Citizens Trust Bank
welcomes
Our New Customers
A Relationship You Can Bank On
#MyMoneyIsPowerful
Dear Valued Customer:

On behalf of the board of directors, officers, and associates, I would like to welcome you to the Citizens Trust Bank family. We are excited to announce the completion of the purchase of the deposit accounts (including checking accounts, savings accounts, certificates of deposit and/or individual retirement accounts) from First Citizens Bank, at the former Lee Street location. The acquisition did not include the purchase of the physical Lee Street facility.

To accommodate you and your banking needs effective August 7, 2017 your account(s) will be serviced at the Citizens Trust Bank Westside Financial Center, located at 965 Martin Luther King Jr. Drive, N.W., Atlanta, Georgia 30314 or any Citizens Trust Bank financial center location. This will enable Citizens Trust Bank to provide you with “A Relationship You Can Bank On.”

Our commitment to meeting the needs and expectations of our customers is evident through our rich history and support of the communities we have served for over 95 years. We continue to pride ourselves in offering every opportunity to build valuable banking relationships with our customers. We believe that your banking relationship should afford you the creation of wealth you want and deserve.

It is our mission to provide our customers with a variety of financial solutions that not only meet but exceed their expectations. While the name of the bank will change you will continue to receive the quality service that you have grown to expect. At Citizens Trust Bank, trust is not only in our name, it is the foundation of being your financial solutions partner.

This booklet outlines all of our products, services and more. It is designed to help you become comfortable with Citizens Trust Bank, and make sure you are fully aware of the changes that are being implemented. This will ensure you have the information you need to take full advantage of the financial resources that are available to you. It is your official Welcome Guide detailing the benefits of banking with us.

After your review, should you have further questions and/or concerns regarding your Citizens Trust Bank account, feel free to contact us at 678.406.4000, Monday, through Friday, from 8:30 a.m. until 6:00 p.m. ET. Meeting your expectations is our first priority! We are delighted that you are a Citizens Trust Bank customer and look forward to serving you.

Sincerely,

Cynthia N. Day
President & CEO
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OUR LEGACY

Citizens Trust Bank is an institution built upon a rich and strong history. When its doors opened in 1921 on Auburn Avenue in Atlanta, the five founders’ vision to provide financial services to the underserved took flight. As banks began failing at record numbers in 1929 due to the softening of the economy, Citizens Trust Bank was offered the opportunity to be the depository for funds of those banks by the Director of Banking and Finance for the State of Georgia. In 1934, Citizens Trust Bank became a FDIC insured institution, the first African-American owned bank in the nation to join the fund. In October 1948, Citizens Trust Bank Company also became the first African-American owned bank to become a member of the Federal Reserve System.

Over the years the bank has served as a trailblazer, reached many milestones, and developed lasting partnerships. It has also continued to strengthen its history through mergers and acquisitions with other historical financial institutions that include First Southern Bank and Mutual Federal Savings in Georgia, and Citizens Federal Savings in Alabama. Citizens Trust Bank has been an instrumental partner in the economic growth of Atlanta and other surrounding areas with a customer base that extends beyond individuals and small business-persons to include major corporations and non-profit organizations. Citizens Trust Bank is an institution of excellence that has been and always will be, dedicated to the delivery of personalized customer service, and committed to the communities we serve.
OUR FUTURE IS WHAT WE ARE DEFINING

The founders of Citizens Trust Bank emphasized the importance of fiscal responsibility. This principle has been followed throughout the years and is strongly adhered to by the bank’s Board of Directors and its current management, led by Cynthia N. Day, President and Chief Executive Officer. Citizens Trust Bank is one of the largest African-American owned financial institutions in the nation with assets of more than $396 million with eight financial centers throughout metropolitan Atlanta and Columbus, Georgia, and in Birmingham and Eutaw, Alabama.

As a leader in the financial industry, Citizens Trust Bank continues to pride itself on offering a full range of quality products and services including business and personal checking, savings, consumer and commercial loans, online banking, mobile banking, e-statements, cash management and overdraft protection. The bank also offers non-traditional products through INVEST Financial that include insurance, annuities, mutual funds, stocks and bonds.

With over 95 years of history, the future of Citizens Trust Bank is strong and secure. Trust should be mutual and when choosing a financial institution it is important that you can trust your family, your future and your well-being with a bank that will afford you the attention you deserve. A relationship with Citizens Trust Bank has proven to be “A Relationship You Can Bank On.”

A Relationship You Can Bank On
FINANCIAL CENTER LOCATIONS AND HOURS

GEORGIA DIVISION

CASCADE
3705 Cascade Road, Atlanta, GA 30331
Lobby and Drive Up Hours
Monday - Friday 9:00 am to 4:00 pm
Saturday 9:00 am to 1:00 pm

COLUMBUS
3172 Macon Road, Columbus, GA 31906
Lobby and Drive Up Hours
Monday - Thursday 9:00 am to 4:00 pm
Friday 9:00 am to 5:00 pm

EAST POINT
2840 East Point Street, East Point, GA 30344
Lobby and Drive Up Hours
Monday - Friday 9:00 am to 4:00 pm

PANOLA
2727 Panola Road, Lithonia, GA 30058
Lobby and Drive Up Hours
Monday - Friday 9:00 am to 4:00 pm
Saturday 9:00 am to 1:00 pm

ROCKBRIDGE
5771 Rockbridge Road, Stone Mountain, GA 30087
Lobby and Drive Up Hours
Monday - Friday 9:00 am to 4:00 pm

WESTSIDE
965 MLK Jr. Drive, SW, Atlanta, GA 30314
Lobby and Drive Up Hours
Monday - Friday 9:00 am to 4:00 pm
ALABAMA DIVISION

ALABAMA MAIN OFFICE
1700 3rd Avenue North, Birmingham, AL 35203
Lobby and Drive Up Hours
Monday - Thursday 9:00 am to 4:00 pm
Friday 9:00 am to 5:00 pm

EUTAW
213 Main Street, Eutaw, AL 35462
Lobby and Drive Up Hours
Monday - Thursday 9:00 am to 3:00 pm
Friday 9:00 am to 5:00 pm

#IamCTB
CITIZENS TRUST BANK ATM LOCATIONS

FINANCIAL CENTER ATM LOCATIONS

GEORGIA DIVISION

Cascade Financial Center
3705 Cascade Road, Atlanta, GA 30331  drive-up

Columbus Financial Center
3172 Macon Road, Columbus, GA 31906  drive-up

East Point Financial Center
2840 East Point Street, East Point, GA 30344  drive-up

Panola Financial Center
2727 Panola Road, Lithonia, GA 30058  drive-up

Rockbridge Financial Center
5771 Rockbridge Road, Stone Mountain, GA 30087  drive-up

Westside Financial Center
965 Martin Luther King, Jr. Drive, Atlanta, GA 30314  walk-up

ALABAMA DIVISION

Birmingham Financial Center
1700 3rd Avenue N. Birmingham, AL 35203  walk-up

Eutaw Financial Center
213 Main Street, Eutaw, AL 35462  walk-up

STAND-ALONE ATM LOCATIONS

CASTLEBERRY INN
186 Northside Drive
Atlanta, GA 30314

LITHONIA*
3065 Stone Mountain Street
Lithonia, GA 30058
*Depository ATM only.

PIEDMONT AVENUE
75 Piedmont Avenue
Atlanta, GA 30303

SOUTH DEKALB MALL
2801 Candler Road
Decatur, GA 30032

STONE MOUNTAIN
922 Main Street
Stone Mountain, GA 30087

WESLEY CHAPEL
2592 S. Hairston Road
Decatur, GA 30035
To better assist you in your banking needs, Citizens Trust Bank has a number of financial service solutions. It’s not only important to have a bank you can trust, but it’s also important to have a relationship that helps you achieve all of your financial goals. At Citizens Trust Bank, we take pride in offering you personalized service backed by the responsive financial solutions.

