

PLUS REWARDS CHECKING

Keeping things in balance for your financial well being.



CITIZENS FIRST BANK
Banking as it should be.

Overview	Plu\$ Reward\$ Checking rewards those 50 years of age or better by offering interest on your account and some additional benefits
Min. to Open	\$100
Monthly Service Charge	\$5 ¹
Steps to Avoid Monthly Service Charge	<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.
Transaction Fee	None
Pays Interest	See Universal Bankers or website GoCFB.bank
Checks	One free order of basic checks per year.
Debit Card Transaction Fee at ATMs	Unlimited no fee transactions at merchants and CFB ATMs.
Other Account Details and Benefits	<p>See Unviersal Bankers for full account disclosures.</p> <p>Digital Banking & Bill Pay, Text Alerts², eStatement, Money Manager, Person to Person (P2P), External Transfers, Debit Card Controls, Multi-Check Mobile Deposit, Cashier's Checks, Money Order, Image Checks</p>



Connect With CFB

Phone

563.243.6000
877.902.1442

Clinton

1442 Lincoln Way
1329 N 2nd Street

Camanche

403 S Washington Blvd



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.