

Business Capital

PRODUCT	MINIMUM TO OPEN	BALANCE REQUIREMENT	MONTHLY FEE	FEATURES
Small Business	\$100	\$2,500 Minimum Monthly Balance or \$5,000 Average Daily Balance	<ul style="list-style-type: none"> • \$12 Monthly Service Charge (waived when qualifying balances are maintained). • \$2,500 Minimum Monthly Balance or \$5,000 Average Daily Balance required to avoid monthly service fee. 	<ul style="list-style-type: none"> • Free Online Banking • Free Bill Pay • Free 24/7 account access by phone • Free access to all Citizens Trust Bank ATMs • Free Mobile Banking • Free Mobile Deposit • Free E-statements (Required) • Send money with Zelle® – a fast, safe, and easy way to send money • First 100 debit transactions free plus \$0.30 fee for each additional debit • OverDraft Protection
CTB FREE Business	\$100	NONE	<ul style="list-style-type: none"> • Account is subject to \$5 statement fee if not enrolled in Citizens Trust Bank e-Statements (electronic statement delivery). Avoid the monthly fee. ENROLL today. • \$.50 per debit transaction over 100 transactions 	<ul style="list-style-type: none"> • Non-Profits and Sole Proprietorship entities • No monthly service or maintenance charge • No minimum balance requirement • Free business debit card • Free online banking • \$5 monthly Paper Statement fee • OverDraft Protection
Commercial Checking	\$100	No minimum balance requirement	<ul style="list-style-type: none"> • \$15 Monthly Service Charge • \$.15 per debit transaction fee • \$.80 per credit transaction fee • Subject to a Commercial Analysis Fee Schedule • \$5 monthly Paper Statement Fee 	
Non-Profit NOW Account	\$1,000 transaction over 100 transactions	Minimum Balance \$1,000 or Average Daily Balance \$2,000	<ul style="list-style-type: none"> • \$5 Monthly Service Charge (waived when qualifying balances are maintained.) • Interest Compounded Daily and credited monthly • \$5 Monthly Paper Statement Fee 	<ul style="list-style-type: none"> • Interest bearing account for non-profit organizations
Super NOW Account	\$100,000	\$100,000	<ul style="list-style-type: none"> • \$10 Monthly Service Charge (waived when qualifying balances are maintained.) • \$.30 per debit transaction fee • Interest Compounded Daily and Credited monthly 	<ul style="list-style-type: none"> • Interest earned on deposit balances when balance requirements are maintained
Sweep Investment Checking	\$100,000	\$100,000	<ul style="list-style-type: none"> • \$42 Service Charge fee • Interest Compounded daily and credited monthly 	<ul style="list-style-type: none"> • Moves excess balances from any number of subsidiary accounts into a consolidated balance that earns a higher rate of interest • 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.
Commercial Money Market	\$2,500	\$2,500	<ul style="list-style-type: none"> • Limited to 6 transactions or withdrawals per month. • Any additional transactions will be defined as excessive withdrawals and a \$10 fee will be accessed for each debit transaction. • \$10 Monthly Service Charge (waived when qualifying balances are maintained.) • Interest Compounded daily and credited monthly • \$5.00 Monthly Paper Statement Fee 	<ul style="list-style-type: none"> • Competitive interest rates • No monthly service charge if balance is maintained
Commercial Savings	\$1,000	\$1,000	<ul style="list-style-type: none"> • \$8 Monthly Service Charge (waived when qualifying balances are maintained.) • Limit to 6 transactions per month • 3 free withdrawals per quarter • \$3 per additional withdrawal over 3 	<ul style="list-style-type: none"> • Competitive interest rates • No monthly service charge if minimum balance is maintained