24-HOUR TELEPHONE BANKING 888.214.3099
Offers access to a wide array of services via the telephone, including available balances, transferring funds, and reporting a lost or stolen ATM/Debit Card.

BILL PAYMENT
Ability to schedule payments weekly, semi-monthly or monthly. Make singular payments in any amount with this faster payment system. This is a free service with CTB e-Statement and debit card service accounts.

CASH MANAGEMENT
Enables business owners to manage accounts and cash flow online anywhere at any time.

E-STATEMENTS
Monthly account statements are accessed through Citizens Trust Bank Online Banking or delivered straight to your email address. Contains the same information as your paper statement just received faster and more securely. Creates a paperless way to view your financial information. Be sure to log on to Citizens Trust Bank Online Banking to “Enroll” for e-Statements.

CTB VISA® GIFT CARDS
Available in any denomination from $25 up to $1,000. Can be redeemed anywhere Visa® Cards are accepted. A great gift for any occasion.

ONLINE BANKING/ MOBILE BANKING
Offers access to a wide array of services via the Internet, and mobile app. Includes transferring funds between accounts and viewing available balances and/or transactions, Bill payment services.

OVERDRAFT PRIVILEGE
Overdraft Privilege is a discretionary service provided to eligible customers designed to help guard against having items returned to the bank. At the discretion of Citizens Trust Bank, each eligible customer is provided a specific overdraft privilege limit depending on their account. NSF/Overdraft fees are included in the Overdraft Privilege limit.

DIRECT DEPOSIT
Funds can be automatically deposited into your checking and savings accounts, and withdrawn the same day from the ATM or from any of our convenient locations.

WWW.CTBCONNECT.COM
Provides information about CTB and the product and services offered.
ELECTRONIC AND TELEPHONE BANKING

ONLINE BANKING

Our online banking offers access to a wide range of banking service solutions via the internet. Take advantage of viewing available balances, transferring funds between accounts, bill payment, send, receive or request money through the easy to use POPMoney® solution. Access your money and accounts anywhere, anytime.

When you access online banking on August 7, 2017, enroll in Citizens Trust Bank Online Banking as a “First Time User”. The following steps are required to ensure proper access to online banking:

- From ctbconnect.com
- Go to “Online Banking” section of the website HOME PAGE (top right)
- Select “Enroll”
- Follow the prompts for “First Time Login”
- Complete First-time User Authentication Information (Name, email, phone, DOB etc..)
- For the “Password” information
  - Enter the last 4 digits of your social security number unless you have established your PIN on the telephone banking system prior to setting up your Online account. If you established a PIN on telephone banking prior to setting up Online banking, you MUST use that PIN
- After you access the system you will receive a prompt to personalize and change your access ID and password
- The Access ID must be 6 to 12 characters in length (Case Sensitive) Email addresses, Account number and Tax Identification Numbers should NOT be used as your Access ID
- The password must be 8 to 12 characters and must contain at least one alpha character and one numeric character
- You will be asked to select and answer three (3) security challenge questions
- Read the Online access agreement and click “I agree.”
- At the initial login, you will be prompted to enroll in Citizens Trust Bank Mobile Banking
BILL PAY

Our Bill Pay system is easy to setup and provides great features for managing your bills. On August 7, 2017, you will be required to re-enter your merchant and billing information in the CTB Bill Pay system. Once you setup your new bill pay account you will be able to take advantage of direct electronic billing from merchants of your choice, bill reminders, and e-mail notifications when a bill is due or paid. Manage your personal bill pay system at your convenience, there are many different options from which to choose. If you are a current bill pay user, you will receive an electronic notification of the importance of printing all payee names and addresses from the current system.

CTBMOBILE AT YOUR FINGERTIPS

The Citizens Trust Bank Mobile Banking service is complimentary to all Citizens Trust Bank account holders currently enrolled in Citizens Trust Bank Online Banking or simply download our FREE app on your phone and start managing your account(s) wherever you are, whenever you want. Banking at your fingertips, from your Mobile SMART phone, or tablet device. Mobile Banking is offered at no additional charge to customers enrolled in Citizens Trust Bank Online Banking.

With Citizens Trust Bank Mobile Banking you can:

- View account balances and recent transaction history
- Transfer funds between your Citizens Trust Bank accounts
- Make person-to-person payments through Popmoney®

Enjoy Mobile Alerts and Mobile Deposit

ATM/DEBIT CARD

- Citizens Trust Bank will begin issuing new CTB ATM/Debit Card during the week of Monday, July 24, 2017.
- To activate your card call toll-free number (1-800-567-3451) and follow the prompts to activate your card and
- Select a 4-digit PIN.
- Answer the identifying security questions. (Refer to the CTB Authentication Security questions on page 11)
- A series of quick prompts will guide you through the system.
- Once completed, you can immediately use your Citizens Trust Bank ATM/Debit cards at ATMs and for point of sale purchases.
- The CTB ATM/Debit Card will be effective Friday, August 4, 2017 at 3:00 p.m. ET
- You will not be able to use the First Citizens Bank ATM/Debit Card after 3:00 p.m. ET on Friday, August 4, 2017.
During this transition period, from Friday, August 4, 2017 at 3:00 p.m. ET through Monday, August 7, 2017, 12:00 p.m. ET, your ATM/Debit Card transactions will be approved at normal Citizens Trust Bank stand limits.

The Citizens Trust Bank stand limits are Point-of-Sale (POS) $100 for consumer accounts and $200 business; ATM $100 for both consumer and business accounts.

After Monday, August 7, 2017 at 12 noon ET, normal access to your account for ATM/Debit Card transactions will be restored.

If you believe your card has been lost or stolen, or a transaction has been made using the information from your account without your permission please call us immediately at 1.888.214.3099 or write us at Citizens Trust Bank, Attention: Operations Department, 2727 Panola Road, Lithonia, Georgia 30058.

### AUTHENTICATION SECURITY QUESTIONS

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<th>CONSUMER</th>
<th>BUSINESS</th>
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<tr>
<td>Social Security Number</td>
<td>Tax Identification Number</td>
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<tr>
<td>Zip Code</td>
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<tr>
<td>CV2 (3 digit value on back of card)</td>
<td>CV2 (3 digit value on back of card)</td>
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<tr>
<td>Phone Number</td>
<td>Phone Number</td>
</tr>
<tr>
<td>Date of Birth</td>
<td>Expiration Date</td>
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### TELEPHONE BANKING

Effective Monday, August 7, 2017 at 9:00 a.m. ET, you will be able to access your account information and other information related to services offered by Citizens Trust Bank through our telephone banking option, “CTB Telebanc”. CTB Telebanc will be available twenty four hours a day, seven days a week. But that is not all; CTB Telebanc has language options in both English and Spanish. Features include stop payment options, current deposit and loan rates and transfers between checking and/or savings accounts. We aim to meet all of your banking needs wherever you are.
Everyone will have the opportunity to utilize CTB Telebanc services. As a new CTB Telebanc customer, you will be required to complete the following steps to access our Telebanc service on Monday, August 7, 2017 at 9:00 a.m. ET:

- **Dial 1.888.214.3099**
- **Enter your account number**
- Your initial PIN will be the last four digits of your social security number.
- You will hear the following statement: Your PIN has expired please enter a new PIN.
- **Enter the 4 digit PIN** that you would like to use on Telebanc. (This will be the same PIN you will utilize to access online banking if you are not already an online bank customer.)

