

***LISTING OF PRODUCTS AND SERVICES OFFERED BY CITIZENS BANK MINNESOTA AT OUR
MAIN OFFICE AND OUR LAFAYETTE, LA SALLE, LAKEVILLE, WATKINS, AND ORMSBY
BRANCHES.***

LISTED BELOW ARE THE TYPES OF LOANS WHICH CITIZENS BANK MINNESOTA MAKES IN THE COMMUNITY. SOME KINDS OF CREDIT WE CAN MAKE AVAILABLE ARE LIMITED BY LAW AND GOVERNMENT REGULATIONS. CHANGES IN ECONOMIC CONDITIONS SOMETIMES MAKE IT IMPOSSIBLE OR IMPRACTICAL TO MAKE A CERTAIN TYPE OF LOAN.

CITIZENS BANK MINNESOTA TRIES TO MAINTAIN A MIX OF DIFFERENT TYPES OF LOANS AND INVESTMENTS SO THAT WE DO NOT HAVE AN UNDUE CONCENTRATION OF LOANS IN ANY SPECIFIC CATEGORY. WE ALSO TRY NOT TO HAVE ANY UNDUE CONCENTRATION OF LOANS IN A CLOSE GEOGRAPHIC AREA. AS A MATTER OF FACT, CITIZENS BANK MINNESOTA DEVOTES ITS FUNDS TO MANY DIFFERENT KINDS OF LOANS, AND THIS CAN RESULT IN CERTAIN KINDS OF CREDIT BEING UNAVAILABLE AT A GIVEN TIME.

THE AVAILABILITY AND THE TERMS AND CONDITIONS OF CREDIT IN A SPECIFIC INSTANCE ARE
ALWAYS DECIDED ON A CASE-BY-CASE BASIS AFTER THE CREDIT-WORTHINESS OF THE
BORROWER(S) AND THE COLLATERAL HAVE BOTH BEEN CAREFULLY EVALUATED. WE OFFER OUR LOAN SERVICES TO ANY APPLICANT WITHOUT CONSIDERATION TO RACE, COLOR, RELIGION, NATIONAL ORIGIN, SEX, MARITAL STATUS, AGE, HANDICAP, FAMILIAL STATUS (HAVING CHILDREN UNDER THE AGE OF 18), RECEIPT OF PUBLIC ASSISTANCE OR THE GOOD FAITH EXERCISE OF RIGHTS UNDER THE CONSUMER CREDIT PROTECTION ACT.

REAL ESTATE LOANS:

CITIZENS BANK MINNESOTA HAS ALWAYS BEEN HEAVILY INVOLVED IN REAL ESTATE MORTGAGES, ESPECIALLY RESIDENTIAL UNITS. CURRENTLY, CITIZENS BANK MINNESOTA OFFERS 62 MONTH FIXED RATE MORTGAGES WITH BALLOON PAYMENTS DUE AT MATURITY FOR PROPERTIES WITH A ONE (1) TO FOUR (4) FAMILY DWELLING; **ADJUSTABLE RATE MORTGAGES (ARM)** WITH 15 YEAR, 20 YEAR OR 30 YEAR AMORTIZATIONS FOR A ONE (1) TO

FOUR (4) FAMILY DWELLING; WE ALSO OFFER 15-YEAR, 20-YEAR AND 30-YEAR FIXED RATE MORTGAGES THROUGH FREDDIE MAC OR THE FEDERAL HOME LOAN BANK ON THE SECONDARY MARKET. THE SECONDARY MARKET LOANS ARE SOLD TO FREDDIE MAC OR THE FEDERAL HOME LOAN BANK, WITH CITIZENS BANK MINNESOTA PROVIDING THE SERVICING ON MOST OF THESE LOANS. CITIZENS BANK MINNESOTA IS CURRENTLY OFFERING ALL OTHER REAL ESTATE LOANS, SUCH AS FHA INSURED MORTGAGES AND VA LOANS THROUGH A SECONDARY MARKET PROCESSOR.

LOANS ON UNIMPROVED REAL ESTATE ARE AVAILABLE IN CERTAIN CIRCUMSTANCES.

