

CITIZENS STATE BANK

LOAN PRODUCTS

March 2026

Business Loans

- Agricultural
- Commercial Real Estate
- Commercial and Industrial
- Small Business Administration (SBA)
- WHEDA

Consumer Loans

- Autos
- Boats and Boat Slips
- Recreational Vehicles (RVs)
- Mobile/Manufactured Homes
- Motorcycle, Snowmobile, Trailers, and Campers
- Personal Unsecured
- Savings Secured

Mortgage Loans

- Conventional
- HomeReady
- VA
- USDA
- FHA
- WHEDA
- Home Equity Term Loan
- Home Equity Line of Credit (HELOC)
- Manufactured home loans
- Lots and Recreational Land
- Construction
- Bridge and Swing Loans