100 to open
- No minimum balance required
- No monthly service fee
- \$3.95 paper statement fee (can be waived with eStatement enrollment)
- Free debit card, free online banking, unlimited bill pay

PLUS CHECKING

- \$100 to open
- No minimum balance required
- \$5 service fee per statement cycle
 - Waived with 1 electronic debit or credit per statement cycle
 - **Loan relationship no longer waives monthly service fee**
- \$3.95 paper statement fee (waived with eStatement enrollment)
- Cash rewards can be earned each statement cycle. **Account holders will either receive \$2 or \$5 in debit card rewards based on purchase totals**
 - \$2 reward if debit card purchases post totaling \$300-\$1,000 or
 - \$5 reward if debit card purchases post exceeding \$1,000
- **Rewards no longer offered for balances over \$15,000**
- Tiered interest paid monthly
- Free debit card, free online banking, unlimited bill pay

SELECT CHECKING

- \$100 to open
- \$10,000 minimum combined balance in deposit and/or loan account relationship or \$1,500 minimum checking balance
- \$10 monthly service fee if balance requirements not met
- No paper statement fee
- Waived gift card fees
- Waived official check fees
- \$10 discount on safe deposit box
- Free wallet checks or \$5 discount on other styles
- .25% rate reduction on closed-end consumer loan rates
- **.30% rate bump up on new standard CDs of \$5,000+**
- Tiered interest paid monthly
- Free debit card, free online banking, unlimited bill pay
- **Select 50 Travel Club will continue to be offered. Please see page 7 for details or contact the bank for more information**

EDGE CHECKING

- \$100 to open
- No minimum balance required
- No monthly service fee
- \$3.95 paper statement fee (waived with eStatement enrollment)
- Premium interest paid monthly and ATM fees refunded (\$20 cap per statement cycle) if you:
 - Use debit card 15 times per statement cycle (excludes ATM-based transactions)
 - Receive your monthly statements via eStatements
 - Set up at least one monthly direct deposit
- Free debit card, free online banking, unlimited bill pay



Items in bold indicate a change in terms to the product

CSB
COMMUNITY
STATE BANK

Member
FDIC

