

ACCOUNTS

Interest Checking	
Minimum Monthly Average Deposit Balance	Monthly Maintenance Fee
\$100.00 or more	No charge
\$99.99 or less	\$2.00
<p><u>Minimum Opening Deposit:</u> \$100.00 <u>Interest Calculation:</u> Interest is calculated and compounded daily on the collected balance and credited to your account monthly. <u>Interest Tier:</u> The interest tier earned is based on the following ledger balance tiers: Tier 1- \$999.99 or less; Tier 2- \$1,000.00 to \$4,999.99; Tier 3- \$5,000.00 or more. <u>Check Images:</u> Check images are returned with the combined statement and paid checks cannot be returned.</p>	
Free Checking	
Minimum Monthly Average Deposit Balance	Monthly Maintenance Fee
N/A	No charge
<p><u>Minimum Opening Deposit:</u> \$0.00 <u>Check Images:</u> Check images are returned with the combined statement and paid checks cannot be returned.</p>	

Savings¹	
Minimum Monthly Average Balance	Monthly Maintenance Fee
\$50.00 or more	No charge
\$49.99 or less	\$2.00
<p><u>Minimum Opening Deposit:</u> \$50.00 <u>Transaction Limitations:</u> Federal banking regulations limit you to six pre-authorized, telephone or on-line transfer to your other Citizens State Bank Accounts or to third parties. Additionally, this limitation includes drafts or similar order you make payable to a third party. The limitation applies per calendar month. If you routinely exceed these limitations, the Bank may close the account or convert it to a checking account. <u>Interest Calculation:</u> Interest is calculated and compounded daily on the collected balance and credited to your account quarterly. <u>Interest Tier:</u> The interest tier earned is based on the following ledger balance tiers: Tier 1- \$50.00 to \$2,499.99; Tier 2- \$2,500.00 to \$9,999.99; Tier 3- \$10,000.00 to \$249,999.99 Tier 4- \$250,000.00 or more. ¹The excessive withdrawal fee applies to items such as ATM, point-of-sale, over-the-counter withdrawals, ACH, and telephone funds transfer transactions. Applicable fees assessed at the time of withdrawal.</p>	

Money Market Deposit Account¹	
Minimum Monthly Average Balance	Monthly Maintenance Fee
\$1,000.00 or more	No charge
\$999.99 or less	\$10.00
<p><u>Minimum Opening Deposit:</u> \$1,000.00 <u>Transaction Limitations:</u> Federal banking regulations limit you to six pre-authorized, telephone or on-line transfer to your other Citizens State Bank Accounts or to third parties. Additionally, this limitation includes drafts or similar order you make payable to a third party. The limitation applies per calendar month. If you routinely exceed these limitations, the Bank may close the account or convert it to a checking account. <u>Interest Calculation:</u> Interest is calculated and compounded daily on the collected balance and credited to your account monthly. <u>Interest Tier:</u> The interest tier earned is based on the following ledger balance tiers: Tier 1- \$1,000.00 to \$9,999.99; Tier 2- \$10,000.00 to \$49,999.99; Tier 3- \$50,000.00 or more.</p>	



Personal Deposit Accounts Fee Schedule

¹The excessive withdrawal fee is assessed, regardless of the balance, if more than six pre-authorized, telephone funds transfers or third party transactions are paid during the statement period. Applicable fees assessed at the time of withdrawal.

MISCELLANEOUS SERVICES AND FEES

Deposit Services	
Returned Item	\$25.00 per item
Courtesy Pay or Courtesy Pay Plus	\$30.00 first item, \$10 each additional item each calendar month
Stop Payment	\$30.00 per item
Deposited Item Charged Back Penalty	\$5.00 per item
Dormant Account ¹	\$5.00 per month
Foreign Draft/Collection Item	\$20.00 per item
Lost Card	\$5.00
Check Printing ²	Price varies depending on style chosen and quantity
Security Night Deposit bag	No charge
Small Zipper Deposit bag	1 st bag free, \$2.00 for each additional bag
Large Zipper Deposit bag	1 st bag free, \$5.00 for each additional bag
¹ If no customer initiated transactions (deposits or withdrawals) within one year.	
² No charge on Advantage accounts on selected styles.	
Research Services	
Research and Statement copies	\$2.00 for 5 pages, \$2.00 each additional page
Research Request	\$20.00 per hour
Citizens State Bank Money Services	
Non- Customer Visa/MasterCard Cash Advance Prepaid	No charge
Non- Customer Visa/MasterCard Cash Advance Non- Prepaid	\$10.00
Wire Transfer Services	
Outgoing customer wire	\$20.00
Incoming customer wire	\$20.00
Foreign wire	\$45.00
Miscellaneous Services	
Cashier's Check ¹	\$5.00
Garnishment	\$100.00
Levies	\$100.00
Notary ²	No charge
Fax Services	\$2.00 first page, \$0.50 per additional page
Endorsement Stamps	fee varies based on style
Coin Rolled	\$0.10 per roll
Verbal Transfer/Payment Request ³	\$5.00
Accounts closed within 90 days of opening	\$25.00
¹ No fee for Advantage accounts	
² Service only provided to customers	
³ No fee for customers with two or more accounts	





Personal Deposit Accounts Fee Schedule

Automated Teller Machines (ATMs)		
In network ATM		No charge
Out of network ATM ¹ (where accepted)		No charge
Daily ATM withdrawal and point of sale purchase Limits	<u>Withdrawal</u>	<u>Point on Sale</u>
	\$300.00	\$1,000.00
¹ ATMs owned by non-Citizens State Bank institutions may add a surcharge to the amount of the withdrawal or charge a fee for a balance inquiry even if the transfer or withdrawal is not completed.		
Online Banking and PC Banking		
Online Banking with Bill Pay		
Online Banking		No Charge
Bill Pay		No Charge
Expedited Bill Pay checks		\$25.00
Expedited Bill Pay e-Pay		\$5.00
Stop Payment		\$30.00 per item
Courtesy Pay or Courtesy Pay Plus	\$30.00 first item, \$10 each additional calendar month	
Online Consumer External Transfers		
Incoming Transfer		No Charge
Outgoing Transfer		\$2.00
ACH Return		\$45.00
ACH Inquiry		\$45.00
NSF		\$30.00 per item
Online Pop money® (Person to Person) Transfers		
Standard transaction		No Charge
Next Day transaction		\$2.00
Stop Payment		\$30.00 per item
ACH Return		\$45.00 per item
Mobile Remote Deposited Return Item Fee		\$5.00
Safe Deposit Boxes (where available)*		
Rental Fees:		
	2X5	\$15.00
	3X5	\$20.00
	5X5	\$30.00
	3X10	\$40.00
	5X10	\$50.00
	10X10	\$75.00
Drilling Box		Bank's cost
Lost key		Bank's cost
Key Deposit		\$30.00
*Safe Deposit Boxes are not insured by FDIC. To rent a safe deposit box, a Citizens State Bank account relationship is required.		
Customer Service		
Customer Support Center		1-800-800-6593
Telephone Banking		1-877-878-9211