COMMERCIAL, INDUSTRIAL AND FARM REAL ESTATE MORTGAGES ARE AVAILABLE ON A ONE (1), THREE (3), OR FIVE (5) YEAR FIXED OR VARIABLE RATE MORTGAGE, SUBJECT TO A BALLOON PAYMENT DUE AT MATURITY.

SECOND AND/OR THIRD MORTGAGES ARE AVAILABLE IN CERTAIN CIRCUMSTANCES. WE USE SECOND AND/OR THIRD REAL ESTATE MORTGAGES FOR VARIOUS HOME IMPROVEMENT LOANS.

COMMERCIAL LOANS:

SHORT TERM SECURED OR UNSECURED LOANS TO BUSINESSES AND INDIVIDUALS WHERE ADEQUATE EVIDENCE OF EARNINGS HISTORY AND NET WORTH ARE PRODUCED. THIS INCLUDES BOTH TERM LOANS AND REVOLVING LINES OF CREDIT.

BUSINESS LOANS GUARANTEED BY THE SBA (INCLUDING SBA EXPRESS, PATRIOT EXPRESS, 7(A), AND 504) OR RURAL DEVELOPMENT.

CITIZENS BANK MINNESOTA UTILIZES PROGRAMS, SUCH AS THE SOUTHEASTERN MINNESOTA INITIATIVE FUND (SEMIF), REGION IX REVOLVING LOAN FUNDS, BROWN COUNTY ECONOMIC DEVELOPMENT PARTNERS REVOLVING LOAN FUND AND THE CITIY OF NEW ULM EDA LOAN

FUNDS TO ENABLE SMALL BUSINESSES TO GET STARTED OR EXPAND. LOANS MADE UNDER THESE PROGRAMS MAY BE AT BELOW MARKET INTEREST RATES.

OUR WEBSITE AND OUR BUSINESS LENDERS PROVIDE LINKS AND HELPFUL INFORMATION TO ASSIST SMALL BUSINESSES START AND EXPAND. THIS INCLUDES TEMPLATES AND OTHER TOOLS FOR DEVELOPING BUSINESS PLANS PREPARING PRO FORMA FINANCIAL SPREADSHEETS, AND COMPILING POWERPOINT PRESENTATIONS FOR THEIR COMPANIES.

SECURED LOANS: APPROPRIATE SECURITY CAN INCLUDE: INVENTORY, ACCOUNTS RECEIVABLE, MACHINERY & EQUIPMENT, MARKETABLE SECURITIES, SAVINGS ACCOUNTS AND CD'S, CASH SURRENDER VALUE OF LIFE INSURANCE AND MORTGAGES ON RESIDENTIAL AND BUSINESS REAL ESTATE, AS WELL AS VARIOUS OTHER TYPES OF COLLATERAL THAT CAN BE USED TO SECURE A LOAN.

INSTALLMENT LOANS:

INSTALLMENT LOANS ARE MADE TO INDIVIDUALS FOR HOME IMPROVEMENTS. WE GRANT LOANS TO PURCHASE OR FINANCE AUTOS, TRUCKS, CYCLES, SNOWMOBILES, BOATS, TRAVEL TRAILERS, PICKUP CAMPERS, APPLIANCES, MEDICAL EXPENSE, TAXES, MOBILE HOMES, FARM EQUIPMENT, INVESTMENTS, AIRPLANES, MOTOR HOMES, AND MANY OTHERS TOO NUMEROUS TO ENUMERATE.

AGRICULTURAL LOANS:

CITIZENS BANK MINNESOTA'S AGRICULTURAL LOAN PROGRAM IS AS VARIED AS THE DIVERSE TYPES OF AGRICULTURE INHERENT IN THE COMMUNITY.

WE PERSONALLY SERVICE OUR FARM CUSTOMERS BY ON-THE-FARM VISITS IN ALL OF OUR FARMING COMMUNITIES.

