

Products & Services

Summary Contents

TRANSACTION ACCOUNTS:	Basic Checking Accounts Now Accounts Citizens Lifestyle Checking Club Checking/Club NOW Super NOW Checking Tiered Performance Money Market Checking
BUSINESS CHECKING ACCOUNTS:	Smart Choice Checking E-Commerce Smart Choice Checking Mid-Market Checking Citizens Commercial Checking
SHORT TERM INVESTMENTS:	Statements Savings Christmas Club Accounts
LONG TERM INVESTMENTS:	Certificates of Deposits IRA, SEP, HSA & CESA
LOANS:	Mortgage Loans Fixed Rate Home Loans Commercial Loans Simple Interest Loans (Consumer) Lines of Credit Business Lines of Credit Home Equity Loans SBA Express Loans SBA Loans USDA Loans
SERVICES:	E-mailed Bank Statement Express Visa Debit Card PowerPay Online Bill Payment Direct Deposit Safe Deposit Box Night Depository Redeem EE Bonds Cashiers Checks Wire Transfers Mobile Banking Remote Deposit Anywhere

BASIC CHECKING ACCOUNT

Availability:	Basic Checking accounts are available to anyone, individuals, corporations, churches, organizations, etc.	
Minimum Investment:	Minimum deposit of \$100 is preferred to open a regular checking account. No service charge.	
Rate:	Basic checking does not receive interest.	
Liquidity:	The Basic Checking Account funds are always available and an unlimited number of checks may be written during the month.	
Insurance:	There is no concern over loss of money or preservation of capital because all funds are insured by the FDIC up to \$250,000.00.	
Users:	Basic Checking is a completely accessible transactional account which provides you with a receipt for paid bills and a record of how your money was spent.	
Similar Products:	Now and Super Now & MMC are interest bearing accounts, but it is necessary to maintain a higher balance in these accounts. Super Now & MMC require a minimum balance of \$2,500.00 to avoid a service charge. Now account requires a minimum balance of \$500.00 to avoid a monthly service charge.	
Benefits:	<ol style="list-style-type: none">A low minimum balance.Funds are easily accessed by writing a check, ATM or Debit card.A monthly imaged statement simplifies balancing the account with all the images already in numerical order.Accessible online.	
Prospects:	Individuals, churches, organizations, students, and anyone that does not want to maintain a balance required for an interest bearing account.	
Cross Selling Opportunities:	Direct Deposit Safe Deposit Boxes Cashiers Checks Online Banking PowerPay Mobile Banking	Certificate of Deposit Savings Accounts Remote Deposit Anywhere E-Statements Express Visa Debit Card

Now Checking

“Interest Bearing Account”

Availability:	Now Checking is an interest bearing account available to individuals and sole proprietorships.	
Minimum Investment:	Minimum deposit of \$100.00 is preferred to open a Now account. There is no monthly service charge if a balance of \$500.00 is maintained.	
Rate:	Interest accrues daily and is posted to the account monthly.	
Liquidity:	The funds held in the Now checking accounts are completely accessible. An unlimited number of checks, ATM withdrawals or online transfers may be made without penalty.	
Insurance:	Funds in the account are insured by the FDIC up to \$250,000.	
Benefits:	<ol style="list-style-type: none">Earns interest on the daily collected balance - paid monthly.No minimum balance requirement to begin earning interest.Accessible on ExpressNetFree convenient monthly imaged statement.Direct deposit.Citizens Express Visa Debit Card	
Service Charge:	Customers earn the current advertised rate of interest that is compounded monthly. There is no monthly service charge if a \$500.00 balance is maintained. If the balance should drop below this amount on any day during the statement cycle, there is a \$5.00 service charge.	
Prospects:	<ol style="list-style-type: none">Individuals who want the convenience of a checking account but want all of their money to earn interest.Customers who keep \$500.00 or more in their checking.Newcomers to our community.Non-profit organizations.Newlyweds	
Cross Selling Opportunities:	Safe Deposit Box Rental Express Visa Debit Card PowerPay Certificates of Deposit Cashiers Checks Club Now Checking Mobile Banking	Direct Deposit Internet Banking Savings Accounts Loans Remote Deposit Anywhere E-statements

