



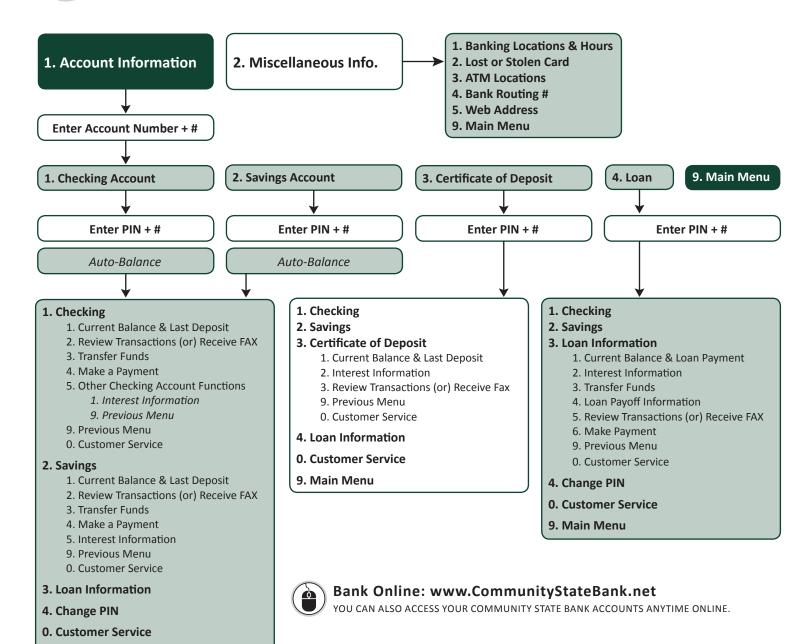
AUTOMATED 24-HOUR BANK-BY-PHONE SYSTEM



9. Main Menu

Dial Direct: (888) 958-1988

WELCOME TO DIAL DIRECT, COMMUNITY STATE BANK'S AUTOMATED ACCOUNT ACCESS LINE.



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*IMPORTANT SECURITY INFORMATION (PIN): Dial Direct requires a PIN (Personal Identification Number) to access your accounts. Initially, Dial Direct will set your Default PIN as the last four digits of the Social Security Number of the first name on your account. For account security, we require that you assign your own confidential PIN once you have successfully accessed Dial Direct. 06.13.2012