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CHECKING ACCOUNTS					
Account Information	Free Checking	College Checking <i>(age 17 – 24)</i>	Value Checking	Premier Checking	
Minimum amount to open	\$50	\$50	\$50	\$50	
Relationship Banking feature:	N/A	N/A	N/A	Free Premier Checking with \$25,000 combined deposit balances in Savings, Money Market, Certificates and IRAs	
Minimum balance requirement (waived with Relationship Banking)	N/A	N/A	\$100 daily minimum	\$5,000 monthly average	
Monthly service fee when average balance is not maintained	N/A	N/A	\$8	\$18	
Earns variable rate of interest	N/A	N/A	Compounded and credited monthly	Compounded and credited monthly	
Minimum balance required to earn interest	N/A	N/A	\$400	No Minimum	
Citizens ATM transactions	Free	Free	Free	Free	
Foreign ATM transaction fee (non-Citizens ATMs) (some parties may impose a surcharge for use of their ATM)	\$1.50 per transaction	10 free – \$1.50 per transaction thereafter	\$1.50 per transaction	Free Unlimited	
Check printing charges (Citizens logo checks)	Cost varies upon style selected	Cost varies upon style selected	Cost varies upon style selected	Free – 50% discount on other styles	
Check images provided with monthly statement	Yes	Yes	Yes	Yes	
Unlimited Check Writing	Yes	Yes	Yes	Yes	
SAVINGS ACCOUNTS					
Account Information	Money Market	Premier Money Market	Savings <i>Statement/Passbook</i>	Early Investors <i>(age 17 and younger)</i>	Christmas Club
Minimum amount to open	\$50	\$50	\$50	Any Amount	Any Amount
Minimum balance requirement	\$1,000 monthly average balance	\$10,000 monthly average balance	\$200 daily minimum	No Minimum	No Minimum
Monthly service fee when average balance is not maintained	\$10	\$25	\$3 (waived first 2 months)	None	None
Earns variable rate of interest	Yes	Yes	Yes	Yes	Yes
Minimum amount required to earn interest	\$1,000	\$10,000	\$500	No minimum	No minimum
Frequency of compounding and crediting	Monthly	Monthly	Quarterly	Quarterly	Quarterly
Withdrawal Limitations: Regulation D transaction limits apply. No more than 6 transfers and withdrawals per month, by telephone or online banking, pre-authorized, automatic, point-of-sale or check, draft or negotiable order to third parties. An excess transaction fee will be charged for each item exceeding the 6 allowed transactions.	Unlimited teller-assisted withdrawals	Unlimited teller-assisted withdrawals	Unlimited teller-assisted withdrawals	Unlimited teller-assisted withdrawals	No Withdrawals
Free ATM Card	Available	Available	Available with Statement only	Requires parent/guardian	N/A
Free Citizens ATM transactions, if applicable	Unlimited	Unlimited	Unlimited	Unlimited	N/A
Foreign ATM transaction fee (non-Citizens ATMs) (some parties may impose a surcharge for use of their ATM)	\$1.50	\$1.50	\$1.50	\$1.50	N/A
Check images provided with monthly statement	Yes	Yes	N/A	N/A	N/A
Free first order of Money Market checks	No – Cost varies upon style selected	Yes	N/A	N/A	N/A
Truth-In-Savings (TIS) Disclosure For Variable Rate Accounts					
All savings and checking accounts indicated on the Citizens rate sheet under the "Variable-rate account" section shall be administered as follows:					
<ul style="list-style-type: none"> ◆ The interest rate and annual percentage yield are subject to change at any time at the discretion of the Bank. ◆ Interest begins to accrue no later than the business day the Bank receives credit for the deposit of non-cash items (such as checks). ◆ To calculate interest on the account, the stated interest rate divided by the number of days in the year is multiplied by the available account balance daily. 					

See our "Schedule of Retail Deposit Account Services" for account-related service charges.

Truth-In-Savings (TIS) Disclosure (continued)

Your checking account may consist of a checking sub-account and a savings sub-account. The Bank may periodically transfer funds between these two sub-accounts. On a sixth transfer during a calendar month, all funds in the savings sub-account will be transferred back to the checking sub-account. If your account is an interest-bearing account, your interest calculation will not be affected. Otherwise, the savings sub-account will not earn interest. The savings sub-account will be governed by the rules governing all of our savings accounts. This process will not affect your available balance, the interest you may earn, FDIC insurance protection, or your monthly statement.

Important Information About Procedures for Opening a New Account:

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all banks to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see a valid unexpired driver's license or other identifying documents.

Truth-In-Savings (TIS) Disclosure for Certificates, IRA Certificates & Variable IRA

Certificate accounts opened or renewed shall be administered as follows:

- ◆ The interest rate for the account will be paid until the maturity date. The quoted annual percentage yield assumes that all credited interest remains in the account.
- ◆ Interest is compounded and credited quarterly. Interest begins to accrue on the business day negotiable items (such as checks) are deposited.
- ◆ The account will automatically renew at maturity at the interest rate the Bank is offering at that time on renewed accounts of the same class, category and balance unless the account is closed within 10 days after the maturity date.
- ◆ Funds may be withdrawn within 10 days after the maturity date without penalty.
- ◆ Accumulated credited interest becomes principal for the renewed term.
- ◆ After the account is opened, no additional deposits can be made until the maturity date, unless additional deposits are expressly provided for in the terms of the certificate.
- ◆ The Bank uses the daily balance method of computing interest. To calculate interest on the account, the stated interest rate divided by the number of days in the year is multiplied by the account balance daily.
- ◆ If any or all of the principal deposit is withdrawn before the maturity date, a penalty in the amount indicated below will be charged with respect to the amount withdrawn:

<u>For terms of:</u>	<u>the penalty is:</u>
less than 6 months.....	all accrued interest
6 months to less than 2 years	equal to 3 months' interest
2 years to less than 3 years	equal to 6 months' interest
3 years to less than 6 years	equal to 12 months' interest
6 years through 10 years	equal to 24 months' interest

Diamond IRA: No minimum balance required to open or earn interest. Interest is compounded and credited quarterly. This account is available to all individual retirement accountholders. No minimum balance service fees are charged.