Citizens Lifestyle Checking

Availability:	Citizens Lifestyle is available to customers over the age of 50 that receive a direct deposit.	
Minimum Investment:	Minimum deposit of \$100.00 is preferred to open a Citizens Lifestyle Checking account.	
Rate	Citizens Lifestyle does not earn interest.	
Liquidity:	Funds on this account are always available and an unlimited number of checks may be written during the month.	
Insurance:	Funds are insured by the FDIC up to \$250,000.00.	
Users:	Customers over the age of 50 that receive a direct deposit.	
Similar Products:	Basic Checking, Now Accounts	
Benefits:	<ul style="list-style-type: none">a. No minimum balance requirements.b. Two orders free personalized checks.c. Free Citizens Express Visa Debit Cardd. Free Online Banking with PowerPay and Remote Deposit Anywheree. Emailed bank statements	
Prospect:	Individuals, new customer over the age of 50	
Cross-Selling Opportunities:	Direct Deposit Safe Deposit Boxes Cashiers Checks Online Banking PowerPay Mobile Banking	Certificate of Deposit Savings Accounts Remote Deposit Anywhere E-Statements Express Visa Debit Card

Club Checking, Family Club & Club NOW

Description of Service:	The CB&T Club Accounts provide a combination of bank services in one convenient package at one low service charge of \$5.00 or 7.00 per month. Interest bearing club accounts are available to individuals and families.
Benefits:	<ul style="list-style-type: none">▪ Interest option▪ Free personalized checks▪ Accidental Death Insurance and Dismemberment Ins.▪ Identity Theft Protection▪ Credit Card protection▪ Discounts on travel and recreation▪ Three cashier's checks per month without issue charge▪ Free notary service▪ Outgoing Wire transfer fee reduced from \$10 to \$5▪ Free Citizens Express Visa Debit Card▪ Free Imaged Check Statement▪ ExpressNet Accessible▪ Power pay▪ Remote Deposit Anywhere
Minimum Investment:	Minimum deposit of \$100.00 is preferred to open the account.
Rate:	Interest is the Now account rate if the Now Club is selected.
Liquidity:	The funds are completely accessible by checking, debit card or online transfers.
Insurance:	Funds are insured by the FDIC up to \$250,000.00.
Features:	<p>The customer must deposit a \$100.00 minimum balance to open the account. A club charge fee of \$5.00 a month will be charged each calendar month. If the customer would like to enroll in the Family Club plan, the monthly fee will be \$7.00. There is no minimum balance requirement or limit on the number of checks written. The customer will receive personalized Regal Blue wallet style checks free.</p> <p>Club customer can receive three free cashier checks per month.</p> <p>Under the standard plan Plateau Insurance Company covers the customer for \$10,000 in accidental death and dismemberment insurance (reduces to 50% at age 70).</p>

Credit card registration. When cards are registered, just call a toll-free 24-hour number to report a loss or theft, and all credit card and debit card issuers will be notified for you.

Wire transfer. Funds can be transferred from bank to bank within the Continental United States for 1/2 price if a member of the club.

- ✓ Insurance is reduced to 1/2 at age 70 except scheduled airline.
- ✓ Insurance on the account is divided equally if the account is joint.
- ✓ Options are available to earn interest.

Potential Prospects

- Customers who use many bank services and write a lot of checks.
- Customers who purchase cashier's checks regularly.
- Customers who travel frequently.
- Newcomers to the community.
- Newlyweds.

Super Now Accounts

Availability:	The Super Now account is an interest bearing account with unlimited transaction privileges.	
Minimum Investment:	Minimum deposit of \$100.00 is preferred to open.	
Rate:	Earns the posted rate of interest. A minimum balance of \$2,500.00 must be maintained to receive the current posted rate. If the balance falls below the required minimum balance, the interest reverts to the Now account rate. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). If the account is closed before interest is credited the customer will not receive the accrued interest.	
Liquidity:	The funds held in a Super Now account are completely accessible.	
Insurance:	Funds are insured by the FDIC up to \$250,000.00.	
Benefits:	<ol style="list-style-type: none">Customers earn a competitive money market rate.Unlimited check writing privilegesMonthly imaged statementEnjoy the benefits of an investment account while having the convenience of a checking account.Direct deposit.	
Service Charges:	A service charge fee of \$10.00 is imposed every statement cycle if the balance in the account falls below \$2,500.00 any day of the cycle.	
Prospects:	Individuals, sole proprietorships, non-profit organizations and certain government units.	
Cross Selling Opportunities	Tiered Money Market Loans Online Banking Direct Deposit Cashiers Checks E-Statements	Certificates of Deposit Express Visa Debit Card PowerPay Safe Deposit Boxes Remote Deposit Anywhere Mobile Banking

