

Frequently Asked Questions

Q: Has my bank been purchased or changed ownership?

A: No, this is simply a name and logo change, not a change of ownership or corporate direction. It enables all four of our community banks – Buffalo Prairie State Bank, Central State Bank, Freedom Security Bank, and West Chester Savings Bank – to combine under a single, easy-to-recognize identity, while still retaining the same great service and same familiar feeling you've come to love. **We were always together. Now we are one!**

Q: Why did you choose the name “CBI Bank & Trust?”

A: Good question! “CBI” is an abbreviation for the name of our parent company, “Central Bancshares, Inc.” We added the descriptive words “Bank & Trust” to create our name – “Bank” because we're in the business of banking and financial services, and “Trust” to help emphasize that our Trust and Investment department is one of the most highly-regarded in the area.

Q: What does the “windmill” symbol in your logo represent?

A: Look closely and you'll see that it is made up of four “C”s. The three green letters stand for the Customers, Companies and Communities that we serve. The fourth “C”, rendered in blue, represents CBI Bank & Trust. Taken all together, it conveys a sense of interconnection and motion – of working and moving forward together to meet the opportunities of the future.

Q: Has my account information changed?

A: No, there has been no change in your current account features or account numbers.

Q: Can I continue to use my checks and debit card?

A: Yes, you can continue using your debit card as usual until the next renewal date. At that time, when we issue your new card, it will have our new logo on it. You can also continue using your existing checks indefinitely as well. At the time of your next reorder we'll replace them with new CBI Bank & Trust checks.

Q: Has your website and web address changed?

A: Yes. On September 1st, we launched a fresh, new website at www.cbibt.com to go along with our new name. If you go to one of our old web addresses (www.centralstate.com, www.fs-bank.com or www.wcsbank.com), you'll automatically be taken to our new site.

Q: Has anything happened to my Online Banking and Bill Pay?

A: No action is required on your part, and you'll continue to enjoy the same great services as before. Although the login area has been moved from the left to the right side of our home page, your username and password are still the same. When you log in, you will see our new logo and some new colors. But rest assured that all of your information is still there, and that Online Banking and Bill Pay will work exactly as it has in the past.

Q: What about Mobile Banking?

A: It’s branded with our new name and logo. If you have our mobile app, the new look will be automatically pushed out to your phone as a routine update. Your username, password and all mobile banking functions remain unchanged.

Q: What happens with my direct deposit, Social Security and automatic payments to/from my account?

A: Your account numbers have not been impacted by our name change; therefore, your direct deposits and automatic withdrawals will remain unchanged.

Q: What about my loan, CDs or IRAs?

A: They have not changed.

Q: Can I bank at all CBI Bank & Trust locations?

A: Absolutely! You can transact business at any of our locations. A complete list is provided at the end of these FAQs.

Q: Will business hours remain the same?

A: Yes.

Q: I have more questions. What should I do?

A: Please contact or visit any of our locations. A complete list is provided below. One of our friendly bankers will be happy to assist you.

CBI Bank & Trust Locations

Muscatine – Downtown Banking Center

301 Iowa Avenue, Muscatine, IA
Lobby Hours: M-F 9 am-5 pm
Drive-Up Hours: M-F 7:30 am-5:30 pm;
Sat 8 am-Noon
Phone: (563) 263-3131

Muscatine – Park Avenue Banking Center

1521 Park Avenue, Muscatine, IA
Lobby Hours: M-F 9 am-5 pm;
Sat 9 am-Noon
Drive-Up Hours: M-F 7:30 am-5:30 pm;
Sat 8 am-Noon
Phone: (563) 263-3144

Muscatine – HyVee Super Bank

2400 2nd Avenue, Muscatine, IA
Lobby Hours: M-F 10 am-7 pm;
Sat 10 am-4 pm; Sun 10 am-2 pm
Drive-Up Hours: (no drive-up at this facility)
Phone: (563) 263-3169

Coralville Banking Center

140 Holiday Road, Coralville, IA
Lobby Hours: M-F 9 am-5 pm
Drive-Up Hours: M-F 8:30 am-5:30 pm;
Sat 9 am-Noon
Phone: (319) 688-9005

Kalona Banking Center

402 B Avenue, Kalona, IA
Lobby Hours: M-F, 9 am-5 pm;
Sat 9 am-Noon
Drive-Up Hours: M-F 7:30 am-5:30 pm;
Sat 9 am-Noon
Phone: (319) 656-2265

Buffalo Prairie Banking Center

20228 183rd Avenue W, Buffalo Prairie, IL
Lobby Hours: M, T and Th 8:30 am-3:30 pm;
F 8:30 am-5 pm;
W and Sat 8:30 am-Noon
Drive-Up Hours: Same as lobby hours
Phone: (309) 537-3176

Wilton Banking Center

710 West 5th Street, Wilton, IA
Lobby Hours: M-F 9 am-5 pm;
Sat 9 am-Noon
Drive-Up Hours: M-F 7:30 am-5:30 pm;
Sat 8 am-Noon
Phone: (563) 732-5131

Washington Banking Center

1060 West Monroe, Washington, IA
Lobby Hours: M-F 9 am- 5 pm;
Sat 9 am-Noon
Drive-Up Hours: M-F 7:30 am-5:30 pm;
Sat 9 am-Noon
Phone: (319) 653-2265