Please note that if you establish your PIN on Telebanc prior to establishing Online Banking access, you will be required to use this PIN as the password when establishing Online Banking. However, if you establish access to Online Banking first, you will use the last 4 digits of your social security number to update your PIN on telephone banking.

### SAFE DEPOSIT BOXES

Based on availability, our safe deposit boxes allow you to safely store your family’s valuables and cherished belongings. Safe deposit service is offered at the following locations:

#### GEORGIA DIVISION

- **Cascade Financial Center**  
  3705 Cascade Road, Atlanta, GA 30331
- **East Point Financial Center**  
  2840 East Point Street, East Point, GA 30344
- **Panola Financial Center**  
  2727 Panola Road, Lithonia, GA 30058
- **Rockbridge Financial Center**  
  5771 Rockbridge Road, Stone Mountain, GA 30087
- **Westside Financial Center**  
  965 Martin Luther King, Jr. Drive, Atlanta, GA 30314

#### ALABAMA DIVISION

- **Birmingham Financial Center**  
  1700 3rd Avenue N. Birmingham, AL 35203
Please note: Safe deposit box sizes vary at each financial center location.

<table>
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<tr>
<th>SIZE</th>
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<tr>
<td>2 x 5</td>
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<td>3 x 10</td>
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<td>5 x 10</td>
<td>$65.00 per year</td>
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<tr>
<td>7 x 10</td>
<td>$75.00 per year</td>
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<tr>
<td>10 x 10</td>
<td>$100.00 per year</td>
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<tr>
<td>10 x 15</td>
<td>$125.00 per year</td>
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</table>

- Safe deposit box rental rates differ at CTB Alabama Locations

**SAFE DEPOSIT BOX LATE FEE PER MONTH**

- $5.00

**LOST KEY CHARGE** (per key)

- $10.00

**SAFE DEPOSIT BOX DRILLING CHARGE**

- $125.00

**CASH MANAGEMENT**

Take the hassle out of managing your business accounts with “eBusiness Cash Manager”, Citizens Trust Bank’s Cash Management System. eBusiness Cash Manager is easy to navigate and has all the options you will need to customize a system that fits your business and exceeds your expectations. Its streamlining tools allow you to manage your accounts and finances more efficiently and with ease. eBusiness Cash Manager is the Financial Management Tool of the Future.

Cash Management customers will be contacted prior to August 7, 2017 by a Citizens Trust Bank representative to coordinate the enrollment transaction to eBusiness Cash Manager.
Q. Can I conduct transactions on my accounts at any banking center?
A. Yes. You may conduct business at any one of the Citizens Trust Bank 8 Financial Center Locations beginning August 7, 2017.

Q. Does Citizens Trust Bank offer Saturday Banking Hours?
A. Yes. Effective Monday, August 7, 2017, you will also be able to conduct business at any of the Citizens Trust Bank eight (8) convenient locations. For your convenience we offer Saturday banking hours 9:00 a.m. until 1:00 p.m. ET at our Cascade and Panola Road financial centers. Please see pages 5 and 6 for the financial center nearest you.

Q. If I have questions regarding my account, who do I need to call?
A. On Monday, August 7, 2017, for questions related to your account please contact Citizens Trust Bank Customer Service at 678.406.4000 or 1.888.214.3099.

Q. Will my routing transit number change?
A. Yes. The routing transit number will be changed to the following number: 061010220. Beginning August 7, 2017, this routing transit number should be used for all of your direct deposits, wire transfers, Automated Clearing House (ACH) payments, future deposit tickets and check orders.

Q. Can I continue to use my First Citizens Bank checks?
A. Visit the nearest Citizens Trust Bank financial center location to order your new Citizens Trust Bank checks. Your first order of Citizens Trust Bank checks will be free of charge. Continue to use your First Citizens Bank checks until your new order of Citizens Trust Bank checks arrive.

Q. How are checks paid?
A. When processing items drawn on your account, our policy is to pay them according to the ascending order of the dollar amount. If an item is presented without sufficient funds in your account to cover it, we may, at our discretion, pay the item (creating an overdraft) or return the item (NSF). This may cause an overdraft or NSF fee(s).

Q. What will happen to my checking account statement after the acquisition?
A. You will receive your last statement from First Citizens Bank as of Friday, August 4, 2017. On Monday, August 7, 2017, your new account statement cycles will be as detailed on the Personal and Commercial Account charts on pages 18-23 and 26-27, respectively for product statement cycle dates.
Q. Will my account(s) automatically transfer with the same account features and service fees?

A. Refer to the Personal and Commercial Product charts on pages 18-23 and pages 26-27, respectively for product features and service fees. Starting Monday, August 7, 2017, all current First Citizens Bank accounts will transfer over to Citizens Trust Bank products as indicated in these charts.

Q. What will happen to any pre-authorized electronic debits or credits that are currently processed on my account?

A. Pre-authorized electronic debits and credits will continue to be processed on your account. Pre-authorized debits will be honored based on funds availability. Citizens Trust Bank will make all efforts to send notices to the companies that are originating pre-authorized debits and credits to your account. However, you may assist in expediting this process by informing any company that currently processes electronic debits/credits (ACH transactions) to your account that effective Monday, August 7, 2017 the new routing transit number to use is 061010220.

Q. Will the deposits I make at the financial center be credited the same day they are made?

A. Cash deposits are available immediately. Non-Cash deposits made before 4:00 p.m. ET are credited to your account the same business day. Deposits made before 4:30 p.m. ET using mobile banking will be credited on the same business day. Cash deposits are available immediately. Non-Cash deposits may be subject to a hold. Refer to the Citizens Trust Bank Funds Availability Disclosure on page 36.

Q. Which ATM networks are the bank affiliated with?

A. Citizens Trust Bank ATM is affiliated with the STAR®, MasterCard®, and Cirrus® ATM networks.

Q. Will I be able to access my account through any ATM?

A. Yes. You will be able to make withdrawals through any ATM affiliated with the STAR®, MasterCard®, and Cirrus® networks. Additionally, as of Friday, August 4, 2017 at 3:00 p.m. ET you will have 14 Citizens Trust Bank ATMs available to conduct transactions at no charge.

* See page 7 for the complete listing of our ATM locations

Q. Can I continue using my existing First Citizens Bank ATM/Debit Card?

A. You may continue using your First Citizens Bank ATM/Debit Card until Friday, August 4, 2017 at 3:00 p.m. ET. Your new CTB ATM/Debit Card may be used beginning Friday, August 4, 2017 at 3:00 p.m. ET.

* See pages 10-11 for more details
Q. **What is a Citizens Trust Bank MasterCard® Debit Card?**

A. The Citizens Trust Bank MasterCard® Debit Card is an enhanced ATM Card. The card offers the convenience of a credit card without the worry of finance charges. It is generally accepted for purchases worldwide wherever MasterCard® is accepted. The amount of the purchase is simply deducted directly from your checking account.

Q. **Is there a seniors program at Citizens Trust Bank?**

A. Yes, our program is called the Golden Premier account. It offers benefits and services to meet the needs of customers age 50 and older.
^ Refer to the chart on page 18 for product features.

Q. **Will Direct Deposit of my Social Security benefits be affected in any way?**

A. Citizens Trust Bank will work with First Citizens Bank to redirect your Social Security benefits to Citizens Trust Bank. We will process a notice of change to the Department of Treasury, Social Security Department requesting that the routing transit number be changed to 061010220. However, you may assist in expediting this process by informing the Department of Treasury, Social Security Department that effective Monday, August 7, 2017 the new routing transit number to use for this transaction is 061010220.