Tiered Performance Money Market Account

Availability:	A Tiered Performance Money Market account which allows limited checking options. A minimum of \$100.00 is required to open the account. Transfers from a Tiered Performance Money Market account to another account or to a third party by pre-authorized, automatic, or telephone transfer are limited to ten per statement cycle with no more than ten by check, draft or similar order to third parties.	
Minimum Investment:	A minimum deposit of \$100.00 is preferred to open.	
Rate:	A tiered rate of interest adjusted to balance requirements. Interest is compounded monthly and posted on statement cycle.	
Liquidity:	The funds held in a Tiered Performance Money Market accounts are accessible by check or transfer.	
Insurance:	Funds are insured by the FDIC up to \$250,000.00.	
Benefits:	<ol style="list-style-type: none">Earns competitive money market rates.Earns interest while maintaining the convenience of accessibility.Allows customers to make third party transactionsThe higher the balance the more interest is paid to the account.	
Service Charge:	A service charge of \$10.00 will be imposed every statement cycle if the balance falls below \$2,500.00 any day of the cycle and the interest will revert to the Statement Savings account rate. An excessive withdrawal fee of \$10.00 per item will be charged for each pre-authorized withdrawal over ten and no more than ten by check, draft or similar order to third parties.	
Prospects:	Tiered Performance Money Market customers, customers with large checking or savings accounts, persons who presently use brokerage firms.	
Cross Selling	Certificate of Deposit Loans Electronic Statements Remote Deposit Anywhere	Safe Deposit Box Online Banking PowerPay Mobile Banking

Business Checking Accounts

Smart Choice Checking

Availability:	Perfect for small businesses that are just getting started or if the business has limited checking needs and typically processes less than 150 items per month.
Minimum Investment:	Minimum deposit of \$100 is preferred to open.
Rate:	The Now Account rate is available to sole proprietorships and non-profit organizations.
Liquidity:	Smart Choice Checking funds are always available.
Insurance:	Funds are insured by the FDIC up to \$250,000.00.
Users:	Small business customers, new start-up businesses, home business customers, etc.
Similar Products:	E-Commerce Smart Choice Checking
Benefits:	a. Low, fixed monthly maintenance fee b. No minimum balance requirement c. Free access to Citizens Online Banking
Monthly Maintenance:	\$5.00 monthly maintenance fee. \$0.10 fee assessed for each item processed over the 150 limit.
Prospects:	New businesses, church groups, small businesses
Cross Selling Opportunities:	Safe Deposit Boxes Business Visa Debit Card PowerPay ACH Services Wire Transfer Services E-Statements Merchant Services Online Banking Remote Deposit Anywhere Night Depository Services Business Lines of Credit

E-Commerce Smart Choice Checking

Availability:	Available to all small business owners that process less than 150 items per month.
Similar Products:	Identical to the Smart Choice Checking accounts except the \$5.00 maintenance fee is waived if the customer elects to receive the monthly bank statement by email.
Maintenance Fee:	Maintenance fee is waived when business elects to receive their bank statement by email.

Mid-Market Commercial Checking

Availability:	Available to businesses with moderate account activity.
Minimum Investment:	Minimum deposit of \$100.00 is preferred to open.
Rate:	Now account rates are available to sole proprietorships and non-profit organizations.
Liquidity:	Funds held in the Mid-Market account are completely accessible.
Insurance:	Funds are insured by the FDIC up to \$250,000.00.
Maintenance Fees:	Monthly maintenance fee \$15.00. \$10.00 fee if the customer elects email statement delivery. The \$15.00 monthly fee is waived if the customer maintains a \$25,000 minimum daily balance. Up to 500 checks and deposit items combined are included free of charge. An Additional fee of \$0.10 per item will be applied if the account activity goes above 500 items.
Benefits:	An easy to manage account with predictable and affordable fees. Maintenance fees waived if balance remains above \$25,000. Receive monthly statements online instead of in the mail. Free online banking with bill pay
Prospects:	Mid-size businesses, church groups, attorneys, doctors, etc.
Cross Selling Opportunities:	ACH Services Night Depository Services Wire Transfer Services PowerPay Business Visa Debit Card Merchant Card Processing Safe Deposit Boxes Online Banking Lines of Credit E-Statements

