



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

Personal Checking Accounts

Account Type	Tier	Rate	APY
<b>Plu\$ Reward\$ Checking (50 years of age or better)*</b>	\$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%
<b>H.S.A (Health Savings Account)</b>	\$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%
<b>Intere\$t Reward\$ Checking   Qualifying</b>	\$0.01 - \$25,000.00	1.74%	1.75%
	\$25,000.01 and Above	0.35%	0.35% - 1.75%
<b>Intere\$t Reward\$ Checking   Non Qualifying</b>	\$0.01 - \$25,000.00	0.01%	0.01%
	\$25,000.01 and Above	0.01%	0.01%

Interest Rates Effective as of January 23, 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
<b>Basic*</b>	\$0.01 - and Above	0.10%	0.10%
<b>Christmas Club**</b>	\$0.01 - and Above	0.10%	0.10%
<b>Money Market***</b>	\$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 January 23, 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
<b>Bonu\$ Savings*</b>	\$1,500.00 – and Above	1.24%	1.25%

Interest Rates Effective as of January 23, 2019 | APY = Annual Percentage Yield | Minimum balance to obtain APY (\$0.01 savings \$0.01 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
<b>Business Plus Checking</b> (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 January 23, 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%
	\$0.01 - \$9,999.99	0.15%	0.15%
Money Market**	\$10,000.00 - \$24,999.99	0.40%	0.40%
	\$25,000.00 and Above	0.45%	0.45%

Interest Rates Effective as of January 23, 2019 | APY = Annual Percentage Yield | \*\$50.00 minimum balance to open | Compounding frequency - Quarterly.  
 \*\*\$1,000.00 minimum balance to open | 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 January 23, 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.