

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
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 actual 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 ¹ \$0 when an average daily balance of \$1000 is kept for the monthly statement cycle.	\$0
Pays Interest	See Universal Bankers or website GoCFB.bank	See Universal Bankers or website GoCFB.bank	See Universal Bankers or website GoCFB.bank
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 ¹ 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 your Universal Banker for full account disclosures. Digital Banking & Text Alerts ² , eStatement, Money Manager	See your Universal Banker for full account disclosures. Digital Banking & Text Alerts ² , eStatement, Money Manager	See your Universal Banker for full account disclosures. Digital Banking & Text Alerts ² , eStatement, Money Manager

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.

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CITIZENS FIRST BANK



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