

PERSONAL CHECKING

Citizens First Bank offers checking accounts that offer benefits to make your money easier to manage. Compare the accounts below or talk with one of our Customer Service Representatives at 563.243.6000 to review which is right for you!

	Ba\$ic Checking	Ca\$h Reward\$ Checking	Plu\$ Reward\$ Checking	Intere\$t Reward\$ Checking
Overview	Ba\$ic Checking is perfect for simple every day banking	Ca\$h Reward\$ Checking offers the ultimate banking convenience combined with paying you cash back on debit card transactions.	Plu\$ Reward\$ Checking rewards those 50 years of age or better by offering interest on your account and some additional benefits	Intere\$t Reward\$ Checking puts your money to work for you by paying higher interest on your balance.
Min. to Open	\$100	\$100	\$100	\$100
Monthly Service Charge	\$5 ¹	\$0	\$5 ¹	\$5 ¹
Steps to Avoid Monthly Service Charge	To avoid the service charge, you must: Maintain an average daily balance ³ of \$400.00 or have four (4) electronic transactions (ACH credit or debit) post and settle per monthly statement cycle. Students up to age 26 with five (5) debit card purchases that post and settle per monthly statement cycle (excludes ATM withdrawals).		To avoid the service charge, you must achieve two of the following per monthly statement cycle: <ul style="list-style-type: none"> • Two (2) electronic transactions (ACH, credit or debit) post and settle per monthly statement cycle. • Ten (10) debit card purchases post and settle per monthly statement cycle (excludes ATM withdrawals) • Maintain a \$500.00 average daily balance³ for the monthly statement cycle. • Maintain a Savings or Money Market account with an average daily balance³ of \$1,000.00 for the monthly statement cycle. 	Must qualify (See qualifications below)
Transaction Fee	None	A service charge of \$.25 ¹ plus Iowa state and local sales tax will be imposed for check transactions in excess of four checks per monthly statement cycle (which includes checks authorized via bill payment system).	None	None
Pays Interest	N/A	N/A	See Customer Service or website GoCFB.bank	See Customer Service or website GoCFB.bank
Checks	Fee depends on style of checks ordered.	Fee depends on style of checks ordered.	One free order of basic checks per year.	Free depends on style of checks ordered.
Debit Card Transaction Fee at ATMs	Unlimited no fee transactions at merchants and CFB ATMs. Students up to age 26 that have at least five (5) debit card purchases that post and settle per monthly statement cycle (excludes ATM withdrawals), will automatically be reimbursed for ATM fees up to \$5.00 per monthly statement cycle.	Unlimited no fee transactions at merchants and CFB ATMs. A service charge of \$.50 ¹ will be charged for each non CFB ATM withdrawal in excess of four (4) per monthly statement cycle.	Unlimited no fee transactions at merchants and CFB ATMs.	Unlimited no fee transactions at merchants and CFB ATMs. If you meet all qualifications for the monthly statement cycle, we will reimburse you for ATM fees up to \$15 per monthly statement cycle. ATM reimbursement credited last day of monthly statement cycle.
Other Account Details and Benefits	See a Customer Service Representative for full account disclosures. Digital Banking & Bill Pay, Text Alerts ² , eStatement, Money Manager, Person to Person (P2P), External Transfers, Debit Card Controls, Multi-Check Mobile Deposit	Ca\$h Reward\$ <ul style="list-style-type: none"> • You will receive a cash back reward of \$.25 per debit card purchase that post and settle to the account, up to \$5.00 per monthly statement cycle (excludes ATM withdrawals) • You will receive a reward of \$5.00 per monthly statement cycle if 50 debit card purchases post and settle per monthly statement cycle. See a Customer Service Representative for full account disclosures. Digital Banking & Bill Pay, Text Alerts ² , eStatement, Money Manager, Person to Person (P2P), External Transfers, Debit Card Controls, Multi-Check Mobile Deposit	See a Customer Service Representative for full account disclosures. Digital Banking & Bill Pay, Text Alerts ² , eStatement, Money Manager, Person to Person (P2P), External Transfers, Debit Card Controls, Multi-Check Mobile Deposit, Cashier's Checks, Money Order, Image Checks	Intere\$t Reward\$ Qualifications <ul style="list-style-type: none"> • Twelve (12) debit card purchases post and settle per monthly statement cycle (excludes ATM withdrawals) • Two (2) electronic transactions (ACH credit or debit) post and settle per monthly statement cycle • Enrollment in digital banking • Accept disclosure • Receive monthly statement electronically See a Customer Service Representative for full account disclosures. Digital Banking & Text Alerts ² , eStatement, Money Manager, Person to Person (P2P), External Transfers, Debit Card Controls, Multi-Check Mobile Deposit,

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. 3. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.