Q. **Will my Certificate of Deposit (CD) account change?**

A. There will be no change in terms or interest rates on your Certificates of Deposit through maturity.

Q. **Will my IRA Documents change?**

A. The name of your custodian will now be Citizens Trust Bank.

Q. **I currently have a safe deposit box at the Lee Street location; will there be any changes to my safe deposit box/fees?**

A. Based on availability, you may open a safe deposit box at a convenient Citizens Trust Bank financial center location. First Citizens Bank Safe Deposit Box holders with boxes opened prior to July 21, 2017, are eligible for new Safe Deposit Box and the service charge will be waived for 1 year.
^ See page 12 for more details

Q. **Will I have access to First Citizens Bank online banking?**

A. You may continue to access First Citizens Bank online banking through your current process until Friday, August 4, 2017. On Monday, August 7, 2017, you will be required to visit Citizens Trust Bank’s website at www.ctbconnect.com, to register for online banking.
**Q. Will I have access to bill pay?**

**A.** First Citizens Bank will continue to process all scheduled payments through Friday, August 4, 2017 by 5:00 p.m. ET. On Monday, August 7, 2017, as a Citizens Trust Bank customer you will be required to visit www.ctbconnect.com to register for Citizens Trust Bank Bill Pay and re-enter account payment information.

See page 9 for more details

**Q. How do I access telephone banking?**

**A.** You may continue to access First Citizens Bank telephone banking through Friday, August 4, 2017 at 5:00 p.m. ET. On Monday, August 7, 2017, you will need to setup your Citizens Trust Bank Telebanc services.

See pages 11-12 for more details

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**PERSONAL RELATIONSHIPS**

In today’s fast-paced world, it’s not only important to have a bank you can trust but also important to have a relationship that meets all of your personal financial needs. We provide a variety of checking account options to help you manage your budget, pay bills, and make banking convenient for you.

During this account transition period, as a new Citizens Trust Bank customer all account service fees will be waived for two (2) consecutive statement cycles.

Please refer to the charts on pages 18-19 for the Citizens Trust Bank personal account solutions that are available to you.

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**NOTES**
### PERSONAL CHECKING OPTIONS

<table>
<thead>
<tr>
<th>PRODUCT</th>
<th>MINIMUM TO OPEN</th>
<th>MINIMUM BALANCE</th>
<th>MONTHLY SERVICE FEE</th>
<th>ACCOUNT FEATURES</th>
<th>WHO SHOULD CONSIDER...</th>
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<td>Free access to all Citizens Trust Bank ATMs</td>
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<td>Free 24/7 account access by phone</td>
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<td></td>
<td>Online Bill Payment</td>
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<td></td>
<td>Mobile Banking</td>
<td></td>
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<td></td>
<td>Statement Cycle 15° of each month</td>
<td></td>
</tr>
<tr>
<td>CTB Advantage NOW</td>
<td>$5,000</td>
<td>MONTHLY MINIMUM BALANCE or AVERAGE DAILY BALANCE $5,000 / $7,500</td>
<td>$15 ² Plus $.30 per debit transaction fee</td>
<td>Debit Card</td>
<td></td>
</tr>
<tr>
<td>Formerly First Citizens Bank Account Type:</td>
<td></td>
<td></td>
<td></td>
<td>Free access to all Citizens Trust Bank ATMs</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Discount on Cashier’s Checks &amp; 3x5 Safe Deposit Box</td>
<td></td>
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<td></td>
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<td></td>
<td></td>
<td>First order of stock checks are free</td>
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<td></td>
<td>Free Notary</td>
<td></td>
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<td></td>
<td>Statement Cycle 15° of each month</td>
<td></td>
</tr>
<tr>
<td>CTB Flat Fee Checking</td>
<td>$50</td>
<td>None</td>
<td>$10</td>
<td>No minimum balance required</td>
<td></td>
</tr>
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<td></td>
<td>Debit Card</td>
<td></td>
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<td></td>
<td>Free access to all Citizens Trust Bank ATMs</td>
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<td></td>
<td>Statement Cycle 10° of each month</td>
<td></td>
</tr>
<tr>
<td>Golden Premier Checking</td>
<td>$50</td>
<td>$500</td>
<td>$5***</td>
<td>Debit Card</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Free access to all Citizens Trust Bank ATMs</td>
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<td></td>
<td>Discount on Safe Deposit Box</td>
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<td></td>
<td></td>
<td>Discount on Cashier’s Checks</td>
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<td></td>
<td>Direct Deposit***</td>
<td></td>
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<tr>
<td></td>
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<td></td>
<td></td>
<td>Statement Cycle 15° of each month</td>
<td></td>
</tr>
<tr>
<td>Personal Interest Checking -</td>
<td>$1,000</td>
<td>MONTHLY MINIMUM BALANCE or AVERAGE DAILY BALANCE $2,000 / $2,500</td>
<td>$10² Plus $.30 per debit transaction fee</td>
<td>No monthly service charge²</td>
<td></td>
</tr>
<tr>
<td>Formerly First Citizens Bank Account Type:</td>
<td></td>
<td></td>
<td></td>
<td>Free online banking</td>
<td></td>
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<td></td>
<td>Debit Card</td>
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<td></td>
<td></td>
<td>Free access to all Citizens Trust Bank ATMs</td>
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<td></td>
<td></td>
<td>Statement Cycle 15° of each month</td>
<td></td>
</tr>
<tr>
<td>Regular Checking</td>
<td>$50</td>
<td>MONTHLY MINIMUM BALANCE or AVERAGE DAILY BALANCE $1,000 / $1,500</td>
<td>$7² Plus $.30 per debit transaction fee</td>
<td>No monthly service charge²</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Free online banking</td>
<td></td>
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<td></td>
<td>Debit Card</td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>Free access to all Citizens Trust Bank ATMs</td>
<td></td>
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<td></td>
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<td></td>
<td>Statement Cycle 15° of each month</td>
<td></td>
</tr>
<tr>
<td>Collegiate Checking</td>
<td>$25</td>
<td>None</td>
<td>None (free for 5 years)</td>
<td>No minimum balance requirement</td>
<td></td>
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<td></td>
<td>Debit Card</td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td>Free access to all Citizens Trust Bank ATMs</td>
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<td></td>
<td></td>
<td>Free online banking</td>
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<td></td>
<td>E-Statements (Required)</td>
<td></td>
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<tr>
<td></td>
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<td></td>
<td>Account will be converted to CTB Flat Fee Checking 5 years after account opening.</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Statement Cycle 15° of each month</td>
<td></td>
</tr>
</tbody>
</table>

- Minimum balance requirement must be met to avoid service fee
- Minimum daily balance to obtain the disclosed Annual Percentage Yield (APY)

** ☼ College or university ID required
*** A direct deposit is needed (monthly) to waive the Monthly Service Fee
**** Minimum balance or Direct Deposit required to avoid Monthly Service Fee.
- $5.00 over-counter withdrawal fee. Bill Pay available for $5.95 per month. $5 replacement Debit Cards and/or for each additional card ordered.
- Account service fees will be waived for two (2) consecutive statement cycles.

Our CTB DIRECT Checking offers you no-hassle banking. This account is ideal for the customer who has a monthly direct deposit and wants to be free from monthly fees and minimum balances.***

Debit card is required. Electronic Statements and Online Banking are required. Cash Deposits Only. No Check Deposits. No Check Cashing (drawn on other institutions). First Debit Card Free, No Overdraft Privilege (ODP). Free Direct Deposit and ACH transactions permitted.

