

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>Business 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 \$1000 for the monthly statement cycle.	\$3 ¹ \$0 when you maintain an average daily balance of \$50 for the monthly period cycle.
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 Universal Bankers or website GoCFB.bank	Earns Interest	See Universal Bankers or website GoCFB.bank	See Universal Bankers or website GoCFB.bank
Additional Benefits	Free Image Checks, Bill Pay, Digital Banking & Text Alerts ² , Mobile Deposit, Online Statements, Person to Person (P2P), External Transfers, Debit Card Controls, Multi-Check Mobile Deposit	Free Image Checks, Bill Pay, Digital Banking & Text Alerts ² , Mobile Deposit, Online Statements, Person to Person (P2P), External Transfers, Debit Card Controls, Multi-Check Mobile Deposit	Free Image Checks, Bill Pay, Digital Banking & Text Alerts ² , Mobile Deposit, Online Statements, Person to Person (P2P), External Transfers, Debit Card Controls, Multi-Check Mobile Deposit	Additional Benefits	Free Basic Checks Digital Banking & Online Statements.	Digital Banking & Online Statements.
Details	See Universal Bankers or website GoCFB.bank	See Universal Bankers or website GoCFB.bank	See Universal Bankers or website GoCFB.bank	Details	See Universal Bankers or website GoCFB.bank	See Universal Bankers or website GoCFB.bank

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CITIZENS FIRST BANK



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