

Checking Options

PRODUCT	MINIMUM TO OPEN	BALANCE REQUIREMENT	WHO SHOULD CONSIDER/ PRODUCT STATEMENT	MONTHLY FEE	FEATURES
CTB Direct	\$50	NONE	<ul style="list-style-type: none"> No-hassle banking 	<ul style="list-style-type: none"> \$10 Monthly service fee A Direct Deposit is required (monthly) to waive the Monthly Service fee. Other restrictions may apply. 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. 	<ul style="list-style-type: none"> Direct deposit (required) Free Online Banking Free Mobile Banking Free Mobile Deposits Free Credit Score Free Bill Pay Send money with Zelle® – a fast, safe, and easy way to send money Free 24/7 account access by phone Free access to all Citizens Trust Bank ATMs Debit Card SCOREMORE DEBIT CARD REWARDS E-statements (Required to avoid monthly fee) \$5 monthly Paper Statements – Avoid the Paper Statement Fee. Enroll for E-statements TODAY. OverDraft Protection Paper statement Fee
Debit Power	\$50	NONE	<ul style="list-style-type: none"> Non-Interest-bearing account solution. Get rid of those monthly fees and minimum balance AND Direct Deposit requirements 	<ul style="list-style-type: none"> \$10 Monthly service fee is waived with 12 or more debit card swipes monthly. Point-of-sale (POS) or Signature transactions are made within the monthly statement cycle (each month) Statement Cycle last business day of each month. 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. 	<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 Credit score Send money with Zelle® – a fast, safe, and easy way to send money Free E-Statements Debit Card SCOREMORE DEBIT CARD REWARDS Send money with Zelle® – a fast, safe, and easy way to send money OverDraft Protection Paper statement Fee
Flat Fee	\$50	NONE	<ul style="list-style-type: none"> The CTB Flat Fee Checking account is ideal for customers who have a higher transaction volume. Unlimited check writing privileges without the hassle of additional fees. 	<ul style="list-style-type: none"> \$10 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 Credit score Send money with Zelle® – a fast, safe, and easy way to send money Debit Card SCOREMORE DEBIT CARD REWARDS OverDraft Protection NO Paper statement fee
Golden Premier	\$50	\$500 Average Daily Balance	<ul style="list-style-type: none"> The CTB Golden Premier Checking account combines everyday convenience with exclusive benefits—such as discounts on safe deposit boxes and cashier's checks—for customers who qualify through age-based eligibility. 	<ul style="list-style-type: none"> \$5 Monthly service fee. \$500 Average daily balance or direct deposit 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 Credit score Send money with Zelle® – a fast, safe, and easy way to send money ATM/Debit Card** SCOREMORE DEBIT CARD REWARDS Free Notary Discount on Safe Deposit Boxes Discount on Cashier's Checks OverDraft Protection NO Paper statement fee
Regular Checking	\$50	\$1,000 Minimum Monthly Balance or \$1,500 Average Daily Balance	<ul style="list-style-type: none"> YOU HAVE CHOICES With the Regular Checking solution avoid the monthly service charge by maintaining the required daily balance 	<ul style="list-style-type: none"> \$7 Monthly service fee Plus \$.30 per debit transaction fee \$1,000 Minimum Monthly Balance or \$1,500 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 Deposit Free Credit score Free Mobile Banking Free E-statements Send money with Zelle® – a fast, safe, and easy way to send money Debit Card** SCOREMORE DEBIT CARD REWARDS OverDraft Protection NO Paper statement fee
CTB Advantage NOW	\$5,000	\$5,000 Minimum Monthly Balance or \$7,500 Average Daily Balance	<ul style="list-style-type: none"> Let your money work for you Competitive Rate Gets the best return on your money 	<ul style="list-style-type: none"> \$15 monthly service fee Plus \$.30 per debit transaction fee \$5,000 Minimum Monthly Balance or \$7,500 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 Credit score Free E-statements Send money with Zelle® – a fast, safe, and easy way to send money Debit Card* SCOREMORE DEBIT CARD REWARDS Discount on Cashier's Checks & 3*5 Safe Deposit Boxes First order of stock checks are free Free Notary OverDraft Protection NO Paper statement fee
Personal Interest	\$1,000	\$2,000 Minimum Monthly Balance or \$2,500 Average Daily Balance	<ul style="list-style-type: none"> Let your money work for you Competitive Rate Earning return on your money 	<ul style="list-style-type: none"> \$10 monthly service fee Plus \$.30 per debit transaction fee \$2,000 Minimum Monthly Balance or \$2,500 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 Credit score Free E-statements Interest-bearing Account Send money with Zelle® – a fast, safe, and easy way to send money Debit Card* OverDraft Protection NO Paper statement fee
Money Market	\$1,000	\$1,000 Minimum Monthly Balance or \$2,500 Average Daily Balance	<ul style="list-style-type: none"> Money Market solution is a great way to build wealth experience the convenience of combined growth, their availability and security of insured savings. 	<ul style="list-style-type: none"> Limited to 6 transactions or withdrawals per month. \$10.00 per additional withdrawal (over 6). \$10 monthly service fee \$1,000 Minimum Monthly Balance or \$2,500 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 Deposit Free Credit score Free Mobile Banking Free E-statements Interest-bearing Account Send money with Zelle® – a fast, safe, and easy way to send money May be used to fund overdraft protection on your Citizens Trust Bank checking account Limit of 6 transactions per month OverDraft Protection NO Paper statement fee
Silver Money Market	\$5,000	\$5,000 Minimum Monthly Balance or \$7,500 Average Daily Balance	<ul style="list-style-type: none"> The Silver Money Market solution is another great way to build wealth experience the convenience of combined growth, their availability and security of insured savings. 	<ul style="list-style-type: none"> Limited to 6 transactions or withdrawals per month \$10 per additional withdrawal (Over 6) \$15 Monthly service fee \$5,000 Minimum Monthly Balance or \$7,500 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 Credit score Free E-statements Interest-bearing Account Send money with Zelle® – a fast, safe, and easy way to send money May be used to fund overdraft protection on your Citizens Trust Bank checking account Limit of 6 transactions per month OverDraft Protection NO Paper statement fee
Collegiate	\$25	NONE	<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> None (free for 5 years) Account will be converted to CTB Debit Power Solution 5 years after account opening" 	<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 Credit score Free E-statements (Required) Send money with Zelle® – a fast, safe, and easy way to send money No minimum balance requirement ATM/Debit Card* Free access to all Citizens Trust Bank ATM Free online banking E-statements (required) OverDraft Protection NO Paper statement fee