

Business Checking Accounts

- Minimum deposit to open any business checking account: \$100

Business Checking

- No per-check charge.
- Unlimited check writing.
- \$8 Minimum Balance Fee will apply for the statement cycle if average daily balance is less than \$2,000.

Business Interest Checking

- No per-check charge.
- Unlimited check writing.
- Tiered-rate account; interest rate and annual percentage yield will vary depending on the daily available balance in the account.
- Interest will be compounded and credited to the account every month.
- Interest will be earned on a daily available balance of \$10,000 or more.
- \$10 Minimum Balance Fee will apply for the statement cycle if the average daily balance is less than \$2,000.



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Accounts and Services



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Personal Checking Accounts

- Minimum deposit to open a personal checking account: \$100

Personal Checking

- No per-check charge.
- Unlimited check writing.
- \$8 Minimum Balance Fee will apply for the statement cycle if average daily balance is less than \$200.
- Minimum Balance Fee will be waived for non-profit organizations.

Student Checking

- No minimum balance required.
- No per-check charge.
- Unlimited check writing.
- First box of checks is free (select styles).

Value Checking

- No Monthly Account Fee.
- No minimum balance required.
- No per-check charge.
- Unlimited check writing.
- Statements, rather than imaged checks, provide an activity record for the statement cycle.
- Available on personal accounts only.

Now Checking

- No per-check charge.
- Unlimited check writing.
- Tiered-rate account. Interest rate and annual percentage yield will vary depending on the daily available balance in the account.
- Interest will be compounded and credited to the account every month.
- Interest will be earned on a daily available balance of \$2,000 or more.
- \$10 Minimum Balance Fee will apply for the statement cycle if the average daily balance is less than \$2,000.

Gold Checking

- For those 62 years of age or older only.
- Tiered-rate account. Interest rate and annual percentage yield will vary depending on the daily available balance in the account.
- Interest will be compounded and credited to the account every month.
- Interest will be earned on a daily available balance of \$2,000 or more.
- Free check orders (select styles).
- 50% discount on Safe Deposit Box rental.
- Ten free photocopies per month.
- Two free personal money orders per statement cycle.

Personal Savings Accounts

Regular Savings

- No minimum balance required.
- Interest earned on daily available balance.
- Interest will be compounded and credited to the account every quarter.
- Certain transfers and withdrawals limited to six per month.

Money Market Savings

- Tiered-rate account. Interest rate and annual percentage yield will vary depending on the daily available balance in the account.
- Interest will be compounded and credited to the account every month.
- Interest will be earned on a daily available balance of \$2,000 or more.
- \$12 Minimum Balance Fee will apply for the quarter if the average daily balance is less than \$2,000.
- Certain transfers and withdrawals limited to six per month.

Additional Products and Services

- Citizens State bank will not charge a fee on ATM transactions¹.
- Access to over 32,000 surcharge- free ATMs across the country on The MoneyPass[®] ATM Network.
- Online Banking.
- Mobile Banking² with Mobile Deposit.
- Apple Pay^{®3}, Samsung Pay^{®4}, Google Pay^{™5}.
- Bill Pay.
- Quicken[®]/QuickBook^{®6} Download.
- Visa[®] Debit Card available upon approval.
- Individual Retirement Accounts and Health Savings Accounts are also available. Ask a customer servicerepresentative for details.



¹ Fee may be charged by the owner of the ATM.

² Citizens State Bank Mobile Banking is available at no charge. Connectivity, messaging, usage rates may apply – contact your wireless service provider for details.

³ Apple Pay is a registered trademark of Apple Inc., registered in the U.S. and other countries.

⁴ Samsung Pay is a registered trademark of Samsung Electronics, Co., Ltd.

⁵ Google Pay is a trademark of Google Inc.

⁶ Quicken and Quickbook are registered trademarks of Intuit, Inc.

