

# PERSONAL SAVINGS

Citizens First Bank offers savings accounts for your needs. Save without the stress; schedule automatic transfers from your checking account to your savings or money market account each month and watch your savings grow.

Compare the accounts below or talk with your Universal Banker to decide which is right for you.

	Basic Savings	Money Market	Christmas Club
<b>Overview</b>	<i>This account earns interest and is perfect for those seeking to save for the future in a simple and easy way</i>	<i>Earn higher interest for higher balances and have easy access to money.</i>	<i>This account offers a great way to save for the holidays while earning interest.</i>
<b>Minimum to Open</b>	\$50 \$0 for students, seniors, and custodial accounts.	\$1,000	\$0 Requires set up of automatic transfers into the account to actual a minimum of \$5 per transfer.
<b>Service Charge</b>	\$3 \$0 when an average daily balance of \$50 is kept for the monthly period and for students, seniors, and custodial accounts.	\$8 <sup>1</sup> \$0 when an average daily balance of \$1000 is kept for the monthly statement cycle.	\$0
<b>Pays Interest</b>	See Universal Bankers or website GoCFB.bank	See Universal Bankers or website GoCFB.bank	See Universal Bankers or website GoCFB.bank
<b>Withdrawals</b>	Unlimited in-person withdrawals (debit transfers by pre-authorized or automatic are limited to six (6) per month)	Unlimited in-person withdrawals (debit transfers by check, pre-authorized or automatic are limited to six (6) per month). \$15.00 <sup>1</sup> fee per withdrawal over limit.	Unlimited in-person withdrawals (debit transfers by pre-authorized or automatic are limited to six (6) per month)
<b>Other Account Details and Benefits</b>	See your Universal Banker for full account disclosures. Digital Banking & Text Alerts <sup>2</sup> , eStatement, Money Manager	See your Universal Banker for full account disclosures. Digital Banking & Text Alerts <sup>2</sup> , eStatement, Money Manager	See your Universal Banker for full account disclosures. Digital Banking & Text Alerts <sup>2</sup> , eStatement, Money Manager

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GoCFB.bank



## Connect With Us

### Clinton

1442 Lincoln Way  
1329 N 2nd Street

### Camanche

403 S Washington Blvd

### Online

GoCFB.bank

### Phone

563.243.6000  
877.902.1442



**CITIZENS FIRST BANK**



**CITIZENS FIRST BANK**

Banking as it should be.

# PERSONAL SAVINGS



Member  
**FDIC**



EQUAL HOUSING  
LENDER