You work hard for your money. Now it is time to make your money work hard for you. This account is designed for customers who plan to maintain high daily balances. With the CTB Advantage NOW account, your balance earns interest at a competitive rate which allows you to get the best return on your money.

Paying a lot of bills? This is definitely the account for you. The CTB Flat Fee Checking account is ideal for customers who have a higher transaction volume. This account allows unlimited check writing privileges without the hassle of additional fees.

You’ve paid your dues! Now it is time to relax and bank the way you deserve! Our Golden Premier Checking account is perfect for customers 50 years of age or older.

Who says checking accounts are not rewarding? Our Personal Interest Checking account is great for the customer who wants the convenience of a checking account while earning interest on their balance.

Now you have choices! Our CTB Regular Checking account offers you stress-free checking and the option to avoid the monthly service charge by maintaining the required minimum balance.

Getting your education is an important goal. Keeping banking simple is important to us. Our Citizens Trust Bank Collegiate Checking account is designed to be simple and affordable. This account is ideal for students who are new to banking and want to start building a lasting relationship now.
We Believe in You and Want to SEE YOU SUCCEED.
Because you’ve worked hard to earn your money, you want it to work hard for you. Proper planning of your savings and investments is important in achieving your future financial goals. Everything you need to reach your financial goals is right here at Citizens Trust Bank.

We allow our customers to earn interest while saving for their future. Speak with a Financial Specialist to determine which account best suits your financial needs.

During this account transition period, as a new Citizens Trust Bank business customer all account service fees will be waived for two (2) consecutive statement cycles.

Please refer to the charts on pages 22-23 for the Citizens Trust Bank savings account solutions that are available to you.
## Personal Savings Accounts

<table>
<thead>
<tr>
<th>PRODUCT</th>
<th>Minimum To Open</th>
<th>Minimum Balance</th>
<th>Monthly Service Fee</th>
<th>Features</th>
<th>Descriptions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money Market*&lt;br&gt;Formerly First Citizens Bank Account Type: First Citizens Tiered Money Market Savings</td>
<td>$1,000</td>
<td>MONTHLY MINIMUM BALANCE or AVERAGE DAILY BALANCE $1,000 / $2,500</td>
<td>$10◊◊</td>
<td>No monthly service charge&lt;sup&gt;2&lt;/sup&gt; &lt;br&gt;May be used to fund over-draft protection on your Citizens Trust Bank checking account &lt;br&gt;Interest Compounded Daily and credited monthly &lt;br&gt;Limit to 6 transactions per month. &lt;br&gt;Statement Cycle 30&lt;sup&gt;th&lt;/sup&gt; of each month</td>
<td>The time has come for you to build your wealth with one of our Citizens Trust Bank Money Market accounts. Our Money Market and Silver Money Market accounts allow you to experience the convenience of combined investment growth, liquidity, and the security of insured savings.</td>
</tr>
<tr>
<td>Silver Investor</td>
<td>$5,000</td>
<td>MONTHLY MINIMUM BALANCE or AVERAGE DAILY BALANCE $5,000 / $7,500</td>
<td>$15◊◊</td>
<td>Interest Compounded Daily and credited monthly &lt;br&gt;Three free withdrawals allowed per quarter &lt;br&gt;$3 per additional withdrawals (over 3) &lt;br&gt;Statement Cycle 30&lt;sup&gt;th&lt;/sup&gt; of each month</td>
<td>Looking for a safe place to keep your money? Our Regular Personal Savings account is ideal for the customer who wants to save and earn interest on their deposits.</td>
</tr>
<tr>
<td>Personal Savings*&lt;br&gt;Formerly First Citizens Bank Account Type: First Citizens Regular Savings</td>
<td>$100</td>
<td>MONTHLY MINIMUM BALANCE or AVERAGE DAILY BALANCE $100 / $100</td>
<td>$5◊◊</td>
<td>Account must be joint with an adult &lt;br&gt;Interest Compounded Daily and credited monthly &lt;br&gt;Three withdrawals allowed per quarter &lt;br&gt;$3 per additional withdrawals (over 3) &lt;br&gt;Operated in the child’s name (the signature of a guardian is required to open account and make withdrawals) &lt;br&gt;Statement Cycle 30&lt;sup&gt;th&lt;/sup&gt; of each month</td>
<td>The Future Savers savings account gives young people under the age of 18 the opportunity to open and maintain a savings account while using the relevant math and banking skills they will need in the future. Children learn the principles of saving, how to manage money, and the importance of investing money for a return.</td>
</tr>
<tr>
<td>Future Savers</td>
<td>$10</td>
<td>$5</td>
<td>$3◊◊</td>
<td>Option to either credit funds to a deposit account or receive a check in the mail &lt;br&gt;There is a $10 service charge for withdrawals made other than the annual disbursement &lt;br&gt;Three withdrawals allowed per quarter &lt;br&gt;$3 per additional withdrawals (over 3) &lt;br&gt;Operated in the child’s name (the signature of a guardian is required to open account and make withdrawals) &lt;br&gt;Statement Cycle 30&lt;sup&gt;th&lt;/sup&gt; of each month</td>
<td>Still paying for last year’s holiday shopping? It is never too early to start saving for the holidays. This account is designed for the customer who would like to have cash for expenses incurred during the holiday season.</td>
</tr>
<tr>
<td>Christmas Club</td>
<td>$10</td>
<td>$10</td>
<td>None</td>
<td>Option to either credit funds to a deposit account or receive a check in the mail &lt;br&gt;There is a $10 service charge for withdrawals made other than the annual disbursement &lt;br&gt;Three withdrawals allowed per quarter &lt;br&gt;$3 per additional withdrawals (over 3) &lt;br&gt;Operated in the child’s name (the signature of a guardian is required to open account and make withdrawals) &lt;br&gt;Statement Cycle 30&lt;sup&gt;th&lt;/sup&gt; of each month</td>
<td>Our CD’s are a great investment option for the individual who needs to save more money. A CD allows you to invest for a specific period of time and is perfect if you do not require immediate access to your funds.</td>
</tr>
<tr>
<td>Certificate of Deposit (CD)</td>
<td>$500</td>
<td>$500</td>
<td>None</td>
<td>Flexible CD options &lt;br&gt;Guaranteed rates for fixed periods &lt;br&gt;Statement Cycle 30&lt;sup&gt;th&lt;/sup&gt; of each month</td>
<td>Our IRA choices can help you build a healthy nest egg and help you make sure that you are prepared for the day you retire. This account can offer you either tax-free earnings or or tax-deductible contributions.</td>
</tr>
<tr>
<td>Individual Retirement Account (IRA)</td>
<td>N/A</td>
<td>N/A</td>
<td>None</td>
<td>Flexible IRA options &lt;br&gt;Statement Cycle 30&lt;sup&gt;th&lt;/sup&gt; of each month</td>
<td></td>
</tr>
</tbody>
</table>

◊ Minimum balance requirement must be met to avoid service fee<br>◊◊ Monthly service charge will be applied if minimum balance is not maintained <br>* Account service fees will be waived for two (2) consecutive statement cycles.
BUSINESS RELATIONSHIPS

Personnel, expenses, deadlines, profit margins...Your banking relationship should be something you don’t have to worry about. Citizens Trust Bank will work with your business to build a lasting relationship that meets your company’s financial goals.

Business Deposit Accounts

CTB Free Business Checking
Say “good bye” to monthly account fees and minimum balance requirements with our CTB Free Business Checking account. This product is available for Non-Profit and Sole-Proprietorships.

Commercial Checking
The Commercial Checking account is available for corporate customers and businesses with large volumes of checks or cash transactions.

