

Citizens First Bank makes it a priority to provide our customers with high quality service and competitive products. As a locally owned, independent bank, we are uniquely positioned to respond in a streamlined and timely manner. We offer a complete range of financial products and services to meet your business needs. A few of the benefits we offer include...

Other Business Services

- ACH Transfers
- Wire Transfers
- Loan Products
- Mobile Banking/ Mobile Deposit
- Courier Service (Iowa only)
- Night Depository
- Coin Counting
- Notary Services
- Cashier's Checks
- Safe Deposit Boxes
- Merchant Credit Card Processing

Branch Details

Clinton
1442 Lincoln Way
1329 N 2nd St

Camanche
403 S Washington Blvd

Lobby Hours:
Mon - Fri: 8:30am - 4:30pm
Sat: 8:30am - noon

Drive-up Hours:
Mon - Fri: 7:30am - 5:30pm
Sat: 8:00am - noon

563-243-6000
TollFree: 877-902-1442
Fax: 563-243-9747

www.GoCFB.bank



09.01.2017

Business Banking

It's All About YOU!



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 Rate Sheet.	Earns Interest	See Rate Sheet.	See Rate Sheet.
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 a Customer Service Representative for additional information.	See a Customer Service Representative for additional information.	See a Customer Service Representative for additional information.	Details	See a Customer Service Representative for additional information.	See a Customer Service Representative for additional information.

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 trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android is a trademark of Google Inc. Amazon, and all related logos are trademarks of Amazon.com, Inc. or its affiliates. 3. Online Bill Pay monthly fee of \$5.88 is waived when two or more bills are paid using the service during a calendar month.