

Savings Solutions

PRODUCT	MINIMUM TO OPEN	BALANCE REQUIREMENT	WHO SHOULD CONSIDER/ PRODUCT STATEMENT	MONTHLY FEE	FEATURES
Personal Savings	\$100	\$100	<ul style="list-style-type: none"> • Safe – Secure 	<ul style="list-style-type: none"> • \$5 Monthly Service Fee • \$100 minimum daily balance required to avoid monthly service fee. 	<ul style="list-style-type: none"> • Interest is compounded daily and credit monthly • Three (3) free withdrawals allowed per month • \$3 per additional withdrawal (over 3)
Future Savings	\$5	\$5	<ul style="list-style-type: none"> • Start them off early – Apply basic math skills to real life. Invest them building wealth for the future. 	<ul style="list-style-type: none"> • \$3 Monthly Service Fee • \$5 minimum daily balance required to avoid monthly service fee. 	<ul style="list-style-type: none"> • Interest compounded daily and credited monthly • Three (3) withdrawals allowed per month. \$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
Money Market	\$1,000	MONTHLY MINIMUM BALANCE or AVERAGE DAILY BALANCE \$1,000 / \$2,500	<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 per additional withdrawal (Over 6) • Minimum balance requirement OR Average Daily Balance of \$1000/ \$2500 must be met to avoid the \$10 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 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 Investor	\$5,000	MONTHLY MINIMUM BALANCE or AVERAGE DAILY BALANCE \$5,000 / \$7,500	<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) • Minimum balance requirement OR Average Daily Balance of \$5000/ \$7500 must be met to avoid the \$15 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 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
CD	\$500	\$500	<ul style="list-style-type: none"> • Save – Invest – Watch your money grow 	<ul style="list-style-type: none"> • NONE 	<ul style="list-style-type: none"> • Flexible CD Term Options • Guaranteed rates for fixed periods
IRA	\$500	\$500	<ul style="list-style-type: none"> • Save – Invest – Watch your Money Grow 	<ul style="list-style-type: none"> • NONE 	<ul style="list-style-type: none"> • Flexible IRA options
Christmas Club	\$10 -	\$10 -	<ul style="list-style-type: none"> • Still paying for last year's holiday shopping? It is never too early to start saving for the holidays. Plan to pay cash for those holiday gifts this holiday season. 	<ul style="list-style-type: none"> • 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 before to the holiday season • There is a \$10 service charge for withdrawals made other than the annual disbursement • Account will be closed if no deposits are made on this account in one (1) year