IRA Certificates: The early withdrawal penalty is waived for customers age 59½ years or older when taking a normal (taxable) distribution (not including rollover distributions or trustee transfers). Current and prior year contributions may be made into IRA certificates with terms of 2 years or less.

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Schedule of Retail Deposit Account Services
Effective July 1, 2010

Client Services

1-888-226-5237

Special Handling		
Account Closed <i>(within 6-months of opening)</i>	\$30.00	per account
Dual Signature Service <i>(non-personal accounts only)</i>	\$5.00	per month
Duplicate Statement	\$5.00	per stmt
Inactive / Dormant Account <i>(after 9 months)</i>	\$5.00	per month
Lost Passbook Replacement	\$10.00	per account
Missing Authorized Signature	\$5.00	per item
Negative Account Balance <i>(beginning on the fourth day)</i>	\$8.00	per day
Non-conforming Checks	\$2.00	per item
*Overdraft / NSF Item <i>(paid or unpaid)</i>	\$33.00	per item
Overdraft Protection Transfer	\$10.00	per transfer
Returned Deposit Item / Cashed Check	\$15.00	per item
Savings & Money Market Account Excessive Transaction	\$9.00	per item
Stop Payment	\$33.00	per item
Stop Payment Renewal <i>(after 6 months)</i>	\$33.00	per item
Uncollected Funds Item <i>(paid or unpaid)</i>	\$33.00	per item
Miscellaneous Services		
Account Inquiry - Interim Statement	\$5.00	each
Account Title / Name Change	\$10.00	
Check Printing	Cost varies upon style selected	
Combined Monthly Statement	Complimentary	
Collection - Bonds/Coupons	\$25.00	per issuing bank
Collection Item	\$25.00	per item
Fax Services (Domestic)	\$5.00	per request
Fax Services (Foreign)	At our cost - approx. \$50	
Citation	\$100.00	or legal maximum
Interrogatory or Garnishment	\$20.00	per request
Letter of Account Certification	\$10.00	per letter
Notary Service <i>(customer only)</i>	Complimentary	
Online Banking - view & transfer funds	Complimentary	
Online Bill Pay <i>(with checking account)</i>	Complimentary	
Overnight Letter	\$20.00	per letter
Research Documents <i>(check copy, statements, 1099 & documents)</i>	\$5.00	per document
Research Services (\$35 minimum)	\$35.00	per hour
Returned Undeliverable Mail Handling	\$25.00	annually
Sight Draft – outgoing	\$30.00	per item
Signature Guarantee <i>(customer only)</i>	Complimentary	

Tax Levy (Federal & State) or other Levies	\$75.00	per levy
Telephone Banking - inquiry & transfer funds	Complimentary	
Telephone Transfer – employee assisted	\$5.00	per transfer
U.S. Bond - Special Handling	\$10.00	plus \$0.25 per bond
Verification of Retail Relationship	\$10.00	per request
**Wire Transfer - Incoming	Complimentary	
**Wire Transfer - Outgoing Domestic	\$25.00	
**Wire Transfer - Outgoing International	\$50.00	
Teller Services		
**Cashier's / Official Checks	\$5.00	per item
Check Cashing (payroll only) for mortgage customers	\$5.00	per item
**Gift Card	\$3.95	per card
**Gift Checks	\$2.50	per item
**Money Order	\$3.00	per item
On-U.S. Check Cashing for non-customer <i>(check amount less than \$100)</i>	Complimentary	
On-U.S. Check Cashing for non-customer <i>(\$700 maximum)</i>	\$5.00	per item
**Traveler's Checks <i>(1 party)</i>	\$1.00	per \$100
**Traveler's Checks <i>(2 party)</i>	\$1.50	per \$100
Card Services		
ATM Card (statement savings required)	Complimentary	
ATM Balance Inquiry	Complimentary	
ATM withdrawal at Citizens owned ATMs	Complimentary	
Debit Card <i>(checking account required)</i>	Complimentary	
Deposit Adjustment - ATM (over \$100)	\$5.00	per deposit
Foreign ATM Transaction <i>(non-Citizens ATM)</i>	\$1.50	per transaction
Point-of-Sale Transactions	Complimentary	
Research Services - Card transactions <i>(\$35 minimum)</i>	\$35.00	per hour
Replace Card	\$5.00	per card
Replace Card PIN	Complimentary	
<i>For your protection, cards that become inactive or are never activated will be disabled</i>		
Safe Box Services		
Automatic payment	Complimentary	
Box Drilling	At our cost - approx. \$200	
Key Replacement	\$50.00	per key
Late Payment	\$3.00	per month
Annual Billing Statement	Complimentary	

*Overdraft/ NSF item fee is applied to overdrafts created by check, in person withdrawal, ATM withdrawal, POS (point-of-sale), or other electronic means.

** Service available to Citizens' customer only

Subject to change at any time

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