



community owned, community focused
CITIZENS
STATE BANK



Make it Happen. Make it Home.

MORTGAGES & HOME LOANS



Free and Easy Prequalification

First Home, Vacation Home, and Refinancing Options

Fixed and Adjustable Rate Mortgages

Construction and Land Loans

As an independent community bank, we have pledged to keep our home loan processing and decision-making local.

We strive to provide you not only the mortgage products and services you need, when you need them, but also the peace of mind that comes from talking to a real person who lives and works in the same community you do.

- Mortgage Loans
- Home Equity Lines
- Construction Loans
- Land Loans
- Easy Online Application
- Locally Serviced Loans
- Local Lenders
- Great Rates
- Personal Service
- Convenient Branches

Our Lenders are focused on developing long-term relationships built on trust.

Providing mortgage loans or home loans in Cadott, Chippewa Falls, Cornell, Lake Wissota, Stanley, Prentice, Stratford, and the surrounding areas



Connie Michalski

NMLS #2010039

CSB #616768

Direct: 715-978-0164

Office: 715-687-9000 ext. 1706

cmich@csbankcadott.com

212001 WI-97 • Stratford, WI 54484



All loans subject to credit approval, ask a team member for more details regarding terms and conditions.

csbankcadott.com | 715-289-4253



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CITIZENS STATE BANK

Member
FDIC



MANUFACTURED HOUSING

You dream the dream...We'll help make it come true!

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SECONDARY MARKET FINANCING OPTIONS:

Property Type: Multi-Wide Manufactured Housing

Occupancy: Primary Residence, Second Home

Down Payment Requirements: Contact a Banker for specific requirements.

Terms: Contact a Banker for specific terms.

IN-HOUSE FINANCING OPTIONS:

Property Type: Single or Multi-Wide Manufactured Housing

Occupancy: Primary Residence, Second Home, Investment

Down Payment Requirements: Contact a Banker for specific requirements.

Terms: Contact a Banker for specific terms.



www.csbankcadott.com/mortgage.phtml

Now Available: Apply Online!

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