

# CHECKING

	Small Business Checking	Commercial Business Checking
Minimum Deposit to Open Account	\$500	\$1,000
Monthly Service Fee	\$10, if average daily balance falls below \$1,000.	\$10
Withdrawals	No fee on the first 100 withdrawals per monthly statement cycle. Activity fee of \$0.20 per withdrawal in excess of the 100 allowed.	Each withdrawal \$0.12. Each deposit \$0.20. Each deposit item \$0.05.
Imaged Copies of Checks Included With Statement	Yes	Yes
Variable Interest Rate	Not Applicable	Earnings Credit*

**Variable Interest Rate:** The interest rate will be a variable rate of interest which is set by Citizens Bank from time to time at its sole discretion and which will change without notice to the depositor. The interest rate may be obtained by calling your local banking center.

\* **Earnings Credit:** The earnings credit is calculated on the average daily balance. The earnings credit rate changes monthly and is tied to the average monthly rate of the 90 day Treasury Bill. If the calculated earnings credit during the monthly statement cycle is larger than the monthly service fee, there will be no monthly charge.

A fee of \$10 will be assessed if an account is closed within the first 30 days.

# SAVINGS

	Business Money Market Savings	Business Savings
Minimum Deposit to Open Account	\$1,000	\$500
Monthly Service Fee	\$15 if average balance falls below \$1,000.	Quarterly service fee of \$15 if average daily balance falls below \$500.
Withdrawals	Unlimited	Unlimited
Imaged Copies of Checks Included With Statement	No	No
Variable Interest Rate	May change without notice. Interest accrues on the daily balance.	May change without notice. Interest accrues on the daily balance.

**Variable Interest Rate:** The interest rate will be a variable rate of interest which is set by Citizens Bank from time to time at its sole discretion and which will change without notice to the depositor. The interest rate may be obtained by calling your local banking center.

A fee of \$10 will be assessed if an account is closed within the first 30 days.

\* Restrictions apply to withdrawals not made in person, by messenger, by mail or at an ATM.

# Citizens Bank

*We Stand For Your Success!*

For over seven decades, we have adapted to the changes in our customers' banking needs to help them achieve financial successes.

Citizens Bank has established a tradition of service to our local communities. We support the worthwhile efforts of community organizations, youth activities and local educational systems.

We invite you to visit your local Citizens Bank and experience the difference a community bank can make for you and your family.

**We Stand For Your Success!**

[www.citizensbanktx.com](http://www.citizensbanktx.com)

# Citizens Bank

*We Stand For Your Success!*

301 East Main Street  
Kilgore, Texas 75662

747 Hwy. 259 North  
Kilgore, Texas 75662

140 Austin Street  
Center, Texas 75935

311 East Main  
Yorktown, Texas 78164

1055 South Pine  
Kountze, Texas 77625

125 Hwy 326 South  
Sour Lake, Texas 77659

425 N.W. Loop 436  
Carthage, TX 75633

8811 FM 1960 Bypass Road W.  
Humble, TX 77338

3705 College Park Drive  
The Woodlands, Texas 77384

3111 University Drive East  
Bryan, Texas 77802

5151 Headquarters Drive  
Suite 165  
Plano, Texas 75024

678 Main Street  
Gladewater, Texas 75647

Member  
**FDIC**



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*We Stand For Your Success!*



**BUSINESS BANKING**

*Checking/Savings*