Commercial Money Market Account
Our Commercial Money Market account allows our business customers to combine interest growth, liquidity, and the safety of insured savings at a competitive interest rate.

Sweep Account
When you are in business, every dollar counts. We offer our Sweep account for business customers who have excess funds. This account offers you the ability to transfer your idle funds into a short term investment account. Your balance will be available for you to use while earning interest at a competitive rate.

NOTES
WE CARE.
You’re Not Just an Account Number.
<table>
<thead>
<tr>
<th>PRODUCT</th>
<th>MINIMUM TO OPEN</th>
<th>MINIMUM BALANCE</th>
<th>MONTHLY SERVICE FEE</th>
<th>FEATURES</th>
</tr>
</thead>
<tbody>
<tr>
<td>CTB Free Business Checking</td>
<td>$100</td>
<td>No balance requirements</td>
<td>No Monthly Service Charge</td>
<td>Sole Proprietorship and Non-Profit Entities</td>
</tr>
<tr>
<td>Formerly First Citizens Bank Account Type:</td>
<td></td>
<td></td>
<td></td>
<td>No monthly service or maintenance charge</td>
</tr>
<tr>
<td>► Basic Business Checking</td>
<td></td>
<td></td>
<td></td>
<td>No minimum balance requirement</td>
</tr>
<tr>
<td>► Non-Profit &amp; Sole Proprietorship</td>
<td></td>
<td></td>
<td></td>
<td>First 100 debit transactions free</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Free business debit card</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$5 monthly Paper Statements fee per month</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Free online banking</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Statement Cycle 30th of each month</td>
</tr>
<tr>
<td>Commercial Analysis</td>
<td>$100</td>
<td>No balance requirements</td>
<td>$15 Monthly Service Charge</td>
<td>Earnings credits are used to offset fees incurred on the account</td>
</tr>
<tr>
<td>Formerly First Citizens Bank Account Type:</td>
<td></td>
<td></td>
<td></td>
<td>Statement Cycle 30th of each month</td>
</tr>
<tr>
<td>► First Citizens Analysis Business Checking</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>► Business Checking With Interest</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Small Business Checking</td>
<td>$100</td>
<td>$2,500</td>
<td>$12 monthly Service Charge (waived when qualifying balances are maintained.)</td>
<td>No monthly service charge if minimum balance is maintained</td>
</tr>
<tr>
<td>Formerly First Citizens Bank Account Type:</td>
<td></td>
<td></td>
<td></td>
<td>First 100 debit transactions free</td>
</tr>
<tr>
<td>► First Citizens Basic Business Checking</td>
<td></td>
<td></td>
<td></td>
<td>$.30 for each debit transaction over 100</td>
</tr>
<tr>
<td>► NON-Sole Proprietorship/Non Profit</td>
<td></td>
<td></td>
<td></td>
<td>Statement Cycle 30th of each month</td>
</tr>
<tr>
<td>► Value Business Checking</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>► Premier Business Checking</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>► Professional Business Checking</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Commercial Checking</td>
<td>$100</td>
<td>No balance requirements</td>
<td>$15 Monthly Service Charge</td>
<td>No minimum balance requirement</td>
</tr>
<tr>
<td>Formerly First Citizens Bank Account Type:</td>
<td></td>
<td></td>
<td></td>
<td>Statement Cycle 30th of each month</td>
</tr>
<tr>
<td>► First Citizens Business Banking - Advanced Business</td>
<td></td>
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</tr>
<tr>
<td>Non-Profit NOW</td>
<td>$1,000</td>
<td>$1,000</td>
<td>$5 Monthly Service Charge (waived when qualifying balances are maintained.)</td>
<td>Interest bearing account for non-profit organizations</td>
</tr>
<tr>
<td>Formerly First Citizens Bank Account Type:</td>
<td></td>
<td></td>
<td></td>
<td>Statement Cycle 30th of each month</td>
</tr>
<tr>
<td>► First Citizens IOTA Checking</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commercial Money Market</td>
<td>$2,500</td>
<td>$2,500</td>
<td>$10 Monthly Service Charge (waived when qualifying balances are maintained.)</td>
<td>Competitive interest rates</td>
</tr>
<tr>
<td>Formerly First Citizens Bank Account Type:</td>
<td></td>
<td></td>
<td></td>
<td>No monthly service charge if balance is maintained</td>
</tr>
<tr>
<td>► First Citizens Premium Money Market Savings</td>
<td></td>
<td></td>
<td></td>
<td>Statement Cycle 30th of each month</td>
</tr>
<tr>
<td>Super NOW</td>
<td>$100,000</td>
<td>$100,000</td>
<td>$10 Monthly Service Charge (waived when qualifying balances are maintained.)</td>
<td>Interest earned on deposit balances when balance requirements are maintained</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Statement Cycle 30th of each month</td>
</tr>
<tr>
<td>Sweep Investment Checking</td>
<td>$100,000</td>
<td>$100,000</td>
<td>$42 Monthly Service Fee</td>
<td>Moves excess balances from any number of subsidiary accounts into a consolidated balance that earns a higher rate of interest</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Offers an interest-bearing option that pays a competitive rate of interest. Option to transfer the entire balance or a specified amount daily for multiple accounts.</td>
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<tr>
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<td></td>
<td></td>
<td></td>
<td>Statement Cycle 30th of each month</td>
</tr>
<tr>
<td>Commerical Savings</td>
<td>$1,000</td>
<td>$1,000</td>
<td>$8 Monthly Service Charge (waived when qualifying balances are maintained.)</td>
<td>Competitive interest rates</td>
</tr>
<tr>
<td>Formerly First Citizens Bank Account Type:</td>
<td></td>
<td></td>
<td></td>
<td>No monthly service charge if minimum balance is maintained</td>
</tr>
<tr>
<td>► First Citizens Regular Savings</td>
<td></td>
<td></td>
<td></td>
<td>Statement Cycle 30th of each month</td>
</tr>
</tbody>
</table>

* Account service fees will be waived for two (2) consecutive statement cycles.
INVESTMENTS

Investing is a critical component of any financial plan. We want to assist you in making financial independence more than a dream. Through our partnership with INVEST®, we are able to offer the benefits and conveniences of a full service investment firm:

- Stocks
- Bonds
- Mutual Funds
- Life Insurance (Personal, Bank Owned, and Corporate)
- Variable Annuities
- Long Term Care Insurance
- REIT’s (Real Estate Investment Trusts)

Rely on a trusted Financial Relationship Manager to get you started. Together, we will work to develop a strategy that you’re comfortable with and makes sense! Stop by a Citizens Trust Bank Financial Center, call us at 678.406.4000, or visit us on the web at www.ctbconnect.com.

®INVEST Financial Corporation (INVEST), member NASD/SIPC, a registered Broker Dealer and registered Investment Advisor, is not affiliated with Citizens Trust Bank. Securities, advisory services, and insurance products are offered through INVEST and affiliated insurance agencies and are.

