

**\*\*\*NOTICE\*\*\***

The Citizens State Bank is chartered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against the Citizens State Bank should contact the Texas Department of Banking.

The Citizens State Bank engages in the money transmission and/or currency exchange business as an authorized delegate of **American Express Travel Related Services Company, Inc.** and, or **American Express Prepaid Card Management Corporation** (collectively "American Express"), under Chapter 151 of the Texas Finance Code.

If you have a complaint regarding an **American Express** prepaid card, first contact the customer service division of **American Express** at **1-877-297-4438**. If you have a complaint regarding an **American Express** travelers cheque product, first contact the customer service division of **American Express** at **1-800-221-7282**. If you still have an unresolved complaint regarding the company's money transmission or currency exchange activity, please direct your complaint to the Texas Department of Banking.

Consumers may file complaints with the Texas Department of Banking by contacting the Department through one of the means indicated below:

In Person or U. S. Mail to:  
Texas Department of Banking  
2601 North Lamar Boulevard, Suite 300  
Austin, TX 78705-4294  
Telephone No.: 1-877/276-5554 (toll free)  
Fax No.: 512/475-1313  
E-mail: [consumer.complaints@dob.texas.gov](mailto:consumer.complaints@dob.texas.gov)  
Website: [www.dob.texas.gov](http://www.dob.texas.gov)