Citizens Commercial Checking

Availability:	This account is designed for businesses with higher transaction volume and large balances that will earn credit to offset monthly fees.
Minimum Investment:	\$100.00 deposit is preferred to open the account.
Earnings Credit:	The earnings credit is based on the previous month's average for the 13 week Treasury Bills. The earnings credit will adjust monthly and will be applied to offset the basic monthly fee and credit, debit, and deposited items fees.
Users:	Larger businesses with higher balances and item volume.
Benefits:	No minimum balance required. Earnings credit will offset monthly fees.

Statement Savings

Availability:	A statement savings account is available to individuals, corporations, organizations, etc.	
Minimum Balance:	The preferred minimum deposit to open the account is \$100.00. A service charge fee of \$1.00 will be imposed every month, if the balance in the account falls below \$100.00 any day of the cycle. (Persons under 18 years of age are exempt from service fees including the fee for minimum balance requirement.)	
Rate:	Earns the current advertised rate of interest compounded quarterly and paid quarterly.	
Liquidity:	Withdrawals or Transfers from a Statement Savings account to another account or to third parties by preauthorized, automatic, computer, telephonic instruction, check draft, debit card or similar order made by the depositor, in any combination, are limited to ten per month or statement cycle. An excessive withdrawal fee of \$1.00 per withdrawal will be charged for each withdrawal in excess of one per month or statement cycle. This fee does not apply to customers under the age of 18.	
Insurance:	Funds are insured by the FDIC up to \$250,000.00.	
Uses:	Customers may open the account and make deposits, transfers, and withdrawals at any time at bank locations, from an ATM or transfer online. A smart way to save money.	
Similar Product:	Tiered Money Market Performance Account	
Benefits:	<ol style="list-style-type: none">Earns interest while not requiring a large balance.Allowed one withdrawal per month or statement cycle without a service charge.Monthly or Quarterly statementEasy access to money	
Prospects:	<ul style="list-style-type: none">* Virtually all bank customers who do not have a savings relationship with us.* Individuals who want to start a savings program but do not have a large amount or can't afford to deposit a large amount each month.* Students and children need a savings program.* Young families with a limited income.* A loan customer making his last loan payment.	
Cross Selling Opportunities:	Checking Accounts Certificate of Deposits Online Banking Mobile Banking	Loan Accounts Safe Deposit Boxes E-Statements Remote Deposit Anywhere

Christmas Club Account

Availability:	There are no restrictions on who may open a Christmas Club account.
Minimum Deposit:	A minimum deposit of only \$5.00 is all that is required to open a Christmas Club account.
Interest:	Interest is paid on a completed club account. The balance in the account is paid by check or is direct deposited to the customer at the end of the 50 week term.
Insurance:	Funds are insured by the FDIC up to \$250,000.00.
Users:	The Christmas Club account is ideal for customers who need extra funds around Christmas time. Accounts can be set up for auto-transfer from the customers checking or savings accounts and deposited weekly into the Christmas Club.
Similar Products:	Our Christmas Club account earns the same rate of interest as our Statement Savings account.
Benefits:	<ol style="list-style-type: none">The customer decides how much to deposit into their account.The payment can be automatically deducted from a checking or savings account at our bank.A check is issued (or can be direct deposited) for the account balance plus interest earned on the balance at the end of the 50 week term.
Fees:	There are no service fees on our Christmas Club
Cross Selling:	Checking Accounts Savings Accounts Safe Deposit Boxes
Prospects:	Anyone interested in saving money and having extra funds available at Christmas time for year end expenses such as real estate taxes and gifts. Students.

CERTIFICATES OF DEPOSITS

Description of Service:

We offer a variety of terms on CD's, which pay competitive rates. The customer can choose from a maturity of 30 days up to five years with the minimum deposit required. CDs are available to any individual, corporation, churches, organization, etc.

