

# Consumer Account Options

## Quality Years Checking

- Available to customers 55 years of age and older
- No minimum balance requirement
- No minimum deposit required to open account
- Non-Interest Bearing

### Offered at no additional charge:

- Quality Years Basic Checks
- Online & Mobile Banking with Bill Pay
- E-Statements
- TCB Debit Card
  - Instant Issue Card \$5

### Maintenance Charges:

- No Maintenance Charge

## Digital Checking

- No minimum balance requirement
- No minimum deposit required to open account
- Non-Interest Bearing

### Offered at no additional charge:

- Online & Mobile Banking with Bill Pay
- E-Statements
- TCB Debit Card
  - Instant Issue Card \$5

### Maintenance Charges:

- \$3 charge per month for mailed statement

## Regular Checking

- No minimum deposit required to open account
- Non-Interest Bearing

### Offered at no additional charge:

- 1<sup>st</sup> order of single style basic checks
- Online & Mobile Banking with Bill Pay
- E-Statements
- TCB Debit Card
  - Instant Issue Card \$5

### Maintenance Charges:

- If on any day of the current statement cycle, your account balance is below \$600 a \$6 service charge will be accessed.

## Regular Savings

- No minimum deposit required to open account

### Offered at no additional charge:

- Online & Mobile Banking
- E-Statements

### Maintenance Charges:

- If on any day of the current statement cycle your account goes below \$200 a \$6 service charge will be accessed.

## Student Checking

- Available to customers up to the age of 25
- Account will be converted to Digital Checking automatically on 25<sup>th</sup> birthday
- No minimum deposit required to open account
- Non-Interest Bearing

### Offered at no additional charge:

- 1<sup>st</sup> order of single style basic checks
- Online & Mobile Banking with Bill Pay
- E-Statements
- TCB Debit Card
  - Instant Issue Card \$5

### Maintenance Charges:

- If on any day of the current statement cycle, your account balance is below \$50 a \$2 service charge will be accessed.

## Youth Savings

- Available to customers up to the age of 25
- Account will be converted to Regular Savings automatically on 25<sup>th</sup> birthday
- No minimum balance requirement
- No minimum deposit required to open account

### Offered at no additional charge:

- Online & Mobile Banking
- E-Statements

### Maintenance Charges:

- No Maintenance Charge

## NOW Account

- Interest Bearing
- No minimum deposit required to open account

### Offered at no additional charge:

- 1<sup>st</sup> order of single style basic checks
- Online & Mobile Banking with Bill Pay
- E-Statements
- TCB Debit Card
  - Instant Issue Card \$5

### Maintenance Charges:

- If on any day of the current statement cycle, your account balance is below \$1,000 a \$7 service charge will be accessed.

## Money Market

- Tiered interest-bearing account
- No minimum deposit required to open account

### Offered at no additional charge:

- Online & Mobile Banking
- E-Statements

### Maintenance Charges:

- If on any day of the current statement cycle your account goes below \$2,500 a \$7 service charge will be accessed.



# Commercial Account Options

## TCB Small Business Checking

- No minimum deposit required to open account

### Offered at no additional charge:

- Up to 250 items per month
- Business E-Banking with Bill Pay
- E-Statements
- TCB Commercial Debit Card
  - Instant Issue Card \$5
- First order of Business Checks up to \$150 when ordered with our Financial Service Representative.

### Maintenance Charges:

- \$0.25 charge per item exceeding 250 items
- \$10 monthly service charge if daily collected balance falls below \$2,500 during the statement cycle.
- \$3 charge per month for mailed statement.

### Optional Service for Business Checking Accounts:

- Unlimited Commercial Capture Xpress (CCX) Deposits with ACH Services and lease of the CCX machine for \$25 per month. Please see your local Financial Service Representative.

## Commercial Checking

- No minimum deposit required to open account

### Offered at no additional charge:

- Business E-Banking with Bill Pay
- E-Statements
- TCB Commercial Debit Card
  - Instant Issue Card \$5
- First order of Business Checks up to \$150 when ordered with our Financial Service Representative.

### Maintenance Charges:

- \$5 Analysis Maintenance Charge
- The following per item fees:
  - Debit Card Activity \$0.10
  - Deposits \$0.08
  - Remote Capture Deposits \$0.08
  - Government Item \$0.08
  - On-Us Item Deposited \$0.08
  - Local Item Deposited \$0.08
  - Foreign Item Deposited \$0.08
  - Check Activity \$0.12
  - ACH Debits \$0.08
  - ACH Credits \$0.08
- Earnings Allowance Rate is subject to change.

## Business Money Market

- Tiered Interest Bearing Account
- No minimum deposit required to open account

### Offered at no additional charge:

- Business E-Banking
- E-Statements

### Maintenance Charges:

- If on any day of the current statement cycle, your account balance is below \$1,000 a \$7 service charge will be accessed.

## Premium Business Money Market

- Minimum opening deposit of \$10,000 required.
- Tiered interest-bearing account

### Offered at no additional charge:

- Business E-Banking
- E-Statements

### Maintenance Charges:

- If on any day of the current statement cycle your account goes below \$10,000 a \$7 service charge will be accessed.

## IOLTA - Interest on Lawyer Trust Account

- No minimum deposit required to open account

### Offered at no additional charge:

- Business E-Banking with Bill Pay
- E-Statements
- First order of Business Checks up to \$150 when ordered with our Financial Service Representative.

### Maintenance Charges:

- None

# The Citizens Bank Fee Schedule

Non-Customer Check Cashing Fee	\$2.00
Cashier's Checks	\$3.00 each
Account Activity Printout	\$1.00 per Statement
Statement Reprint	\$10.00 per Copy
Account Research	\$10.00 per hour plus \$0.20 per item for special research
Stop Payments	\$20.00 each
Instant Debit Card Fee	\$5.00 each
Photocopies	\$0.50 per copy
Domestic Incoming Wire Fee	\$10.00 each
Domestic Outgoing Wire Fee	\$20.00 each
International Incoming Wire Fee	\$15.00 each
International Outgoing Wire Fee	\$60.00 each
Overdraft/Non-Sufficient Funds Fee (NSF)*	\$35.00 each
Deposit Account Fee/Returned Check Fee	\$6.00 per check
Non-Customer Social Security Checks	3% of check amount
Non-Customer Notary Public Service	\$5.00
Safe Deposit Box Rent Late Fee	10% of Rent Amount (after 15 day grace period)
Business Online Banking with Express Deposit (up to 20 items per month)	\$25.00 per month
Business Online Banking with Commercial Capture (unlimited deposit items)	\$75.00 per month
Commercial Capture Machine Lease Fee	\$25.00 per month

\*Overdraft/Non-sufficient Funds may be created by check, in person withdrawal, ATM withdrawal, or by electronic means.

The Citizens Bank will refund up to 5 ATM withdrawal fees per month upon customer request.

As of November 1, 2025