



Personal Checking Accounts

Account Type	Tier	Rate	APY
Plu\$ Reward\$ Checking (50 years of age or better)*	\$0.01 - \$499.99	0.00%	0.00%
	\$500.00 - \$9,999.99	0.10%	0.10%
	\$10,000.00 - \$24,999.99	0.15%	0.15%
	\$25,000.00 and Above	0.50%	0.50%
H.S.A (Health Savings Account)	\$0.01 - \$499.99	0.00%	0.00%
	\$500.00 - \$9,999.99	0.05%	0.05%
	\$10,000.00 - \$24,999.99	0.10%	0.10%
	\$25,000.00 and Above	0.25%	0.25%
Intere\$t Reward\$ Checking Qualifying	\$0.01 - \$25,000.00	1.74%	1.75%
	\$25,000.01 and Above	0.35%	0.35% - 1.75%
Intere\$t Reward\$ Checking Non Qualifying	\$0.01 - \$25,000.00	0.01%	0.01%
	\$25,000.01 and Above	0.01%	0.01%

Interest Rates Effective as of February 28, 2019 | APY = Annual Percentage Yield | *Minimum balance to obtain APY is \$500.00 | Compounding Frequency – Monthly | Fees could reduce earnings | Interest Rates may change after the account is opened.

Personal Savings Accounts

Account Type	Tier	Interest Rate	APY
Basic^	\$0.01 - and Above	0.10%	0.10%
Christmas Club**	\$0.01 - and Above	0.10%	0.10%
Money Market***	\$0.01 - \$9,999.99	0.15%	0.15%
	\$10,000.00 - \$24,999.99	0.40%	0.40%
	\$25,000.00 and Above	0.45%	0.45%

Interest Rates Effective as of February 28, 2019 | APY = Annual Percentage Yield | *\$50.00 Minimum balance to open | Compounding frequency - quarterly

^/** Minimum daily balance to obtain APY \$.01 | Compounding frequency – annually | ***\$1,000.00 Minimum balance to open | Compounding frequency – monthly | Fees could reduce earnings | Interest Rates may change after the account is opened.

NEW! Bonu\$ Savings Account

Available on Personal and Business Certificates of Deposit

Account Type	Tier	Interest Rate	APY
Bonu\$ Savings*	\$1,500.00 – and Above	1.24%	1.25%

Interest Rates Effective as of February 28, 2019 | APY = Annual Percentage Yield | Minimum balance to obtain APY (\$0.01 savings, \$500 CD) | *\$1,500.00 minimum balance to open savings | **\$1,500.00 minimum balance to open CD | Fees may reduce earnings (both savings and CD) | Compounding frequency – Quarterly (both savings and CD). A penalty may be imposed for withdrawal before maturity for CD only.

Business Checking Accounts

Account Type	Tier	Interest Rate	APY
Business Plus Checking (Sole Proprietorship and non-profit organization)	\$0.01- \$499.99	0.00%	0.00%
	\$500.00- \$9,999.99	0.10%	0.10%
	\$10,000.00 - \$24,999.99	0.15%	0.15%
	\$25,000.00 and Above	0.50%	0.50%

Interest Rates Effective as of February 28, 2019 | APY = Annual Percentage Yield | 0.40% earnings credit on principal balance each day. Applied against fees incurred for monthly statement cycle | Minimum balance to obtain APY - \$500.00 | Compounding frequency – monthly | Fees could reduce earnings | Interest Rates may change after the account is opened.



Citizens First Bank
 1442 Lincoln Way
 Clinton, Iowa 52732
 563-243-6000

Business Savings Accounts

Account Type	Tier	Interest Rate	APY
Basic*	\$0.01 - and Above	0.10%	0.10%
Money Market**	\$0.01 - \$9,999.99	0.15%	0.15%
	\$10,000.00 - \$24,999.99	0.40%	0.40%
	\$25,000.00 and Above	0.45%	0.45%

Interest Rates Effective as of February 28, 2019 | APY = Annual Percentage Yield | *\$50.00 minimum balance to open | Compounding frequency - Quarterly. | **\$1,000.00 minimum balance to open |
 ***/** Minimum daily balance to obtain APY \$.01 | Compounding Frequency - Monthly | Fees could reduce earnings | Interest Rates may change after the account is opened.

Certificates of Deposit

Account Type	Tier	Rate	APY	Account Type	Tier	Rate	APY
7 - 89 Day *	\$500.00	0.15%	0.15%	36 Month**	\$500.00	1.54%	1.55%
3 Month **	\$500.00	0.30%	0.30%	48 Month**	\$500.00	1.64%	1.65%
6 Month **	\$500.00	0.50%	0.50%	60 Month **	\$500.00	2.97%	3.00%
12 Month **	\$500.00	1.00%	1.00%	●SPECIAL 9 MONTH**	\$500.00	●2.38%	●2.40%
18 Month **	\$500.00	1.10%	1.10%	●SPECIAL 19 MONTH**	\$500.00	●2.57%	●2.60%
24 Month **	\$500.00	1.29%	1.30%	●SPECIAL 36 MONTH Bump Up**	\$500.00	●2.87%	●2.90%

Interest Rates Effective as of February 28, 2019 | APY = Annual Percentage Yield | *\$500.00 Minimum balance to open. \$500.00 Minimum balance to obtain APY. Compounding frequency-maturity. | **\$500.00 Minimum balance to open. \$500.00 Minimum balance to obtain APY. Compounding frequency-quarterly. A penalty may be imposed for withdrawal before maturity.