



CITIZENS TRUST BANK

Deposit Account

Account Product Name	Min. Opening Deposit	Min. Balance to obtain APY*	Interest Rate	APY*
REGULAR SAVINGS	\$100	\$100	0.05%	0.05%
FUTURE SAVINGS	\$10	\$5	0.05%	0.05%
MTA INVESTOR ACCOUNT	\$1,000	\$1,000	0.10%	0.10%
CTB ADVANTAGE NOW	\$5,000	\$5,000	0.05%	0.05%
PERSONAL INTEREST CHECKING	\$1,000	\$1,000	0.03%	0.03%
NON-PROFIT NOW ACCOUNT	\$1,000	\$1,000	0.05%	0.05%
MTA SILVER INVESTOR ACCOUNT	\$5,000	\$5,000	0.10%	0.10%
SUPER NOW ACCOUNT	\$100,000	\$100,000	0.10%	0.10%
COMMERCIAL SAVINGS	\$1,000	\$1,000	0.05%	0.05%
COMMERCIAL MTA	\$2,500	\$2,500	0.05%	0.05%

IRA/MONEY MARKET ACCOUNT	\$100	\$100	0.10%	0.10%
SWEEP INVESTMENT ACCOUNT	\$100,000	\$100,000	0.10%	0.10%

Account Product Name	REGULAR SAVINGS	FUTURE SAVINGS
Min. Opening Deposit	\$100	\$10
Min. Balance to obtain APY*	\$100	\$5
Interest Rate	0.05%	0.05%

Account Product Name	MTA INVESTOR ACCOUNT	CTB ADVANTAGE NOW
Min. Opening Deposit	\$1,000	\$5,000
Min. Balance to obtain APY*	\$1,000	\$5,000
Interest Rate	0.10%	0.05%

Account Product Name	PERSONAL INTEREST CHECKING	NON-PROFIT NOW ACCOUNT
Min. Opening Deposit	\$1,000	\$1,000
Min. Balance to obtain APY*	\$1,000	\$1,000

Interest Rate	0.03%	0.05%
Account Product Name	MTA SILVER INVESTOR ACCOUNT	SUPER NOW ACCOUNT
Min. Opening Deposit	\$5,000	\$100,000
Min. Balance to obtain APY*	\$5,000	\$100,000
Interest Rate	0.10%	0.10%
Account Product Name	COMMERCIAL SAVINGS	COMMERCIAL MTA
Min. Opening Deposit	\$1,000	\$2,500
Min. Balance to obtain APY*	\$1,000	\$2,500
Interest Rate	0.05%	0.05%
Account Product Name	IRA/MONEY MARKET ACCOUNT	SWEEP INVESTMENT ACCOUNT
Min. Opening Deposit	\$100	\$100,000
Min. Balance to obtain APY*	\$100	\$100,000
Interest Rate	0.10%	0.10%

Regular Certificates Of Deposit

CD Term	Min. Opening Deposit	Interest Rate	APY*
7-31 Day CD	\$500.00	0.01%	0.01%
90 Day CD	\$500.00	0.03%	0.03%
6 Month CD	\$500.00	0.05%	0.05%
12 Month CD	\$500.00	0.15%	0.15%
18 Month CD	\$500.00	0.15%	0.15%
24 Month CD	\$500.00	0.20%	0.20%
30 Month CD	\$500.00	0.20%	0.20%
36 Month CD	\$500.00	0.25%	0.25%
48 Month CD	\$500.00	0.30%	0.30%
60 Month CD	\$500.00	0.35%	0.35%

Rates current as of 6/1/2020

For your convenience, new rate and/or yield information can be obtained by contacting Citizens Trust Bank Customer Service at 678.406.4000. Thank you.

*Annual Percentage Yield

Fees could reduce the earnings on the account.

A penalty will be imposed for early withdrawal of certificates of deposit.

The interest rate and annual percentage yield may change after account opens, but not on certificates of deposit through maturity.

Daily Balance – The account of the principal in the account each day.

Average Daily Balance – 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.