

## Student Checking

- Minimum deposit to open account: \$100.
- No minimum balance required.

### Additional features

- No per-check charge.
- Unlimited check writing.
- First box of checks is free (select styles).
- Free statements.

## Prime Checking

- Minimum deposit to open account: \$100.
- No Monthly Account Fee.

### Additional features

- Free e-statements.
- Paper statements with no images available for \$3 fee per statement cycle.
- Paper statements with images available for \$5 fee per statement cycle.

## Preferred Checking

- Minimum deposit to open account: \$100.
- Monthly Account Fee: \$10 per statement cycle.
- Monthly Account Fee will not apply:
  - With a combined relationship balance<sup>1</sup> of \$6,000 at end of statement cycle.
  - For customers aged 55 or older.
  - For current and former members of the U.S. Armed Forces.
- Tiered-rate account. Interest rate and annual percentage yield will vary depending on daily available balance in account.
- 0.25% Relationship Discount for Personal Loans and Lines of Credit with loan payments by automatic withdrawal from the participating account (Discount does not apply to Home Loans or Loans secured by a deposit account).
- \$150 credit towards closing costs on a Citizens State Bank Home Loan for the refinance or purchase of a primary home (Closing cost credit is not available on construction loans).

### Additional features

- Free e-statements or paper statements with no images.
- Paper statements with images available for \$5 fee per statement cycle.
- Up to two free check orders per year (select styles and quantities).
- One free personal money order per statement cycle.
- Waiver of non-Citizens State Bank ATM withdrawal fees, up to \$15 per statement cycle.
- 50% discount on rental of any size Safe Deposit Box (at participating locations, limit one per primary account holder)

## Prestige Checking

- Minimum deposit to open account: \$100.
- Monthly Account Fee: \$25 per statement cycle.
- Monthly Account Fee will not apply with combined relationship balance<sup>1</sup> at end of statement cycle of:
  - \$25,000 in qualified bank deposit account balances, or
  - \$50,000 in qualified bank credit balances.
- Tiered-rate account. Interest rate and annual percentage yield will vary depending on daily available balance in account.
- 0.25% Relationship Discount for Personal Loans and Lines of Credit with loan payments by automatic withdrawal from the participating account (Discount does not apply to Home Loans or Loans secured by a deposit account).
- \$150 credit towards closing costs on a Citizens State Bank Home Loan for the refinance or purchase of a primary home (Closing cost credit is not available on construction loans).

### Additional features

- Free e-statements or paper statements with images.
- Free check orders (select styles).
- One free personal money order per statement cycle.
- One free cashiers check per statement cycle.
- Waiver of non-Citizens State Bank ATM withdrawal fees, up to \$40 per statement cycle.
- Rent-free small Safe Deposit Box or 50% discount on rental of any larger size Safe Deposit Box (at participating locations, limit one per primary account holder).
- Second Prestige Checking account for immediate family member with no Monthly Account Fee.
- Customers may take advantage of favored interest rates on Prestige Money Market Advantage and CDs.<sup>2</sup>






Community Driven. **Future Focused.**

# Personal Accounts and Services

## Additional Products and Services

- Citizens State bank will not charge a fee on ATM transactions<sup>3</sup>. 
- Access to over 32,000 surcharge- free ATMs across the country on The MoneyPass® ATM Network.
- Online Banking.
- Mobile Banking<sup>4</sup> with Mobile Deposit.
- Apple Pay<sup>5</sup>, Samsung Pay<sup>6</sup>, Google Pay<sup>TM7</sup>.
- Bill Pay.
- Quicken®/QuickBook®<sup>8</sup> Download.
- Individual Retirement Accounts and Health Savings Accounts are also available. Ask a customer service representative for details.
- Visa® Debit Card available upon request.

<sup>1</sup> Combined relationship balances include:  
\* The average daily balance in checking, savings, health savings account, and money market savings account for the statement cycle.  
\* The balances in personal CDs and IRAs at the end of the interest checking statement cycle.  
\* The credit balances in Citizens State Bank personal loans, business loans, lines of credit, and in-house mortgages (certain types of mortgages not eligible) at the end of the interest checking statement cycle.  
<sup>2</sup> Favored interest rates discontinued upon closing Prestige Checking account.  
<sup>3</sup> Fee may be charged by the owner of the ATM.  
<sup>4</sup> Citizens State Bank Mobile Banking is available at no charge. Connectivity, messaging, usage rates may apply - contact your wireless service provider for details.  
<sup>5</sup> Apple Pay is a registered trademark of Apple Inc., registered in the U.S. and other countries.  
<sup>6</sup> Samsung Pay is a registered trademark of Samsung Electronics, Co., Ltd.  
<sup>7</sup> Google Pay is a trademark of Google Inc.  
<sup>8</sup> Quicken and Quickbook are registered trademarks of Intuit, Inc.



[citstatebank.com](http://citstatebank.com)



## Prime Savings

- Minimum deposit to open account:
  - \$100 for customers aged 18 or more.
  - \$25 for customers under age 18.
- No Minimum Balance Fee.
- Free e-statements.
- Paper statements with no images available for \$3 per statement cycle.
- Tiered-rate account. Interest rate and annual percentage yield will vary depending on daily available balance in account.
- Certain transfers and withdrawals limited to six per month.

## Certificates of Deposit

- Minimum deposit to open standard CD: \$1,000.
- Favored interest rates apply for customers with a Prestige Checking account.<sup>2</sup>

## Money Market Advantage

- Minimum deposit to open account: \$100.
- \$12 Minimum Balance Fee will apply if the average daily balance for the statement cycle is less than \$2,000.
- Tiered-rate account. Interest rate and annual percentage yield will vary depending on daily available balance in account.
- Favored interest rates apply for customers with a Prestige Checking account.<sup>2</sup>
- Certain transfers and withdrawals limited to six per month.

