

Personal Checking

All accounts listed include these FREE and convenient benefits:

Online Banking & Bill Pay, Mobile Banking, 24/7 Telephone Banking, Automatic Transfers, and Direct Deposit

Product	Opening Deposit	Features	Terms & Conditions	Monthly Account Fees in Addition to Schedule of 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) • FREE Traveler's Checks ('Checks for Two' excluded) • VISA Check Card • Fully Imaged Statement 	<ul style="list-style-type: none"> • See Terms & Conditions below** 	\$20 if Relationship is not maintained
<p>**This is a relationship account that requires an account owner to have one of or a combination of the following:</p> <ul style="list-style-type: none"> • Any loan(s) with a combined total average daily principal balance of \$10,000 or more; any line of credit(s) with a combined total average daily principal balance or limit of \$10,000 or more OR • A combined total average daily balance of \$10,000 on deposit in a Certificate of Deposit, IRA, Savings, Money Market or Checking. 				
Advantage Checking	\$100	<ul style="list-style-type: none"> • Interest Bearing • VISA Check Card • Fully Imaged Statement 	<ul style="list-style-type: none"> • \$500 Average Daily Balance to Avoid Fee 	\$10 if Below Balance Requirement
Achievement Checking	\$100	<ul style="list-style-type: none"> • Interest Bearing • VISA Check Card • Fully Imaged Statement • One (1) FREE box of Achievement checks per year • 25% off Safe Deposit Box 	<ul style="list-style-type: none"> • \$500 Average Daily Balance to Avoid Fee • Must be 55 or Older 	\$ 7 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 • Fully Imaged Statement 	<ul style="list-style-type: none"> • \$300 Average Daily Balance to Avoid Fee 	\$ 5 if Below Balance Requirement
FREE Checking	\$100	<ul style="list-style-type: none"> • VISA Check Card 	<ul style="list-style-type: none"> • No Minimum Balance Requirement • Non-Imaged Statement 	None