



It's your choice with Citizens

We offer a complete line of personal checking, savings and CD options.



Citizens Secure Savings

- Competitive interest on entire balance
- No minimum deposit for minors
- No monthly maintenance fee for customers 18 years or younger
- \$3 monthly maintenance fee if daily balance drops below \$100
- 2 free withdrawals per month; \$2 per withdrawal in excess thereafter
- Free Online Banking²
- Free Mobile Banking²
- Sign up for quarterly Online Statements
- Free Telephone Banking



Contact your local branch for current rates and terms for our Citizens Secure Savings, Citizens Money Market, and Citizens Certificates of Deposit accounts.

More information in Qualification Details section inside.

Citizens Money Market

- Minimum opening deposit \$2,500
- Pays interest based on the following daily collected balance tiers:

\$0 - \$19,999
\$20,000 - \$49,999
\$50,000 - \$99,999
\$100,000 - \$999,999
\$1,000,000+

- Monthly maintenance fee of \$10 if minimum daily balance drops below \$2,500

Citizens Certificates of Deposit

- Minimum opening deposit of \$500
- Interest is compounded and credited quarterly and at maturity or paid quarterly by check or direct deposit
- Substantial penalty will apply for early withdrawal
- Account automatically renews at maturity
- Early withdrawal penalties may apply



Albertville

324 N Broad Street
256-878-9893

Arab

1205 N Brindlee Mountain Parkway
256-931-4600

Downtown Cullman

223 Second Avenue SE
256-841-6600

Highway 157 Cullman

1800 Park Avenue
256-841-6600

Decatur Loan Production Office

814 Bank Street NE
256-505-4600

Elkmont

25530 Alabama Highway 127
256-732-4602

Guntersville

711 Gunter Avenue
256-505-4600

Hazel Green

13870 Highway 231/431 North
256-828-1611

New Hope

4615 Main Drive
256-723-4600

Rogersville

1565 Lee Street
256-247-0203

Scottsboro Loan Production Office

301 South Houston Street
256-505-4600

CitizensBankTrust.com



Personal Checking



CitizensBankTrust.com

Citizens Basic

- Monthly Maintenance Fee: \$7.95
- Refunds on ATM Fees Nationwide¹
- Free Online Banking & Bill Pay²
- Free Debit Card Usage³

Eliminate Your Monthly Maintenance Fee by Doing One of These Activities:

- Have at least 10 debit card purchases post and settle during each monthly qualification cycle **OR**
- Enroll and receive online statements

If you perform both of these activities, you will receive nationwide ATM fee refunds up to \$10 per cycle.

Citizens Cash

- No Monthly Maintenance Fee
- Refunds on ATM Fees Nationwide¹
- Free Online Banking & Bill Pay²
- Free Debit Card Usage³

Each time you qualify you earn:

- 2.96% Interest / 3.00% Annual Percentage Yield (APY) on balances up to \$15,000
- .15% APY on balances greater than \$15,000 (Blended APYs may range from 3.00% to .15%)
- If qualifications are not met during a monthly qualification cycle, balances earn .05% interest/.05% APY and you do not receive ATM reimbursements during that cycle

See Qualification Details for more information.

If you don't qualify, don't worry!

You still have an account with no monthly maintenance fee that earns a base rate of interest, and you can get back to earning higher interest and receiving limited ATM fee refunds¹ the next time you qualify.

Minimum \$25.00 deposit to open account. No minimum balance required to earn interest on any tier. APYs are accurate as of May 5, 2022. Rate may change after account is opened. Blended APY is based on the balance in your account during each qualification cycle. See your Service Representative for more detailed blended APY information. Limit one Citizens Cash account per Social Security Number.

Citizens Cash Back

- No Monthly Maintenance Fee
- Refunds on ATM Fees Nationwide¹
- Free Online Banking & Bill Pay²
- Free Debit Card Usage³

Each time you qualify you earn:

3% cash back on debit card purchases up to \$250. (Maximum of \$7.50 per statement cycle.)

If you don't qualify, don't worry!

You still have an account with no monthly maintenance fee, and you can get back to earning cash back and receiving limited ATM fee refunds¹ the next time you qualify.