- Not FDIC Insured
- Not Bank Guaranteed
- May Lose Value
## CITIZENS TRUST BANK SERVICE FEES

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Audit Confirmation</td>
<td>$25.00</td>
</tr>
<tr>
<td>Cash Item/Overdraft Collection</td>
<td>$35.00</td>
</tr>
<tr>
<td>Cashier's Check/Customer</td>
<td>$6.00</td>
</tr>
<tr>
<td>Charge Back Item</td>
<td>$7.00</td>
</tr>
<tr>
<td>Check Cashing - Non-Customer</td>
<td>$5.00</td>
</tr>
<tr>
<td>Check Copy</td>
<td>$5.00 per page</td>
</tr>
<tr>
<td>Collection-Domestic/Foreign</td>
<td>$30.00/$50.00</td>
</tr>
<tr>
<td>Debit Card Replacement</td>
<td>$10.00</td>
</tr>
<tr>
<td>Deposit Verification/Mortgage</td>
<td>$25.00</td>
</tr>
<tr>
<td>Dormant Account</td>
<td>$5.00 per month</td>
</tr>
<tr>
<td>Exchange Cashier's Check/Non-Customer</td>
<td>$10.00</td>
</tr>
<tr>
<td>Fax Per Page</td>
<td>$2.00</td>
</tr>
<tr>
<td>Foreign ATM</td>
<td>$2.00</td>
</tr>
<tr>
<td>Foreign Wire Transfers (Incoming/Outgoing)</td>
<td>$18.00/$50.00</td>
</tr>
<tr>
<td>Garnishment</td>
<td>$100.00</td>
</tr>
<tr>
<td>Insufficient Funds*</td>
<td>$35.00</td>
</tr>
<tr>
<td>Levy</td>
<td>$100.00</td>
</tr>
<tr>
<td>Money Order/Customer</td>
<td>$5.00</td>
</tr>
<tr>
<td>Night Depository Processing</td>
<td>$2.00 per page</td>
</tr>
<tr>
<td>Notary Fee</td>
<td>$4.00</td>
</tr>
<tr>
<td>NSF Return</td>
<td>$35.00</td>
</tr>
<tr>
<td>Online Bill Pay</td>
<td>$5.95</td>
</tr>
<tr>
<td>Other Deposit Verification</td>
<td>$5.00</td>
</tr>
<tr>
<td>Overdraft (ODP) Paid</td>
<td>$35.00</td>
</tr>
<tr>
<td>Overdraft Protection</td>
<td>$5.00</td>
</tr>
<tr>
<td>Photocopies</td>
<td>$0.50 per sheet</td>
</tr>
<tr>
<td>Reopen Account</td>
<td>$30.00</td>
</tr>
<tr>
<td>Research Per Hour</td>
<td>$25.00</td>
</tr>
<tr>
<td>Return Loan Payment GA/AL</td>
<td>$35.00/$30.00</td>
</tr>
<tr>
<td>Statement Copy</td>
<td>$5.00</td>
</tr>
<tr>
<td>Stop Payments</td>
<td>$35.00</td>
</tr>
<tr>
<td>Telephone Transfer</td>
<td>$5.00</td>
</tr>
<tr>
<td>Domestic Wire Transfer</td>
<td>$18.00/20.00</td>
</tr>
</tbody>
</table>

All fees effective as of 5/1/2017. Fees are subject to change. Customers are notified at least 30 days prior to fee increases.

*An insufficient funds item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.
When it comes to getting the things you want in life, it is important that your bank relationship provides you with solutions. Citizens Trust Bank offers various loan products, whether commercial or personal, that are designed to accommodate your banking needs.

No matter if you are starting a small business, looking to buy a new house or car, or just simply making a purchase with borrowed funds, we have the products designed to finance your every need.

**Personal Installment Loans**
- Line of Credit
- Secured Line of Credit
- Vehicle Loans
- Home Equity Loan
- Home Equity Line of Credit

Citizens Trust Bank wants to support you and your business in gaining the growth in which you desire. With our Business Loans, Citizens Trust Bank can create a relationship that will be able to give you the opportunity to receive capital to strengthen your business. Whether you are just starting your business, looking to expand your business, or need to purchase additional equipment we have products designed to finance your business needs.

**Business Loan Products**
- Owner Occupied Commercial Real Estate
- SBA 504/7-A
- Fixed Asset Capital Purchase
- DOT Short Term Lending
- Letters of Credit
- Commercial Lines of Credit
- IncomeProducingProperty
- Investment Real Estate
- Internet Based Cash Management Service
- Acquisition & Development
- Residential & Commercial Construction
- Investment Real Estate
- Internet Based Cash Management Service
- Acquisition & Development
- Residential & Commercial Construction
Residential Mortgage Loans

Offering a variety of residential mortgage loan products to first-time homebuyers.

Traditional residential mortgage lending is also available.

Refinance options for those seeking Cash-out or lower interest rates.

**CREDIT CARDS**

A Citizens Trust Bank Visa® Credit Card offers you security and convenience with a revolving line of credit and low interest rates. We offer several card options to meet your individual needs. Our Visa® Secured Card is designed for customers who are looking to establish a strong credit history. This is the ideal card for college students who are just getting started on their own.

A Citizens Trust Bank Visa® Credit Card can assist you in meeting your financing needs in several ways:

- Purchases
- Home Improvements
- Vacations
- Education Expenses
- Debt Management
- Credit Builder

Our Citizens Trust Bank Business Visa® Card can make running your business a lot smoother by providing the spending power you need. It is a convenient way to pay for expenses and offers easy online account management, free employee cards, and much more!

Contact a Financial Relationship Manager to start realizing your dreams. Together, we will work to identify a financing plan you will be comfortable with. For more information, stop by a Citizens Trust Bank Financial Center, call us at 678.406.4000, or visit us on the web at www.CTBconnect.com.
DISCLOSURES

Truth-In-Savings Disclosure

CTB ADVANTAGE NOW CHECKING ACCOUNT

- **Rate Information** | The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.
  
  Additional Terms:
  The interest is based upon the following tiers: Balances through $4,999.99 Rate .05% Annual Percentage Yield .05% Balances over $4,999.99 Rate .10% Annual Percentage Yield .10% A minimum balance fee of $15.00 plus $.30 per check and/or debit fee will be imposed every statement cycle if the balance in the account falls below $5,000.00 any day of the month.

- **Determination of Rate** | At our discretion, we may change the interest rate on your account.

- **Compounding and Crediting Frequency** | Interest will be compounded every day. Interest will be credited to your account every month.

- **Effect of Closing an Account** | If you close your account before interest is credited, you may not receive the accrued interest.

- **Minimum Balance to Open the Account** | You must deposit $5,000.00 to open this account.

- **Minimum Balance to Avoid Imposition of Fees** | If your balance falls below $5,000.00 on any day in the month we will impose a minimum balance fee of $15.00 plus $.30 per check and/or debit fee for that month.

  If your average daily balance falls below $7,500.00 for the statement cycle we will impose a minimum balance fee of $15.00 plus $.30 per check and/or debit fee for that statement cycle. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

- **Daily Balance Computation Method** | We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

- **Accrual of Interest on Non Cash Deposits** | Interest begins to accrue no later than the business day we receive credit for the deposit of non cash items (for example, checks).
CTB DIRECT CHECKING ACCOUNT

- **Minimum Balance To Open The Account** | You must deposit $50.00 to open this account.

Additional Terms:
A direct deposit is required. An ATM/Debit card is required. Electronic Statements are required to avoid a $5.00 monthly statement fee. If a direct deposit is not made during a monthly statement cycle, the account will be assessed a service charge of $10.00.

