

# 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 one of our Customer Service Representatives to decide which is right for you.

	Basic Savings	Money Market	Christmas Club
Overview	<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>
Minimum to Open	\$50 \$0 for students, seniors, and custodial accounts.	\$1,000	\$0 Requires set up of automatic transfers into the account to equal a minimum of \$5 per transfer.
Service Charge	\$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 \$1,000 is kept for the monthly statement cycle.	\$0
Pays Interest	See Customer Service or website <a href="http://www.GoCFB.bank">www.GoCFB.bank</a>	See Customer Service or website <a href="http://www.GoCFB.bank">www.GoCFB.bank</a>	See Customer Service or website <a href="http://www.GoCFB.bank">www.GoCFB.bank</a>
ATM Card Transaction Fee Other Banks' ATMs	Unlimited no fee transactions at CFB ATMs. An ATM withdrawal fee of \$.50 will be charged for each non CFB ATM withdrawal in excess of five (5) per month (waived for students and seniors).		
Withdrawals	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).
Other Account Details and Benefits	See a Customer Service Representative for full account disclosures. Online Banking   Mobile Banking & Text Alerts <sup>2</sup>   eStatement Personal Financial Management Tool	See a Customer Service Representative for full account disclosures. Online Banking   Mobile Banking & Text Alerts <sup>2</sup>   eStatement Personal Financial Management Tool	See a Customer Service Representative for full account disclosures. Online Banking   Mobile Banking & Text Alerts <sup>2</sup>   eStatement Personal Financial Management Tool

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.