WE BASE OUR LENDING REQUIREMENTS STRICTLY ON CREDITWORTHINESS, AMOUNT OF COLLATERAL AVAILABLE, MANAGERIAL ABILITY AND THE REPAYMENT ABILITY OF THE UNIT

(CASH FLOW). WITHIN THE AGRICULTURAL FIELD, WE OFFER A VARIETY OF TYPES OF LOAN SERVICE, SOME OF WHICH ARE LISTED BELOW:

OPERATING LOANS:

- ALL TYPES OF SPRING CROPPING EXPENSE LOANS
- FERTILIZER AND CHEMICALS PURCHASED
- CASH RENT
- SEED PURCHASES
- CROP STORAGE FACILITIES

LIVESTOCK LOANS:

- FEEDER STOCK PURCHASE LOANS
- BREEDING STOCK PURCHASE LOANS
- LIVESTOCK FACILITIES CONSTRUCTION AND REPAIR
- LIVESTOCK EQUIPMENT LOANS

MACHINE PURCHASE LOANS:

- WE PICK UP A VARIETY OF LOANS AFTER THE INTEREST FREE DATES ARE DUE IN BOTH NEW AND USED EQUIPMENT.
- MACHINE REPAIR LOANS
- MACHINERY LEASING LOANS

FARM IMPROVEMENT LOANS:

- LOANS FOR AGRICULTURAL FACILITY REPAIR
- LOANS FOR ADDITIONAL AGRICULTURAL BUILDINGS
- SOIL IMPROVEMENT LOANS
- TILING PROJECT LOANS
- TERRACING PROJECTS

FARM REAL ESTATE LOANS:

- LOANS FOR LAND PURCHASES
- LOANS FOR REAL ESTATE LOAN REFINANCING

WE ALSO OFFER OUR SERVICES IN CONNECTION WITH VARIOUS GOVERNMENT AGENCIES:

- FARM SERVICE AGENCY GUARANTEED LOANS
- BEGINNING YOUNG FARMER DOWNPAYMENT LOAN PROGRAM
- INTERMEDIATE EQUIPMENT AND LIVESTOCK TERM FINANCING
- FARM OPERATING LOANS
- FARM OWNERSHIP LOAN

FEDERAL FARM CREDIT AGENCIES

- WE WORK VERY CLOSELY WITH ALL FEDERALLY REGULATED AGENCIES, I.E., FSA, IN WORKING OUT COMBINATION OPERATING AND REAL ESTATE LOANS FOR OUR JOINT BORROWERS.
- OUR BANK HAS PURCHASED STOCK IN THE FEDERAL AGRICULTURAL MORTGAGE CORPORATION (FARMER MAC). CURRENTLY WE PREFER TO SERVICE OUR FARM REAL ESTATE LOANS IN OUR OWN LOAN PORTFOLIO.
- WE OFFER BEGINNING FARMER LOAN PROGRAMS THROUGH THE MINNESOTA RURAL FINANCE AUTHORITY TO AID START-UP FARMERS WITH FARM PURCHASES. WE ALSO HAVE UTILIZED THE DEBT RESTRUCTURE PROGRAM THROUGH THE MINNESOTA RURAL FINANCE AUTHORITY TO AID EXISTING FARMERS TO MAINTAIN FARM OWNERSHIP THROUGH IMPROVED CASH FLOWS.

CREDIT CARDS:

A MERCHANT CREDIT CARD PROGRAM OFFERS AREA MERCHANTS THE OPPORTUNITY TO FACILITATE TRADE BY ACCEPTING VISA AND MASTERCARD CREDIT CARDS FOR PURCHASES OF MERCHANDISE OR SERVICES. LOW DISCOUNT RATES FOR HANDLING AND PROCESSING OF CARD SALES IS OFFERED TO AREA MERCHANTS.

CLOVER® GO, THROUGH FIRST DATA, ALLOWS OUR MERCHANT CUSTOMERS TO ACCEPT MAJOR CREDIT AND SIGNATURE DEBIT CARDS WITH THEIR SMARTPHONE OR TABLET.

