

Personal Checking & Savings

All accounts listed include these FREE and convenient benefits:

Online Banking & Bill Pay • Mobile Banking • eStatements • 24/7 Telephone Banking • Automatic Transfers • Direct Deposit



Product	Opening Deposit	Features	Terms & Conditions	Service Fees
Citizens Premier Checking	\$500	<ul style="list-style-type: none"> • Interest Bearing • FREE Citizens Premier checks • FREE 2x5 Safe Deposit Box (or credit for a larger box) • CD Bonus rate of .25% (CD Specials excluded) • VISA Check Card • Check Images with Statement 	<ul style="list-style-type: none"> • \$500 Daily Minimum Balance Required to Earn Interest • Minimum Relationship of \$10,000 in a Combination of the Following to Avoid Fee: Loan Balances • Line of Credit Limits • Deposit Average Balances 	<ul style="list-style-type: none"> • \$20 per Statement Period if Relationship is not maintained
Advantage Checking	\$100	<ul style="list-style-type: none"> • Interest Bearing • VISA Check Card • Check Images with Statement 	<ul style="list-style-type: none"> • \$500 Daily Minimum Balance Required to Earn Interest • \$500 Average Daily Balance to Avoid Fee 	<ul style="list-style-type: none"> • \$10 per Statement Period if Below Balance Requirement
Achievement Checking	\$100	<ul style="list-style-type: none"> • Interest Bearing • VISA Check Card • Check Images with Statement • One (1) FREE box of Achievement checks per year • 25% off Safe Deposit Box 	<ul style="list-style-type: none"> • \$500 Daily Minimum Balance Required to Earn Interest • \$500 Average Daily Balance to Avoid Fee • Must be 55 or Older 	<ul style="list-style-type: none"> • \$7 per Statement Period if Below Balance Requirement
Main Street Checking	\$100	<ul style="list-style-type: none"> • One (1) FREE box of standard checks or \$5 towards another style at account opening • VISA Check Card • Two (2) FREE CB&T foreign ATM transaction fees per statement cycle • Check Images with Statement 	<ul style="list-style-type: none"> • \$300 Average Daily Balance to Avoid Fee 	<ul style="list-style-type: none"> • \$5 per Statement Period if Below Balance Requirement
FREE Checking	\$100	<ul style="list-style-type: none"> • VISA Check Card • Non-Imaged Statement 	<ul style="list-style-type: none"> • No Minimum Balance Requirement 	<ul style="list-style-type: none"> • None
Statement Savings	\$25	<ul style="list-style-type: none"> • Interest Bearing 	<ul style="list-style-type: none"> • \$100 Average Daily Balance for the Quarter to Avoid Fee • Four (4) Withdrawals/ Transfers per month 	<ul style="list-style-type: none"> • \$5 per quarter if Below Balance Requirement • \$5 per withdrawal/transfer after four (4)
Kids Bank for Life	\$5	<ul style="list-style-type: none"> • Interest Bearing 	<ul style="list-style-type: none"> • No Minimum Balance Requirement • Four (4) Withdrawals/ Transfers per month 	<ul style="list-style-type: none"> • \$5 per withdrawal/transfer after four (4)
Christmas & Vacation Club	\$3	<ul style="list-style-type: none"> • Interest Bearing 	<ul style="list-style-type: none"> • No partial withdrawals allowed 	<ul style="list-style-type: none"> • \$35 if closed prior to the end of the program
Advantage Money Market	\$2,500	<ul style="list-style-type: none"> • Interest Bearing • Check Images with Statement • Balance Tiers determine interest <ul style="list-style-type: none"> ♦ Tier 1 \$0 - \$2,499.99 ♦ Tier 2 \$2,500 - \$9,999.99 ♦ Tier 3 \$10,000 - \$24,999.99 ♦ Tier 4 \$25,000 - \$49,999.99 ♦ Tier 5 \$50,000 - \$99,999.99 ♦ Tier 6 \$100,000 - \$249,999.99 ♦ Tier 7 \$250,000 - \$999,999.99 ♦ Tier 8 \$1,000,000 and up 	<ul style="list-style-type: none"> • \$2,500 Daily Minimum Balance Required to Earn Interest • \$2,500 Average Daily Balance to Avoid Fee • Six (6) Withdrawals/Transfers per month 	<ul style="list-style-type: none"> • \$10 per Statement Period if Below Balance Requirement • \$10 per withdrawal/transfer after six (6)