

# BASIC CHECKING



**CITIZENS FIRST BANK**  
Banking as it should be.

Basic but not boring.  
Simple everyday checking



<b>Overview</b>	Ba\$ic Checking is perfect for simple every day banking
<b>Min. to Open</b>	\$100
<b>Monthly Service Charge</b>	\$5 <sup>1</sup>
<b>Steps to Avoid Monthly Service Charge</b>	To avoid the service charge, you must:  Maintain an average daily balance <sup>3</sup> of \$400.00 or have four (4) electronic transactions (ACH credit or debit) post and settle per monthly statement cycle.  Students up to age 26 with five (5) debit card purchases that post and settle per monthly statement cycle (excludes ATM withdrawals).
<b>Transaction Fee</b>	None
<b>Pays Interest</b>	N/A
<b>Checks</b>	Fee depends on style of checks ordered.
<b>Debit Card Transaction Fee at ATMs</b>	Unlimited no fee transactions at merchants and CFB ATMs. Students up to age 26 that have at least five (5) debit card purchases that post and settle per monthly statement cycle (excludes ATM withdrawals), will automatically be reimbursed for ATM fees up to \$5.00 per monthly statement cycle.
<b>Other Account Details and Benefits</b>	<b>See Universal Bankers for full account disclosures.</b>  Digital Banking & Bill Pay, Text Alerts <sup>2</sup> , eStatement, Money Manager, Person to Person (P2P), External Transfers, Debit Card Controls, Multi-Check Mobile Deposit

  
**Connect With CFB**

**Phone**  
563.243.6000  
877.902.1442

**Clinton**  
1442 Lincoln Way  
1329 N 2nd Street

**Camanche**  
403 S Washington Blvd

Member  
**FDIC**  
FEDERAL DEPOSITOR

1. Subject to Iowa State and Local sales tax.
2. Message and data rates may apply from your wireless carrier. Mobile App Banking is for iPhone®, Ipad®, or Android®. iPhone and iPad are registered trademarks of Apple Inc. Android is a trademark of Google Inc.
3. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.