



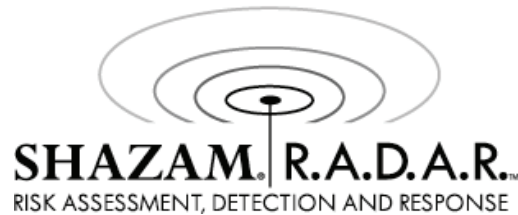
East 5th & Lake Ave.
P.O. Box 1227
Storm Lake, IA 50588
Phone (712) 732-5440
Fax (712) 732-6167

Early, IA Branch
100 East 2nd St.
Early, IA 50535
Phone (712) 273-5500
Fax (712) 273-5509

Customer 1st Phone Banking
(712) 732-5000 or (888) 732-5440
www.citizensFNB.com

Date: 12/21/2010

SHAZAM R.A.D.A.R. Implementation



Dear Valued Customer:

Protecting you from unauthorized use of your debit card is one of our top priorities at Citizens 1st National Bank. To mitigate fraud, we have partnered with SHAZAM, our electronic funds transfer network, to implement a monitoring system, called SHAZAM R.A.D.A.R., to help guard your debit card against fraudulent activity. If suspicious activity is detected on your debit card, you will be contacted by Citizens 1st National Bank, or a SHAZAM fraud specialist calling on our behalf, to verify the transactions in question.

To ensure that we can reach you promptly if fraudulent activity is suspected, we need to have current contact information on file, including:

- primary phone number
- secondary phone number
- address
- city, state, ZIP code
- email

We encourage you to provide both a primary and secondary phone number to help us avoid any delays in response to fraud alerts. These may be your home, work, or cell phone numbers. It is also very important to keep this information current. If your information changes, please contact us immediately.

We will keep your contact information strictly confidential. Please remember that we will **NOT** ask for your debit card number or personal identification number (PIN) to verify your identity. Always use caution when providing your debit card information and contact us immediately if you suspect your debit card has been stolen or compromised.

If you have any questions about this letter, please feel free to contact me at the phone number listed below.

Sincerely,

Raegan Launderville
Assistant Vice President Branch Operations
(712) 732-5440