AUTOMATIC BANK CREDIT (ABC):

CREDIT IS EXTENDED TO QUALIFIED APPLICANTS. THIS ACCOUNT WORKS IN CONJUNCTION WITH A CHECKING ACCOUNT, WHICH VIRTUALLY ENABLES CUSTOMERS TO WRITE THEIR OWN LOAN. IF THEY NEED TO WRITE A CHECK FOR MORE THAN THERE IS AVAILABLE IN THEIR CHECKING ACCOUNT, THEY SIMPLY DO SO AND THE BANK WILL AUTOMATICALLY ADVANCE ENOUGH MONEY TO COVER THE CHECK UP TO THE LIMIT LISTED IN THEIR AGREEMENT.

DEPOSIT SERVICES OFFERED:

CITIZENS BANK MINNESOTA OFFERS MAKE MY LIFE EASY CHECKING ACCOUNTS TO ALL QUALIFIED INDIVIDUALS. THIS ACCOUNT REQUIRES NO MINIMUM BALANCE AND HAS NO MONTHLY SERVICE FEE. IN ADDITION, EASY INTEREST CHECKING ACCOUNTS (INTEREST BEARING ACCOUNTS) OFFER A COMPETITIVE RATE OF INTEREST WITH LOW MINIMUM BALANCE REQUIREMENTS. WOOHOO! CHECKING PROVIDES THE OPPORTUNITY TO EARN A VERY COMPETITIVE INTEREST RATE WHEN SPECIFIC ACCOUNT REQUIREMENTS ARE MET. WOOHOO! SIMPLE OFFERS THE OPPORTUNITY TO EARN AN AMOUNT PER DEBIT CARD PURCHASE UP TO A CERTAIN DOLLAR AMOUNT WHEN SPECIFIC ACCOUNT REQUIREMENTS ARE MET.

REGULAR SAVINGS ACCOUNT PLANS ARE COMPETITIVELY PRICED, WITH RATES SUBJECT TO CHANGE WEEKLY. SWEEP ACCOUNTS ARE OFFERED FOR OUR BUSINESS SWEEP CUSTOMERS. CERTIFICATES OF DEPOSIT AND INDIVIDUAL RETIREMENT ACCOUNTS ARE AVAILABLE FOR VARIOUS RATES AND TERMS. HEALTH SAVINGS ACCOUNTS OFFER A TAX-EXEMPT CUSTODIAL ACCOUNT FOR THE PURPOSE OF PAYING MEDICAL EXPENSES IN CONJUNCTION WITH A HIGH-DEDUCTIBLE HEALTH CARE PLAN.

AUTOMATED TELLER MACHINE (ATM):

WE OFFER OUR CUSTOMERS THE OPPORTUNITY TO BANK 24 HOURS A DAY, 7 DAYS A WEEK THROUGH SEVERAL ATM'S (SEE SEPARATE LISTING FOR LOCATIONS). THROUGH PARTICIPATION WITH REGIONAL AND NATIONAL NETWORKS, OUR CUSTOMERS HAVE ACCESS TO THEIR FUNDS AT THOUSANDS OF LOCATIONS ACROSS THE UNITED STATES AND IN FOREIGN COUNTRIES.

WE BELIEVE THAT THIS BANK PROVIDES BASIC BANK SERVICES FOR ITS COMMUNITY.

DEBIT CARD:

CITIZENS BANK MINNESOTA IS OFFERING, TO CREDIT APPROVED CUSTOMERS, DEBIT CARDS. THE DEBIT CARD CAN BE USED ANYWHERE MASTERCARD IS ACCEPTED. WHEN YOU MAKE A PURCHASE WITH YOUR DEBIT CARD, THE AMOUNT IS AUTOMATICALLY DEDUCTED FROM YOUR CHECKING ACCOUNT, IT'S CASH NOT CREDIT. THE DEBIT CARD ALLOWS YOU ACCESS TO YOUR ACCOUNT ANYTIME, 24 HOURS A DAY, SEVEN DAYS A WEEK. WITH THE DEBIT CARD, YOU CAN MAKE WITHDRAWALS FROM YOUR CHECKING AND SAVINGS ACCOUNT, MAKE DEPOSITS, TRANSFER FUNDS AND CHECK YOUR BALANCES. THE DEBIT CARD CAN ALSO BE USED AS A CASH CARD WITH ACCESS TO OVER 220,000 ATM'S.