Minimum Investment:

Certificates of Deposit can be opened with a minimum deposit of \$500.00

Rate:

Interest rates on CDs are tiered by term and amount. Rates are determined by our Bank and will not change for the term of the Certificate.

Liquidity:

The interest rate on a savings certificate is guaranteed for the full term of the certificate. There are severe interest penalties for certificates redeemed prior to their maturity date. Investments of more than 31 days but no longer than one year — loss of 90 days interest on the amount withdrawn. Investments of more than one year — loss of six months interest on the amount withdrawn. The penalty on a 30 day investment withdrawn early would lose 15 days of interest on the amount withdrawn.

Citizens Bank offers several terms and low minimum deposit requirements:

TERM	MINIMUM DEPOSIT
30 days	\$500
91 days	500
182 days	500
1 year	500
18 months	500
2 years	500
30 months	500
3 years	500
4 years	500
5 years	500
JUMBO	100,000 and over

Our certificates are insured by the FDIC up to \$250,000. Interest payments on the CD can be mailed to the customer or automatically credited to their checking or savings accounts. Automatically renewable certificates allow the customer ten days after maturity to redeem the certificate. If the funds are not withdrawn within the ten days, the certificate renews at the new rate under the same terms and conditions it was initially issued for.

Uses:

Certificates can be used as investments to supplement monthly income with interest checks, and may be pledged as collateral on loans.

Similar Products:

Money Market Performance Account

Benefits:

- a) Low minimum balance to open
- b) Length of time set by the customer
- c) Interest paid monthly, quarterly, semi-annually, by check, compounding annually or at maturity, or can be directly deposited into another account. (Direct deposit is the preferred method.)
- d) Notices are sent when certificate matures
- e) Secure feeling, CDs are insured
- f) Can be pledged as collateral for a loan

Prospects:

Individuals, students, or organizations.

IRA's

Availability:

Anyone with earned income can qualify for an IRA. To be eligible for a ROTH IRA, an individual may earn a maximum of \$161,000. The income ceiling for couples is \$240,000.

Minimum Investment:

A minimum deposit of \$500 is required to open an IRA unless it is a Variable Rate Time Deposit Open Account which can be opened with any amount.

Liquidity:

ROTH IRA withdrawals are tax-free and penalty-free on or after age 59 ½, if a death or disability occurs to the ROTH IRA account holder, or if the account is at least five years old and the withdrawal is made for a qualified purpose. Qualified distribution reasons include higher education, a first home (up to \$10,000), age 59 ½, death or disability.

Traditional IRA withdrawals are penalty-free (but not tax free) if withdrawn after age 59 ½. Before 59 ½, withdrawals are now penalty free (but not tax-free) for college expenses or a first home purchase.

Transfer or Rollover:

If a customer has already contributed to an IRA elsewhere but would like to move it to Citizens Bank, they have two options available.

An IRA to IRA “rollover” lets the customer withdraw IRA funds from another institution or qualified pension plan and redeposit them in a Citizens Bank IRA, as long as the re-deposit is within 60 days of the withdrawal. The customer can rollover an IRA once during any 12-month period.

An IRA to IRA “transfer” allows the customer to direct their present IRA trustee or custodian to transfer their funds directly to Citizens Bank. A transfer may be made as many times a year as they request.

Insurance:

IRA's are insured by the FDIC up to \$250,000 in addition to other deposit accounts.

Uses:

An IRA supplements social security or other retirement income with money which has been earning interest until the customer begins to withdraw it. The amount the customer contributes each year could reduce the amount of money on which they pay income tax.

Benefits:

- Allows participant to save easily for retirement and enjoy a tax savings on their income tax.
- Interest on a traditional IRA is tax deferred until withdrawals begin after age 59 ½. With a ROTH IRA, distributions from an account that is at least five years old are tax free if used for a qualified purpose.
- Pays market rate of interest.
- Investment is separately insured by the FDIC from participants other deposits.

Educational IRA

An Educational IRA lets parents put aside money for their children's higher education expenses, including room, board, books, fees and supplies. Contributions are not tax-deductible, but the earnings grow tax-deferred. Individuals younger than age 30 may open this type of account. If the money is not used by the age 30, it may be taxed and is subject to a 10% penalty. Education IRA funds may also be transferred to another family member for college.