PERSONAL INTEREST CHECKING ACCOUNT

- **Rate Information** | Your interest rate and annual percentage yield may change.
- **Frequency of Rate Changes** | We may change the interest rate on your account at any time.
- **Determination of Rate** | At our discretion, we may change the interest rate on your account.
- **Compounding and Crediting Frequency** | Interest will be compounded every day. Interest will be credited to your account every month.
- **Effect of Closing an Account** | If you close your account before interest is credited, you may not receive the accrued interest.
- **Minimum Balance to Open the Account** | You must deposit $1,000.00 to open this account.
- **Minimum Balance to Avoid Imposition of Fees** | If your balance falls below $2,000.00 on any day in the monthly statement cycle we will impose a minimum balance fee of $10.00 plus $0.30 per check/debit fee for that monthly statement cycle. If your average daily balance falls below $2,500.00 for the monthly statement cycle we will impose a minimum balance fee of $10.00 plus $0.30 per check/debit fee for that monthly statement cycle. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.
- **Daily Balance Computation Method** | We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- **Accrual of Interest on Non Cash Deposits** | Interest begins to accrue no later than the business day we receive credit for the deposit of non cash items (for example, checks).
PERSONAL SAVINGS ACCOUNT

- **Rate Information** | Your interest rate and annual percentage yield may change. Frequency of rate changes - We may change the interest rate on your account at any time.
- **Determination of Rate** | At our discretion, we may change the interest rate on your account.
- **Compounding and Crediting Frequency** | Interest will be compounded every day. Interest will be credited to your account every month.
- **Effect of Closing an Account** | If you close your account before interest is credited, you will not receive the accrued interest.
- **Minimum Balance to Open the Account** | You must deposit $100.00 to open this account.
- **Minimum Balance to Avoid Imposition of Fees** | A minimum balance fee of $5.00 will be imposed every statement cycle if the balance in the account falls below $100.00 any day of the cycle.
- **Daily Balance Computation Method** | We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- **Accrual of Interest On Non Cash Deposits** | Interest begins to accrue no later than the business day we receive credit for the deposit of non cash items (for example, checks).

**Transaction limitations:**
Transfers from a Personal Savings account to another account or to third parties by pre authorized, automatic, telephone, computer, or data transmission transfer or by check, draft, debit card, or similar order to third parties are limited to six per calendar month.

**FEES**
An excessive withdrawal fee of $3.00 will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) in excess of three during a calendar month.
MONEY MARKET ACCOUNT

_SETUPED INFORMATION | The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change. See separate rate schedule.

_FREQUENCY OF RATE CHANGES | We may change the interest rate on your account at any time.

_DETERMINATION OF RATE | At our discretion, we may change the interest rate on your account.

_COMPOUNDING AND CREDITING FREQUENCY | Interest will be compounded every day. Interest will be credited to your account every month.

_EFFECT OF CLOSING AN ACCOUNT | If you close your account before interest is credited, you may not receive the accrued interest.

_MINIMUM BALANCE TO OPEN THE ACCOUNT | You must deposit $1,000.00 to open this account.

_MINIMUM BALANCE TO AVOID IMPOSITION OF FEES | If your balance falls below $1,000.00 on any day in the monthly statement cycle we will impose a minimum balance fee of $10.00. If your average daily balance falls below $2,500.00 for the monthly statement cycle we will impose a minimum balance fee of $10.00.

_DAILY BALANCE COMPUTATION METHOD | We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

_ACCRUAL OF INTEREST ON NONCASH DEPOSITS | Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

_TRANSACTION LIMITATIONS: | Transfers from an MTA Money Market account to another account or to third parties by preauthorized, automatic, telephone (including data transmission), or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six per calendar month or statement cycle.

FEES

An excess withdrawal fee of $10.00 will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) in excess of six (6) during a month or statement cycle.
Funds Availability Disclosure

Our Policy

Our policy is to make funds from your check deposits available to you on the first business day after the day we receive your deposit. Cash is available immediately if deposited at one of our locations before 4:00 p.m. ET. Electronic direct deposits will be available on the business day we receive the deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays and Federal Holidays. If you make a deposit in branch before 4:00 p.m. ET on a business day we are open, we will consider that day to be the day of your deposit.

Extended Holds May Apply

Depending on the type of check that you deposit, funds may not be available until the fifth business day after the day of your deposit. The first $200.00 of your deposits, however, may be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

► We believe a check you deposit will not be paid.
► You deposit checks totaling more than $5,000.00 on any one day.
► You redeposit a check that has been returned unpaid.
► You have overdrawn your account repeatedly in the last six months.
► There is an emergency, such as failure of communications or computer equipment

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the 7th business day after the day of your deposit.
We go the extra mile...allowing you to
REALIZE YOUR DREAMS.
Our Privacy Commitment To You

As a customer of Citizens Trust Bank, you provide us with important information about yourself. We believe it is our responsibility to safeguard your personal information. We recognize, respect, and protect the personal privacy rights of all our customers. We realize that our customers entrust us with personal information and it is our policy to maintain our customer’s information in a confidential manner. We are committed to providing the highest level of security and privacy regarding the collection and use of our customer’s personal information and of all consumers who visit our institution’s website.

In no case do we provide account or personal information to non-Citizens Trust Bank companies for the purpose of independent telemarketing or direct mail marketing on any non-financial products or services. We are proud to make that commitment to you, because your trust is the foundation of our business.

Our policies for protecting customer information apply equally to customers who have continuing relationships with us, as well as inactive and former customers.

The Confidentiality, Security And Integrity Of Your Nonpublic Personal Information

We restrict access to nonpublic personal information about you to those employees and employees of our company who need to know that information in order to provide products or services to you, and we educate our employees about the importance of confidentiality and customer privacy. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.
The Information that We Collect

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us, our affiliates or others
- Information that we receive from a consumer reporting agency

Most of the information that we collect is used for only one purpose, to help us deliver the services you have requested. It may also permit us to design and offer specific products and services that we believe will be useful to you and other customers.

Parties to Whom We Disclose Nonpublic Personal Information

In order to provide an array of financial products and services to you we may disclose all the information that we collect as described above to third parties with whom we have joint marketing or service agreements. When we do share such information about you, we require these third parties and outside service providers to agree to strict provisions to safeguard the confidentiality of your information, and to abide by all applicable laws and regulations. Since we limit the sharing of your nonpublic personal information as described, no further action by you is required to limit the sharing of such information.

We will not disclose nonpublic personal information about you to anyone except as disclosed in this policy or as permitted by law. The information you provide us is kept in the strictest of confidence. We do not sell personal information about you to third-party businesses (nonaffiliated third parties).

Certain federal and state laws may require us to share information about you. In these instances, only the specific information required by law, subpoena, or court order will be shared.
Outside Service Providers

At times, we have arrangements with companies whose experience is essential for our own services to operate properly. For example, we work with firms that enable online banking, and make account statements possible for Citizens Trust Bank customers. These firms perform their functions at Citizens Trust Bank’s direction and, as permitted by law, we share customer information necessary to perform these functions with them. As with all of our business partners, these companies are required to safeguard your information and use it only for authorized purposes.

Online Privacy

Your privacy is as important to us in the online world as it is everywhere else within Citizens Trust Bank. While this policy governs online data sharing activities, there may be cases where we need to treat your information differently than described here while doing business with you online. In these cases, we will provide you with a clear, plain-language disclosure and obtain your authorization before proceeding.

As technology continues to advance, you can be certain that Citizens Trust Bank will provide the most up-to-date safeguards possible to keep your personal financial information confidential and secure.

Nonpublic Personal Information And Affiliates

Currently, Citizens Trust Bank has no affiliate companies; however, in the future, we may disclose nonpublic personal information about you to affiliates that Citizens Trust Bank may acquire or develop.

Notify Us Of Inaccurate Information We Report To Consumer Reporting Agencies

Please notify us if we report any inaccurate information about your account(s) to a consumer reporting agency. Your written notice describing the specific inaccuracy(ies) should be sent to the following address: Citizens Trust Bank, Attention Client Services Administration Department, 230 Peachtree Street, NW, Suite 2700, Atlanta, Georgia 30303.
We Count on Win/Win RELATIONSHIPS