

To file a complaint with Citizens State Bank:

Randy Erdmann, Account Resolution Officer

Telephone: 218.463.2135

Mail: PO Box 160

Roseau, MN 56751

Email: rerdmann@citizensros.com

Or

Andy Ziegler, Assistant Account Resolution Officer

Telephone: 218.463.2135

Mail: PO Box 160

Roseau, MN 56751

Email: andyz@citizensros.com

To file a complaint with a Regulatory Agency:

Federal Deposit Insurance Corporation

Online: www2.fdic.gov/starsmail.index.asp

Mail: Federal Deposit Insurance Corporation

Consumer Response Center

1100 Walnut Street, Box #11

Kansas City, MO 64106

Telephone: 1.877.275.3342 (1.877.ASK.FDIC)

Fax: 1.703.812.1020

Minnesota Department of Commerce

Email: consumer.protection@state.mn.us

Mail: Minnesota Department of Commerce

85 7th Place East, Suite 280

St. Paul, MN 55101

Telephone: 1.800.657.3602