24-HOUR PHONE BANKING:

CITIZENS BANK MINNESOTA IS OFFERING 24-HOUR PHONE BANKING. 24 HOURS A DAY, 7 DAYS A WEEK A CITIZENS BANK MINNESOTA CUSTOMER CAN ACCESS CHECKING, SAVINGS AND CERTIFICATE OF DEPOSIT ACCOUNT INFORMATION, AS WELL AS LOAN BALANCES AND ACCRUED INTEREST. A CUSTOMER CAN ALSO TRANSFER FUNDS FROM ONE ACCOUNT TO ANOTHER. THE 24-HOUR BANKING LINE ALSO PROVIDES GENERAL INFORMATION, SUCH AS LOCATION OF ATM'S, BANKING HOURS, BANKING LOCATIONS.

ONLINE BANKING

IN ADDITION TO THE 24-HOUR PHONE BANKING LINE, CITIZENS BANK MINNESOTA HAS AN ONLINE BANKING SERVICE. WITH ONLINE BANKING, YOU HAVE THE SAME FEATURES OF THE

PHONE SYSTEM, BUT WITH THE ABILITY TO VIEW YOUR TRANSACTIONS FROM ANY COMPUTER CONNECTED TO THE INTERNET. WE HAVE TAKEN THE STEPS TO PROVIDE OUR CUSTOMERS WITH VERY SOPHISTICATED, FAIL-SAFE SECURITY MEASURES DESIGNED TO PROTECT YOUR ASSETS AND OURS. WITH ONLINE BANKING YOU ALSO HAVE REAL-TIME ACCESS TO LOAN AND DEPOSIT ACCOUNT BALANCES AND YOUR PREVIOUS STATEMENTS 24 HOURS A DAY, 7 DAYS A WEEK. WITH ONLINE BANKING YOU CAN ALSO TRANSFER FUNDS, MAKE LOAN PAYMENTS, ENTER STOP PAYMENTS, AND YOU CAN EVEN DOWNLOAD YOUR TRANSACTIONS TO YOUR HOME COMPUTER VIA MICROSOFT MONEY, QUICKEN, SPREADSHEET, PERSONAL FINANCE, WORD PROCESSING, OR QUICKBOOKS. THE BEST PART OF ONLINE BANKING IS THAT ALL OF THESE FEATURES HAVE BEEN BROUGHT TO OUR COMMUNITIES AND CUSTOMERS FOR FREE.

CUSTOMERS ALSO MAY TRANSFER FUNDS BETWEEN THEIR CITIZENS BANK MINNESOTA ACCOUNT AND THE CUSTOMER'S ACCOUNTS AT OTHER US FINANCIAL INSTITUTIONS.

ALONG WITH ONLINE BANKING, CUSTOMERS CAN ALSO PAY BILLS RIGHT FROM THEIR ONLINE BANKING ACCOUNT. WITH THIS FEATURE, CUSTOMERS CAN CREATE PAYMENTS THAT CAN BE SENT ELECTRONICALLY OR VIA CHECK. THIS SERVICE IS AVAILABLE TO ANY CUSTOMER WITH A CHECKING ACCOUNT AND ALLOWS THEM TO PAY ANY AND ALL OF THEIR BILLS.

CITIZENS OFFERS ADDITIONAL SERVICES TO OUR CUSTOMERS IN OUR ONLINE BILL PAYMENT. PERSON-TO-PERSON PAYMENTS ALLOWS CUSTOMERS TO SEND A PAYMENT VIA EMAIL OR TEXT TO ANYONE THEY CHOOSE. GIFT CHECKS AND DONATION PAY ALLOWS A GIFT CHECK OR A CHARITABLE DONATION TO BE PERSONALIZED AND SENT DIRECTLY FROM YOUR ACCOUNT. EXPEDITED CHECK PAYMENTS ALLOWS YOUR PAYMENTS TO BE DELIVERED FASTER THAN THE STANDARD SCHEDULE.