See Qualification Details for more information.

Student Cash Back

- No Monthly Maintenance Fee
- Free Online Banking & Bill Pay²
- Free Debit Card Usage³

Each time you qualify you earn:

\$5 cash back each time you have at least 10 debit card transactions to post and settle to your account during your monthly qualification cycle. (Maximum of \$5.00 per statement cycle.)

If you don't qualify, don't worry!

You still have an account with no monthly maintenance fee.

Student Cash Back account is for account holders between the ages of 15-21. If a Student Cash Back account remains open until the account holder reaches the age of 27, the account will be converted to a Citizens Cash Back account unless account holder contacts the Bank to convert to a different account prior to reaching age 27. Student Cash Back account holders under age 19 must have a parent or guardian as a co-owner of the account.

Citizens Prime (Non-Business Only)

- Unlimited transactions
- Monthly maintenance fee of \$10 if daily balance drops below \$10,000
- \$10,000 minimum opening deposit
- Pays interest based on the following daily collected balance tiers:

Rates Effective March 23, 2023
\$0 to < \$50,000 (pays 5% of Prime* or .40% APY)
\$50,000 - \$149,999 (pays 7% of Prime* or .56% APY)
\$150,000 - \$249,999 (pays 9% of Prime* or .72% APY)
\$250,000 - \$499,999 (pays 11% of Prime* or .88% APY)
\$500,000 - \$999,999 (pays 13% of Prime* or 1.04% APY)
\$1,000,000+ (pays 15% of Prime* or 1.21% APY)

* Prime Rate as of 3/23/23 is 8.00%. The rate is variable and will adjust the first business day following a Prime Rate change as published in the Wall Street Journal. Fees may reduce earnings. APY = Annual Percentage Yield.

Citizens One

- Available to customer 62 years or older
- No monthly maintenance fee
- Number of transactions is not limited
- Digital banking services, including: Online Banking and Bill Pay, Mobile Banking with Mobile Deposit, online statements
- Debit card

Access High Reward Accounts

Heads up! If you accept online statements or use a debit card, we have other accounts that allow you to earn rewards and have no monthly maintenance fee. All you need to do is meet account qualifications. Ask your customer service representative about the advantages of our other accounts.

In the event the circumstances on this account change and no account owner is at least 62 years of age, the account will be converted to a Citizens Basic account unless the account owner contacts the Bank to convert to a different account.

Qualification Details

Citizens Cash, Citizens Cash Back

In order to receive account rewards during each monthly qualification cycle, you must:

- Have at least 10 debit card purchases post and settle
- Have at least 1 direct deposit, bill payment, or automatic payment (ACH) post and settle.
- Receive monthly online statements.

Monthly Qualification Cycle: The monthly qualification cycle means a period beginning one day prior to first day of the current statement cycle through one day prior to the close of the statement cycle. When the monthly qualification cycle ends on a weekend or holiday, the statement cycle will close on the last business day prior to the normal monthly qualification cycle day. Transfers between accounts do not count towards qualifying transactions.

Non-qualifying rewards accounts will not be eligible to receive rewards during the statement cycle that they do not meet qualification criteria. Qualifying debit card transactions must post and settle to your account during the monthly qualifying cycle. Transactions may take one or more banking days from date transaction was made to post and settle account.

The Following Apply to All Personal Checking Accounts

Minimum to open account is \$25 for all personal checking accounts except Citizens Prime and Citizens Money Market.

- 1 Nationwide ATM fees incurred during the monthly qualification cycle will be reimbursed and credited to the account on the last day of the monthly qualification cycle. The maximum refund amount per cycle is \$10.
- 2 Third Party data fees for Online Banking, Mobile Banking or Telephone Banking may apply.
- 3 Debit Card transactions may incur overdraft or other applicable fees. Customers 18 years or younger must have a parent or guardian as joint account holder.

All Interest Bearing Checking Accounts (Citizens Cash, Citizens Cash Back, and Citizens Prime)

1. There is no minimum balance required to earn rewards or interest/stated APY.
2. Fees may reduce earnings.
3. Rates may change at any time after account is opened.



At Citizens Bank & Trust, we're big on personal checking benefits that make a difference.

