



Your life is busy! You deserve a banking relationship that offers solutions to simplify your everyday life. At Citizens Trust Bank, we provide a variety of checking account options to help you manage your budget, pay bills, and make banking convenient for you. Our goal is to build a lasting relationship that helps you meet all of your financial goals.

Our Checking Accounts offer several features:

- Account Alerts
- ATM Services
- Debit Cards
- E-statements
- Mobile Banking
- Online Banking
- Online Banking with Bill Pay
- Overdraft Protection

Contact a Financial Relationship Manager to help you start realizing your dreams. Together, we will work to identify the checking account that works best for your lifestyle. For more information, stop by a Citizens Trust Bank Financial Center, call us, or visit us on the web at www.CTBconnect.com.

Citizens Trust Bank
A relationship you can bank on.

Financial Center Locations

Georgia:

Cascade
3705 Cascade Road
Atlanta, GA 30331

East Point

2840 East Point Street
East Point, GA 30344

Panola

2727 Panola Road
Lithonia, GA 30058

Rockbridge

5771 Rockbridge Road
Stone Mountain, GA 30087

Westside

965 MLK Jr. Drive
Atlanta, GA 30314

Alabama:

Birmingham

1700 3rd Avenue North
Birmingham, AL 35203

Eutaw

213 Main Street
Eutaw, AL 35462

Customer Service

678.406.4000
www.CTBconnect.com

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MEMBER FDIC

Checking Solutions



Simplified Solutions



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CHECKING OPTIONS

PRODUCT	MINIMUM TO OPEN	BALANCE REQUIREMENT	MONTHLY FEE	ACCOUNT FEATURES	WHO SHOULD CONSIDER...
CTB Direct Checking	\$50	None	\$10◆◆◆	<ul style="list-style-type: none"> • Direct deposit (required) • Free check images • Free online banking • Debit Card** • Free access to all Citizens Trust Bank ATMs • Free 24/7 account access by phone • E-statements (required) • \$5 monthly Paper Statements 	Finally something that is free in life. Our CTB Direct Checking offers you no-hassle banking. This account is ideal for the customer who wants to eliminate monthly fees and minimum balance requirements.◆◆◆
CTB Debit Power	\$50	None	<ul style="list-style-type: none"> • A \$10 monthly service fee is waived if 12 or more debit card (POS and Signature) transactions are posted to the account within the statement cycle each month • Account is subject to \$5 statement fee if not enrolled in Citizens Trust Bank e-Statements (electronic statement delivery) • Statement Cycle 15th of each month 	<ul style="list-style-type: none"> • Online Banking • Mobile Banking • E-Statements (required) • Debit Card • Unlimited transactions • Foreign ATM charge - \$2.00 • \$5 monthly Paper Statements 	The CTB Debit Power is a non-interest bearing account and the perfect solution for those who want to eliminate monthly fees with no minimum balance or direct deposit requirements.
CTB Flat Fee Checking	\$50	None	\$10	<ul style="list-style-type: none"> • No minimum balance required • Debit Card** • Free access to all Citizens Trust Bank ATMs 	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.
Regular Checking	\$50	MONTHLY MINIMUM BALANCE or AVERAGE DAILY BALANCE \$1,000 / \$1,500	\$7◆◆ Plus \$.30 per debit transaction fee	<ul style="list-style-type: none"> • No monthly service charge* • Free online banking • Debit Card** • Free access to all Citizens Trust Bank ATMs 	Now you have choices! Our Citizens Trust Bank Regular Checking account offers you stress-free checking and the option to avoid the monthly service charge by maintaining the required daily balance.
Golden Premier Checking	\$50	\$500	\$5◆◆	<ul style="list-style-type: none"> • ATM/Debit Card** • Free access to all Citizens Trust Bank ATMs • Free Notary • Discount on Safe Deposit Boxes • Discount on Cashier's Checks • Direct Deposit**** 	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 over.
CTB Advantage Now	\$5000	MONTHLY MINIMUM BALANCE or AVERAGE DAILY BALANCE \$5,000 / \$7,500	\$15◆◆ Plus \$.30 per debit transaction fee	<ul style="list-style-type: none"> • Debit Card** • Free access to all Citizens Trust Bank ATMs • Discount on Cashier's Checks & 3x5 Safe Deposit Boxes • First order of stock checks are free • Free Notary 	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.
Personal Interest Checking	\$1000	Monthly Minimum Balance or Average Daily Balance \$2,000/\$2,500	\$10◆◆ Plus \$.30 per debit free	<ul style="list-style-type: none"> • No monthly service charge* • Free online banking • Debit Card** • Free access to all Citizens Trust Bank ATMs 	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.
Collegiate Checking***	\$25	None	None (free for 5 years)	<ul style="list-style-type: none"> • No minimum balance requirement • ATM/Debit Card** • Free access to all Citizens Trust Bank ATMs • Free online banking • E-statements (required) • Account will be converted to CTB Flat Fee Checking 5 years after account opening. 	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.
Money Market	\$1000	MONTHLY MINIMUM BALANCE or AVERAGE DAILY BALANCE \$1,000 / \$2,500	\$10◆◆	<ul style="list-style-type: none"> • No monthly service charge* • May be used to fund overdraft protection on your Citizens Trust Bank checking account • Daily Compounded Interest credited monthly. • Limit of 6 transactions per month 	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.
Silver Money Market	\$5000	MONTHLY MINIMUM BALANCE or AVERAGE DAILY BALANCE \$5,000 / \$7,500	\$15◆◆		

* Minimum balance requirement must be met to avoid service fee

◆ Minimum daily balance to obtain the disclosed Annual Percentage Yield (APY)

** Debit cards are provided to qualified customers only

◆◆ Monthly service and, or, delivery fee will be applied if the balance and, or, feature requirement is not maintained

*** College or university ID required

**** Monthly average balance or direct deposit requirement must be met to avoid service fee

◆◆◆ A direct deposit is needed (monthly) to waive the Monthly Service Fee. Other restrictions may apply