

Integrity. Respect. Dedication.

These three principles have governed Citizens Bank and Trust Company's core values for more than 130 years, and will continue to guide our ongoing mission to provide high-quality financial services throughout the new millennium. We are devoted to helping you achieve your dreams and aspirations, and we will commit any and all resources necessary to ensure that your relationship with us is defined by confidence and respect.

Your financial well-being is Citizens Bank and Trust Company's foremost concern, and our caring and highly trained staff wants to assist you in accomplishing your goals. We offer more than service with a smile; we offer service you can trust. And as one of Virginia's oldest independent community banks, you can rest assured that your investments and your livelihood will remain safe with us.

Believe in our history.
We'll believe in your future.



Simply call or visit your local Citizens Bank & Trust Company branch and we will help you to open your new account. It takes only minutes.

AMELIA

9060 North Five Forks Road
804.561.3939
ATM Available

COLONIAL HEIGHTS

497 Southpark Circle
804.520.1101
ATM Available

BLACKSTONE MAIN BRANCH

126 South Main Street
434.292.8100

CREWE

210 Carter Street
434.645.7125
ATM Available

BLACKSTONE DRIVE IN

101 North Main Street
434.292.8100
ATM Available

FARMVILLE

1712 South Main Street
434.392.7633
ATM Available

BLACKSTONE SHOPPING CENTER

1575 South Main Street
434.292.7205
ATM Available

1517 West Third Street
434.392.3078
ATM Available

BURKEVILLE

102 Second Street, N.E.
434.767.5534
ATM Available

MIDLOTHIAN

Loan Service Branch
201 Wylderose Commons
Suite 200
804.379.6251

CHESTERFIELD

10001 Courtview Lane
804.751.0909
ATM Available

SOUTH HILL

622 East Atlantic Street
434.447.7718
ATM Available



1-800-550-1873 | www.cbtva.com | MEMBER FDIC

Serving Our Communities Since 1873



PERSONAL BANKING SOLUTIONS



Legendary Banking & Service Since 1873

CHECKING SOLUTIONS

FREE CHECKING

- \$25 Minimum deposit to open account
- No monthly service charge
- No minimum balance requirement
- No activity or transaction fees
- Free Online banking with Bill Pay
- Free Check card
- Non interest bearing
- Monthly text only statement

CITIZENS PREMIER CHECKING

- \$500 Minimum deposit to open account
- Service charge if average balance is not maintained*
- Interest bearing account
- Interest credited to the account monthly
- Free checks (Citizens Premier design)
- Free Online Banking with Bill Pay
- Free 2x5 Safe Deposit box or credit to a larger box
- CD Bonus rate of .25%**
- Free Traveler's Checks (Checks for Two not included)
- Free Check card with increased limits
- Monthly statement with images
- Invitation to bank organized trips or events

This is a relationship account with the following terms: An open Home Equity Line with balance or line of \$10,000 or more or a combined total of \$10,000 on deposit in a CD, IRA, Money Market, or DDA (which includes this account). An average balance fee will apply if the combined balance on the above mentioned accounts falls below \$10,000.

REGULAR CHECKING

- \$25 Minimum deposit to open account
- \$200 Average monthly balance
- Service charge if average balance is not maintained*
- Free Online Banking and Bill Pay
- Free Check card
- Non interest bearing
- Monthly statement with images

SENIOR CITIZENS CHECKING

- \$25 Minimum deposit to open the account
- Must be 60 years or older
- No monthly service charge
- No minimum balance requirement
- Free Online Banking and Bill Pay
- Free Check card
- Monthly statement with images

CHECK PLUS

- \$500 Minimum deposit to open account
- \$500 Average monthly balance
- Service charge if average balance is not maintained*
- Interest bearing account
- Interest credited to the account monthly
- Free Online Banking with Bill Pay
- Free Check card
- Monthly statement with images

SENIOR CITIZENS CHECK PLUS

- \$500 Minimum deposit to open the account
- \$500 average monthly balance
- Must be 60 years of age or older
- Interest is forfeited if average balance is not maintained
- Interest bearing account
- Interest credited to the account monthly
- One box of free checks per year (Senior Citizens Check Plus design)
- Free Online Banking and Bill Pay
- Free Check card
- Monthly statement with images

*See Fee Schedule

**Bonus rate does not apply on CD specials



MEMBER FDIC

MONEY MARKET

MONEY MARKET

- \$2500 Minimum deposit to open account
- \$2500 Average monthly balance
- Service charge applies and no interest will be paid if average balance is not maintained*
- Interest credited monthly to the account
- Transactions are limited to six per month with no more than three transfers by check, draft, check card, or similar order to third parties (exceeding these limits will result in a per item fee regardless of balance)*
- Monthly statement with images

ADVANTAGE MONEY MARKET

- \$2500 Minimum deposit to open account
 - \$2500 Average monthly balance
 - Transactions are limited to six per month with no more than three transfers by check, draft, check card, or similar order to third parties (exceeding these limits will result in a per item fee regardless of balance)*
 - Checks and deposit slips are available at request (check printing fees apply)*
 - Interest credited monthly to the account
 - Monthly statement with images
 - Tiers determine interest
- | | | | |
|--------|--------------------|--------|--------------------|
| Tier 1 | \$0-\$2,499.99 | Tier 4 | \$25,000-49,999.99 |
| Tier 2 | \$2,500-\$9,999.99 | Tier 5 | \$50,000-99,999.99 |
| Tier 3 | \$10,000-24,999.99 | Tier 6 | \$100,000 and up |

SAVINGS SOLUTIONS

STATEMENT SAVINGS

- \$25 Minimum deposit to open account
- \$100 Average monthly balance
- Service charge quarterly if the average balance is not maintained*
- Interest credited quarterly to the account
- Transaction limits are 4 withdrawals or transfers each month
- Transaction fee for each withdrawal/transfer in excess of 4 per month*

VACATION CLUB

- \$5, \$10, \$20, and \$50 payment denominations for a 50 week period
- Interest credited quarterly and included in the check paid in May
- Not a transaction account, no partial withdrawals allowed
- Early closing fee will be accessed to the disbursement check (Applies to all clubs)*

CHRISTMAS CLUB

- \$3, \$5, \$10, \$20, and \$50 payment denominations for a 50 week period
- Interest credited quarterly and included in the check paid at the end of October
- Not a transaction account, no partial withdrawals allowed
- Early closing fee will be accessed to the disbursement check (Applies to all clubs)*

KIDS BANK FOR LIFE

- No minimum deposit to open account
- No minimum balance requirements
- Interest credited quarterly to the account
- Transaction limits are 4 withdrawals or transfers each month
- Transaction fee for each withdrawal/transfer in excess of 4 per month*