Prospects:

All wage earning individuals.

MORTGAGE LOANS

Availability:

A mortgage loan is available to any individual, corporation, organization, etc., with qualifying credit. Freddie Mac Secondary Market loans are available.

Rate:

The rates are reviewed daily and are subject to change at that time.

Liquidity:

On purchase money, money will be dispersed at time of closing. On refinancing, a three day rescission is required before the money is dispersed (on primary dwelling only).

Uses:

Any type of real estate transaction, with purchase money, construction, business/commercial, or refinancing.

Benefits:

- Fixed or variable rates are available.
- Term of loan can be set by the customer
- Automatic debit payments available
- If the customer takes advantage of the variable rate option, if the variable rate goes down, their rate may also go down.

Prospects:

Individuals who are interested in buying a home or would like to refinance their present home or purchase real estate.

Cross Selling Opportunities:

Checking, savings, safe deposit box, auto loans, ExpressNet, PowerPay and auto-debit.

Buying a home is one of the most important, complicated financial decisions a customer will ever have to make. They will be faced with questions of where to buy, how much they can afford, etc.

Our loan officers can help answer these questions about buying a home and financing. When someone is ready to buy, we can help finance their home at competitive rates.

We offer home loan applications, upon request, in the paper form at the Main, 210 and Elmhurst Branches. Inquiries on Mortgage Loans and Consumer Loans can be made on www.cbtky.com at any time. After gathering some initial information, a loan officer will reach out to you with further information on the loan application process. If further information is needed, contact any of our loan officers.

Simple Interest Consumer Loan

Availability

A monthly-payment loan is available to any individual, corporation, organization, etc., with qualifying credit.

Rate:

Current loan rates are posted on Citizens Bank's network under Consumer Loan Rates. The rate at time of closing is fixed for the term of the loan.

Liquidity:

Loan proceeds are disbursed at time of closing.

Uses:

A simple interest loan may be used for many purposes such as purchasing an auto, boat, etc., or may be used for personal needs.

Benefits:

- Fixed payment for the term of the loan
- Payment can be automatically debited from checking or savings accounts.
- Simple interest.
- No prepayment penalty.
- Payment date can be set for customers convenience.
- Interest rate is fixed for the term of the loan.

Prospects:

Any individual, corporation, organization, etc.

Cross Selling Opportunities:

Checking, savings, safe deposit box, real estate loans, home equity line, online banking

Commercial Loans

Availability:

Citizens Bank makes commercial and agricultural loans to farmers, customers, and local businesses to help meet their financial plans.

Types of commercial loans available:

- *Line of Credit:* The primary purpose of a line of credit is to support current assets, inventory, accounts receivable or livestock. Businesses obtain a line of credit to meet seasonal demands and other relative short-term needs.
- *Term Loans:* Loans for equipment purchases, expansion, or other longer-term business requirement.
- *Secured Loans*
- *Commercial Mortgage Loans:* For purchases, modernization or construction of commercial facilities.

Refer customers to one of our commercial loan officers for additional information concerning these services.

Citizens Express Visa Debit Card Services

Application required with Branch Manager or Loan Officer approval of Daily purchase limit.

Can be used to make a purchase anywhere the VISA logo is displayed.

A Citizens Express Visa Debit card can be used at any of our ATM's to make:

Deposits

Withdrawals

Transfer from one account to another

Loan Payments

Balance inquiry (Checking/Savings)

OTHER BANKING SERVICES

AUTOMATIC TRANSFERS OF DEDUCTIONS:

Customers can have a number of transfers made to and from their checking account automatically without having to come into the bank or call and without an extra charge. These include transfers from checking to checking, checking to savings and CB&T loan payments. With this service, customers reduce their postage expense and the number of checks they write. This also avoids mail delivery problems and late payment charges.

DIRECT DEPOSIT

With direct deposit, customers have the convenience of having regular deposits made to their checking or savings accounts. These include: government payroll checks and company payroll checks, social security benefit, supplemental security income, civil service retirement and many more. This service saves a trip to the bank and provides peace of mind that these checks won't get lost or stolen. The checks are deposited on a regular basis, even when the customer is away or cannot get to the bank for any reason.

