Member FDIC

Citizens First Bank

Banking with people.

EQUAL HOUSING LENDER

PRODUCTS AND SERVICES

PERSONAL CHECKING ACCOUNTS

TRADITIONAL CHECKING

- Minimum opening deposit $25.00
- No monthly maintenance fee
- $6.00 paper statement fee - waived with electronic statements

PREMIUM CHECKING

- Minimum opening deposit $100.00
- $5,000 Minimum daily Balance or $10,000 in combined bank balances
- One direct deposit required per statement cycle
- Up to $10 per month refunded of non CFB ATM surcharges
- $10 monthly maintenance fee if balance and deposit requirements are not met
- $6.00 paper statement fee - waived with electronic statements
- Earns interest

PLATINUM CHECKING

- Minimum opening deposit $100.00
- $10,000.00 Minimum daily balance or $25,000 in combine bank balances
- One direct deposit required per statement cycle
- Up to $25.00 per month refunded of non CFB ATM surcharges
- $25.00 monthly maintenance fee if balance and deposit requirements are not met
- $6.00 paper statement fee - waived with electronic statements
- Earns interest

MONEY MARKET DEPOSIT

- Minimum opening deposit $1,000
- Maximum of 6 transfers from this account per calendar month or statement cycle, which may be by check, draft or debit cards to third parties
- Monthly Maintenance Fee of $15.00 if balance drops below $1000.00.
- $6.00 paper statement fee-waived with electronic statements
- Also available for Non-Personal accounts
- Earns Interest

SAVINGS ACCOUNTS

SAVINGS

- Minimum opening balance $100.00
- $1.00 Fee if balance drops below $100 any day of the month unless the account owner is under the age of 18.
- Also available for Non-Personal accounts
- Earns interest

CHRISTMAS CLUB

- No monthly maintenance fee
- Minimum opening balance of $5.00
- Deposits of any amount can be made during the months of November through the following October
  Interest will be paid on balances up to and not exceeding $2500.00
- Only one account per tax identification number
- If a withdrawal is made interest accrued to the date of withdrawal will be forfeited.
- A check can be issued and mailed to you or you can choose to have it direct deposited into your checking or savings account at CFB on or around October 15th

KIDS CLUB (Under age 18)

- Special savings for children
- No monthly maintenance fee
- $5 Minimum balance to open
- $10 Minimum to earn stated APY

INDIVIDUAL RETIREMENT ACCOUNT

- Variable IRA'S and IRA CD's available
- Minimum opening balance for Variable $5.00
- Competitive rates maintained and displayed in the lobbies
- Earnings on IRA Accounts remain tax deferred until withdrawn
  ROTH, Education, SEP'S and Simple IRA'S are also available upon request

CERTIFICATES OF DEPOSIT

- Terms ranging from 91 Days to 48 Months
- Minimum balances ranging from $2,500 to $25,000.00
- Current rates are posted in the bank lobbies, Drive-up, or Walk-up

BUSINESS CHECKING ACCOUNTS

BUSINESS ACCOUNT

- Minimum opening balance $100.00
- Monthly maintenance fee $8.00 regardless of daily balance.
- No per check charge
- Check & Deposit Images provided with statement

BUSINESS BASIC

- Minimum opening deposit $100.00
- No monthly maintenance fee
- $6.00 paper statement fee-waived with electronic paper statements

Visit us online

www.citizensfirstbank.net

App store CFB Mobile Banking

Enjoy the convenience of opening your new CFB account Online

If you are new to CFB please visit our website **www.citizensfirstbank.net** on a computer or through your mobile web browser to open your new account. Existing customers can log in to your online banking via computer or through your mobile web browser to open additional accounts.

ADDITIONAL BANK SERVICES

- Money Orders
- Cashiers Checks/Certified Checks
- Night Depository
- Safe Deposit Boxes at select locations
- Notary Public Services
- ACH Direct Deposit
- Mobile Banking
- Online Banking
  - Bill pay
  - Notifi Alerts
  - Electronic statements
  - Zelle
  - Card Hub
  - Positive Pay
  - Transfer Now

MERCHANT SERVICES

Clover

www.clover.com

866-583-0959

LOAN SERVICES

- Installment
- Home Equity Loans/Line of credits
- Agricultural
- Residential Real Estate
- Commercial Real Estate
- Auto
- Construction
- Small Business
- Commercial

CHECK CASHING POLICY

CITIZENS FIRST BANK CUSTOMERS

Checks payable to Citizens First deposit customers will be cashed at no charge provided: 1) the check meets Citizens First's normal check acceptance standards; and 2) the average account balance is sufficient to cover the check. Checks payable to Citizens First loan customers may be cashed if they are drawn on well-known firms and if the loan payment record is acceptable. Two-party personal checks will not be cashed for loan customers.

POST DATED CHECKS

Do not issue postdated checks if you do not intend for them to be negotiable. Citizens First is not liable for the payment of postdated checks.

REPORTING OF EARNED INTEREST

Interest earned during a calendar year is reported to the IRS according to the Tax Identification Number (TIN) on file at the end of the reporting year. Any account earning $10 or more in interest will receive a 1099 for the amount of interest or premium received. 1099 forms are mailed to account holders no later than January 31st following the tax year. Account without a TIN may be subject to back-up withholding as required by federal regulations.

CITIZENS FIRST BANK BRANCHES

CENTERVILLE	(608)539-5900
HOLMEN	(608) 394-3340
SPARTA	(608)269-2126
TREMPEALEAU	(608) 534-6335
VIOLA	(608)627-1491
VIROQUA	(608)637-3133

CFB ATM AVAILABLE 24 HOURS A DAY

Bank Premises in Trempealeau, Sparta & Holmen

NOTICE REGARDING ATM FEES BY OTHERS

If you use an automated teller machine that is not operated by CFB, you may be charged a fee by the operator of the machine and/or by an automated transfer network.

TO HELP THE GOVERNMENT FIGHT TERRORISM AND MONEY LAUNDERING ACTIVITIES, FEDERAL LAW REQUIRES ALL FINANCIAL INSTITUTIONS TO OBTAIN, VERIFY AND RECORD INFORMATION THAT IDENTIFIES EACH PERSON WHO OPENS AN ACCOUNT.

"WHAT THIS MEANS FOR YOU" WHEN YOU OPEN AN ACCOUNT, WE WILL ASK FOR YOUR NAME, ADDRESS, DATE OF BIRTH, AND OTHER INFORMATION THAT WILL ALLOW US TO IDENTIFY YOU. WE MAY ASK TO SEE YOUR DRIVER'S LICENSE OR OTHER IDENTIFYING DOCUMENTS.

IN ALL CASES PROTECTION OF OUR CUSTOMERS *IDENTITY AND CONFIDENTIALITY IS CITIZENS FIRST BANK'S PLEDGE TO YOU.*