

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.

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.



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Business Accounts

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Business Savings Account

- Minimum deposit to open account: \$100.
- Tiered-rate account. Interest rate and annual percentage yield will vary depending on the daily available balance in the account.
- Certain transfers and withdrawals limited to six per month.
- \$12 Minimum Balance Fee will apply if the average daily balance for the statement cycle is less than \$5,000.

Classic Business Checking

- Minimum deposit to open account: \$100.
- No Monthly Account Fee.
- Free e-statements or paper statements without images.
- Paper statements with images available for \$5 fee per statement cycle.
- Up to 150 transactions are available each statement cycle at no charge. A transaction fee of \$0.25 will apply to each transaction per statement cycle in excess of 150.
- Cash Deposit Fee for coin and currency deposited during statement cycle
 - \$0 to \$5,000.....no fee
 - \$5,000.01 and up.....\$0.10/\$100

Deluxe Business Interest Checking

- Minimum deposit to open account: \$100.
- Minimum balance to earn interest on funds is \$6,000.
- Tiered-rate account. Interest rate and annual percentage yield will vary depending on the daily available balance in the account.
- Unlimited number of transactions available with no transaction fee.
- Free e-statements or paper statements with images.
- Monthly Account Fee: \$15 per statement cycle.
- Monthly Account Fee will not apply:
 - If the average daily balance for the statement cycle is \$6,000 more; or
 - With a combined relationship balance at the end of the statement cycle of
 - \$15,000 in primary account owner's business or personal checking, savings, or CDs, or
 - \$50,000 in qualified business credit
- Cash Deposit Fee for coin and currency deposited during statement cycle
 - \$0 to \$25,000.....no fee
 - \$25,000.01 to \$50,000.....\$0.05/\$100
 - \$50,000.01 and up.....\$0.10/\$100