NIGHT DEPOSITORY:

Night deposit is another service that can be used by all CB&T customers. Customers can use this service to deposit cash, checks and other items intended for deposit to the user's checking or savings account. Regular customers may use the envelope slot at no cost for their transactions. Business customers will pay a fee included on their account analysis. This service allows customers to make deposits after banking hours, safe keep cash overnight, and have their deposits processed without waiting in line.

CASHIER'S CHECKS:

We issue Cashier's Checks which are official bank checks to pay out loan proceeds to our customers instead of giving them cash. This gives them assurance that the funds are guaranteed while also providing them safety if the check would get lost or stolen. Cashier's checks may also be sold to the customer when they need an official bank check and a receipt. This service fee for customers is \$3.00.

WIRE TRANSFERS:

Outgoing	\$10.00
Incoming	5.00
Foreign (outgoing)	50.00
Foreign (incoming)	35.00

SECONDARY MARKET FINANCING

Citizens Bank & Trust Company is pleased to offer financing to home loan applicants through Secondary Market funding. At the present time. Citizens Bank is an approved Seller/Service for Freddie Mac.

The Freddie Mac loan enables the borrower to secure long-term, fixed rate financing for their home purchase or refinance, up to 30 years.

Citizens Bank adheres to the credit underwriting guidelines specified by Freddie Mac, which appear to be standard among Secondary Market vendors.

The borrower may borrow up to 95% of the appraised value or the purchase price, whichever is lesser. As long as the loan-to-value does not exceed 80%, the borrower is not required to purchase PMI insurance. If the loan-to-value does exceed 80% but not 95%, the borrower can still qualify for the loan with the purchase of PMI insurance.

Again, this is another opportunity for the 95% borrower to own a home.

SBA EXPRESS LOANS

SBA Express loans are for for-profit businesses that meet the SBA size standards; show good character, credit, management, and ability to repay. Must be an eligible type of business. The maximum loan amount for the SBA Express loan is \$350,000.00 and may be a term loan or revolving line of credit.

The guaranty amount is 50% of the loan and the fee is between 2-3% depending on the loan amount and is calculated only on the guaranteed portion.

Benefits to the borrower is the streamlined process, fast turnaround and easy to use line of credit.

SBA LOANS

SBA loans known as 7(a) loans are for for-profit businesses that meet the SBA size standards; show good character, credit, management, and ability to repay. Must be an eligible type of business. The maximum loan amount for SBA 7(a) loans is \$5 million gross.

The guaranty is 85% for loans of \$150,000 or less and 75% for loans greater than \$150,000 (up to \$3.75 million maximum guaranty). The fees range from 0.25% to 3.75% depending on the loan amount and term and is calculated only on the guaranteed portion. There is an ongoing fee of 0.55%

Benefits to the borrower are: long term financing; improved cash flow; fixed maturity; no balloons; and no pre-payment penalty (under 15 years).

MOBILE BANKING

Citizens Banks' Mobile Website allows customers to access account information and make transactions from their phone's web browser or downloaded app. Our mobile and text banking provides fast, free and easy access to accounts. With Mobile Banking customers can:

- Pay Bills
- Transfer funds
- Explore detailed account activity
- View balance activity
- Find ATMs and locations
- View alerts
- Remote deposit anywhere

SAFE DEPOSIT BOXES

DESCRIPTION OF SERVICE:

Our safe deposit boxes are available in a variety of sizes at most of our banking locations. They provide a high degree of protection with complete privacy and control. Customers can rent a safe deposit box for only pennies a day and protect their valuables and important documents. Safe deposit boxes are available at the Main Office, the Elmhurst Branch and the 210 Branch.

HOW IT WORKS:

There is an annual fee payable in advance for renting a safe deposit box. This fee varies according to the size of the box. The fee can be debited automatically from the customer's Citizens Bank checking account. No one is allowed access to a safe deposit box except the persons properly authorized on the bank's records. The customer receives two duplicate keys to their box. For safety and privacy, the vault requires two keys to open a box, the customer's key and the bank "guard" key. Private rooms are provided for customers so only they know the content of their box.

Sizes and prices of the safe deposit boxes are:

2 x 5	-	12.00
3 x 5	-	12.00
3 x 10	-	20.00
4 x 5	-	20.00
5 x 5	-	20.00
5 x 10	-	30.00
10 x 10	-	50.00