MOBILE BANKING:

WITH MOBILE BANKING, YOU HAVE THE SAME FEATURES OF ONLINE BANKING, BUT WITH THE ABILITY TO VIEW YOUR TRANSACTIONS FROM ANY MOBILE DEVICE CONNECTED TO THE INTERNET. WE HAVE TAKEN THE STEPS TO PROVIDE OUR CUSTOMERS WITH VERY SOPHISTICATED, FAIL-SAFE SECURITY MEASURES DESIGNED TO PROTECT YOUR ASSETS AND OURS. WITH MOBILE BANKING YOU ALSO HAVE REAL-TIME ACCESS TO LOAN AND DEPOSIT ACCOUNT BALANCES. WITH MOBILE BANKING, YOU CAN ALSO TRANSFER FUNDS AND MAKE LOAN PAYMENTS. THE BEST PART OF MOBILE BANKING IS THAT ALL OF THESE FEATURES HAVE BEEN BROUGHT TO OUR COMMUNITIES AND CUSTOMERS FOR FREE.

ALONG WITH MOBILE BANKING, CUSTOMERS CAN ALSO PAY BILLS RIGHT FROM THEIR MOBILE BANKING ACCOUNT. THIS SERVICE IS AVAILABLE TO ANY CUSTOMER WITH A CHECKING ACCOUNT AND ALLOWS THEM TO PAY ANY AND ALL OF THEIR BILLS FOR FREE.

CUSTOMERS ARE ALSO ABLE TO DEPOSIT CHECKS RIGHT FROM THEIR MOBILE PHONES VIA THEIR MOBILE BANKING ACCOUNT. THIS SERVICE IS AVAILABLE TO APPROVED CONSUMER CUSTOMERS WHO HAVE A CHECKING AND/OR SAVINGS ACCOUNT WITH CITIZENS BANK MINNESOTA.

CITIZENS OFFERS AN ADDITIONAL SERVICE TO OUR CUSTOMERS IN OUR ONLINE BILL PAYMENT. THIS IS OFFERED FOR A PER TRANSACTION FEE. PERSON-TO-PERSON PAYMENTS ALLOWS CUSTOMERS TO SENT A PAYMENT VIA EMAIL TO ANYONE THEY CHOOSE.

REMOTE DEPOSIT

CITIZENS BANK MINNESOTA OFFERS A SERVICE CALLED REMOTE DEPOSIT TO APPROVED COMMERCIAL CUSTOMERS. THIS ALLOWS THEM TO SECURELY SCAN AND DELIVER CHECK IMAGES TO THE BANK TO BE DEPOSITED INTO THEIR CHECKING OR SAVINGS ACCOUNTS.

MARKETING PROGRAM:

THE CITIZENS BANK MINNESOTA WILL CONTINUE TO MARKET ITS SERVICES, SUCH AS: DEPOSITS, LOANS, INSURANCE, ETC., THROUGH VARIOUS MEDIA AND IN-HOUSE ADVERTISING. THE MEDIA CITIZENS BANK MINNESOTA USES INCLUDES, BUT IS NOT LIMITED TO, THE FOLLOWING: NEWSPAPERS, RADIO, BILLBOARDS, DIRECT MAIL, IN-HOUSE BROCHURES AND THE INTERNET.

THROUGH OUR ADVERTISEMENT, CITIZENS BANK MINNESOTA TRIES TO REACH THE WHOLE COMMUNITY TO CREATE AN AWARENESS OF THE SERVICES WE OFFER. WE CONTINUE TO ENCOURAGE THE USE OF THESE SERVICES WHICH CAN ASSIST PEOPLE IN THEIR FINANCIAL NEEDS AND, IN TURN, IMPROVE THE GENERAL WELFARE OF OUR COMMUNITIES.

OUR OFFICERS AND EMPLOYEES ARE ENCOURAGED TO JOIN LOCAL ORGANIZATIONS, NOT ONLY TO EDUCATE THEMSELVES, BUT TO CONTRIBUTE TO THE WELL BEING AND BETTERMENT OF THE COMMUNITIES IN WHICH WE WORK AND DO BUSINESS. WE ENCOURAGE PERSONNEL TO ASSIST BUSINESS AND INDUSTRY AT THEIR PLACE OF BUSINESS WHENEVER POSSIBLE.