

Personal Checking

Citizens First Bank offers checking accounts that offer benefits to make your money easier to manage. Compare the accounts below or talk with one of our Customer Service Representatives at 563.243.6000 to review which is right for you!

	Basic Checking	Cash Reward\$ Checking	Plus Reward\$ Checking	Interest Reward\$ Checking
Overview	<i>Basic Checking is perfect for simple every day banking.</i>	<i>Cash Reward\$ Checking offers the ultimate banking convenience combined with paying you cash back on debit card transactions.</i>	<i>Plus Reward\$ Checking rewards those 50 years of age or better by offering interest on your account and some additional benefits.</i>	<i>Interest Reward\$ Checking puts your money to work for you by paying higher interest on your balance.</i>
Min. to Open	\$100	\$100	\$100	\$100
Monthly Service Charge	\$5 ¹	\$0	\$5 ¹	\$5 ¹
Steps to Avoid Monthly Service Charge	<p>To avoid the service charge, you must:</p> <p>Maintain an average daily balance⁴ of \$400.00 OR have four (4) electronic transactions (ACH credit or debit) post and settle per monthly statement cycle.</p> <hr/> <p>Students through age 26 with five (5) debit card purchases that post and settle per monthly statement cycle (excludes ATM withdrawals).</p>		<p>To avoid the monthly service charge, you must achieve TWO of the following per monthly statement cycle:</p> <ul style="list-style-type: none"> • Two (2) electronic transactions (ACH credit or debit) post and settle per monthly statement cycle • Ten (10) debit card purchases post and settle per monthly statement cycle (excludes ATM withdrawals) • Maintain a \$500.00 average daily balance⁴ for the monthly statement cycle • Maintain a savings or Money Market account with an average daily balance⁴ of \$1,000.00 for the monthly statement cycle. 	<p>Must qualify (see qualifications below)</p>
Transaction Fee	None	A service charge of \$.25 ¹ plus Iowa state and local sales tax will be imposed for check transactions in excess of four checks per monthly statement cycle (which includes checks authorized via bill payment system)	None	None
Pays Interest			Yes. See rate sheet.	Yes. See rate sheet.
Checks	Fee depends on style of checks ordered.	Fee depends on style of checks ordered.	One free order of basic checks per year.	Fee depends on style of checks ordered.
Debit Card Transaction Fee at ATMs	Unlimited no fee transactions at merchants and CFB ATMs. Students through 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.	Unlimited no fee transactions at merchants and CFB ATMs. A service charge of \$.50 ¹ will be charged for each non CFB ATM withdrawal in excess of four (4) per monthly statement cycle.	Unlimited no fee transactions at merchants and CFB ATMs.	Unlimited no fee transactions at merchants and CFB ATMs. If you meet all qualifications for the monthly statement cycle, we will automatically refund ATM fees of up to \$4.99 per item and up to \$15.00 per monthly statement cycle. For individual ATM fee refunds over \$4.99, please contact a Customer Service Representative.
Other Account Details and Benefits	<p>See a Customer Service Representative for full account disclosures.</p> <p>Online Banking & Bill Pay³ Mobile Banking & Text Alerts² eStatement Personal Financial Management Tool</p>	<p>Cash Reward\$</p> <ul style="list-style-type: none"> • You will receive a cash back reward of \$.25 per debit card purchase that post and settle to the account, up to \$5.00 per monthly statement cycle (excludes ATM withdrawals) • You will receive a reward of \$5.00 per monthly statement cycle if 50 debit card purchases post and settle per monthly statement cycle <p>See a Customer Service Representative for full account disclosures.</p> <p>Online Banking & Bill Pay³ Mobile Banking & Text Alerts² eStatement Personal Financial Management Tool</p>	<p>See a Customer Service Representative for full account disclosures.</p> <p>Online Banking & Bill Pay³ Mobile Banking & Text Alerts² eStatement Personal Financial Management Tool Cashier's Checks Money Orders Image Checks</p>	<p>Interest Reward\$ Qualifications</p> <ul style="list-style-type: none"> • Twelve (12) debit card purchases post and settle per monthly statement cycle (excludes ATM withdrawals) • Two (2) electronic transactions (ACH credit or debit) post and settle per monthly statement cycle • Receive monthly statement electronically <p>See a Customer Service Representative for full account disclosures.</p> <p>Online Banking & Bill Pay³ Mobile Banking & Text Alerts² eStatement Personal Financial Management Tool</p>

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. Online Bill Pay monthly fee of \$5.50 is waived when two or more when two or more bills are paid using the service during a calendar month. Note that some Bill Pay payments are processing as checks. 4. 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.