

CTB PERSONAL SAVINGS ACCOUNTS

PRODUCT	MINIMUM TO OPEN	MINIMUM BALANCE	MONTHLY SERVICE CHARGE	FEATURES	DESCRIPTIONS
Money Market	\$1000	\$1000	\$10 MONTHLY SERVICE CHARGE MONTHLY MINIMUM BALANCE or AVERAGE DAILY BALANCE \$1,000 / \$2,500	<ul style="list-style-type: none"> • No monthly service charge* • May be used to fund overdraft protection on your Citizens Trust Bank checking account • Interest Compounded Daily and credit monthly • Limit of 6 transactions per month 	Build wealth with a Citizens Trust Bank Money Market account. Our Money Market and Silver accounts allow you to experience the convenience of combined investment growth, liquidity, and the security of insured savings.
Silver Investor Account	\$5000	\$5000	\$15 MONTHLY MINIMUM BALANCE or AVERAGE DAILY BALANCE \$5,000 / \$7,500		
Personal Savings	\$100	\$100	\$5 MONTHLY MINIMUM BALANCE or AVERAGE DAILY BALANCE \$100 / \$100	<ul style="list-style-type: none"> • Interest is compounded daily and credit monthly • Three free withdrawals allowed per quarter • \$3 per additional withdrawal (over 3) 	Looking for a safe place to keep your money? Our Regular Savings account is ideal for the customer who wants to save and earn interest on their deposits.
Future Savings	\$5	\$5	\$3**	<ul style="list-style-type: none"> • Interest compounded daily and credited monthly • Three withdrawals allowed per quarter. \$3 per additional withdrawal (over 3) • Operated in the child's name (the signature of a guardian is required to open account and make withdrawals) • Account must be joint with an adult 	The Future 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.
Christmas Club	\$10	\$10	None	<ul style="list-style-type: none"> • Option to either credit funds to a deposit account or receive a check in the mail • Funds disbursed prior to the holiday season • There is a \$10 service charge for withdrawals made other than the annual disbursement. • If no deposits are made on this account in one year, account will be closed. 	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.
Certificate of Deposit (CD)	\$500	\$500	None	<ul style="list-style-type: none"> • Flexible CD options • Guaranteed rates for fixed periods 	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.
Individual Retirement Account (IRA)	N/A	N/A	None	<ul style="list-style-type: none"> • Flexible IRA options 	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 tax-deductible contributions.