



CITIZENS FIRST BANK
Banking as it should be.

Streamline your finances by signing up for Online Banking.

- Single online multiple entities
 - Internal Account Transfers
 - Online Statements
 - Stop Payments
- Levels Of Authorized Account Access
 - Business Mobile App
 - Mobile Deposits
- ACH, Payroll, And Tax Payments*
- Domestic And International Wires*
(*Limits can be tiered per authorized user.)



Our health savings account is the perfect medicine for your medical expenses!

Member
FDIC



Connect With Us

Clinton

1442 Lincoln Way
1329 N. 2nd Street

Camanche

403 S. Washington Blvd.

Online

www.GoCFB.bank

Phone

563.243.6000

877.902.1442



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CITIZENS FIRST BANK
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Business Banking



Business Checking Accounts

When it comes to business checking accounts, Citizens First Bank offers simple, yet comprehensive products that include unlimited check writing and require no minimum daily balance. Different options for different business needs. We also offer a state-of-the-art Cash Management System.

Business Savings Accounts

A Citizens First Bank business savings account helps businesses earn interest during cycles where there is excess cash yet a need to access this cash.

	Free Business Checking	Business Checking	Business Plus Checking		Business Money Market	Business Savings
	<i>A cost effective account designed for businesses with low volume banking activity.</i>	<i>Businesses with higher transaction volume can take advantage of an earnings credit to offset monthly charges.</i>	<i>An interest-bearing account for sole proprietorships and non-profit organizations.</i>		<i>An account that earns market rates with easy accessibility.</i>	<i>An account for routine savings needs.</i>
Minimum to Open	\$0	\$0	\$0	Minimum to Open	\$1,000	\$50
Monthly Service Charge	\$0 if the combined debits and non-CFB deposited items do not exceed 150 items. A service charge of \$.10 will be charged for each debit and each non-CFB deposited item over 150.	\$5 ¹ A service charge of \$.10 is charged for checks written, debits, and deposits of non-CFB items. All fees can be eliminated or offset by an earnings credit determined by the bank and subject to change.	\$5 ¹ A service charge of \$.10 is charged for checks written, debits, and deposits of non-CFB items.	Monthly Service Charge	\$8 ¹ \$0 when you maintain an average daily balance of \$1,000 for the monthly statement cycle.	\$3 ¹ \$0 when you maintain an average daily balance of \$50 for the monthly period.
Debit Card Transaction Fee Other Banks' ATMs	Unlimited no fee transactions at merchants and CFB ATMs.	Unlimited no fee transactions at merchants and CFB ATMs.	Unlimited no fee transactions at merchants and CFB ATMs.	Withdrawals	Unlimited in-person withdrawals (debit transfers by internet, check, preauthorized, automatic, or telephone transfer are limited to six (6) per month). \$15 ¹ service charge per withdrawal over limit.	Unlimited in-person withdrawals (debit transfers by internet, check, preauthorized, automatic, or telephone transfer are limited to six (6) per month).
Earns Interest			See Customer Service or website www.GoCFB.bank	Earns Interest	See Customer Service or website www.GoCFB.bank	See Customer Service or website www.GoCFB.bank
Additional Benefits	Free Image Checks Online Banking & Bill Pay ³ Mobile Banking Mobile Deposit Online Statements	Free Image Checks Online Banking & Bill Pay ³ Mobile Banking Mobile Deposit Online Statements	Free Image Checks Online Banking & Bill Pay ³ Mobile Banking Mobile Deposit Online Statements	Additional Benefits	Free Basic Checks Online Banking Mobile Banking & Online Statements	Online Banking Mobile Banking & Online Statements
Details	See Customer Service or website www.GoCFB.bank	See Customer Service or website www.GoCFB.bank	See Customer Service or website www.GoCFB.bank	Details	See Customer Service or website www.GoCFB.bank	See Customer Service or website www.GoCFB.bank

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