

CHECKING

	Citizens Freedom Checking	Citizens Regular Checking	Checking With Interest	Senior Citizens 55+ Years	Senior Citizens 55+ Years With Interest
Minimum Deposit to Open Account	\$100	\$200	\$500	\$200	\$200
Monthly Service Fee	No monthly service fee.	\$7.50 if average daily balance falls below \$500.	\$10 if average daily balance falls below \$750.	\$2	\$5 if average daily balance falls below \$500.
Unlimited Check Writing Privileges	Yes, plus 20 duplicate checks offered at no fee for new account opening.	Yes	Yes	Yes	Free Checks
Imaged Copies of Checks Included with Statement	Not Included	Yes	Yes	Yes	Yes
Variable Interest Rate	Not Applicable	Not Applicable	May change without notice.	Not Applicable	May change without notice.

Variable Interest Rate: The interest rate will be a variable rate of interest which is set by Citizens Bank from time to time at its sole discretion and which will change without notice to the depositor. The interest rate may be obtained by calling your local banking center.

A fee of \$10 will be assessed if an account is closed within the first 30 days.

SAVINGS

	Money Market Savings	Regular Savings	Super Savings Club (Birth -18 years)
Minimum Deposit to Open Account	\$1,000	\$200	\$25
Monthly Service Fee	\$10 monthly service fee if the daily balance falls below \$1,000.	\$10 quarterly service fee if the daily balance falls below \$100.	No quarterly service fee.
Withdrawals	Unlimited	Unlimited	Unlimited
Variable Interest Rate	May change without notice. Interest accrues on the daily balance.	May change without notice. Interest accrues on the daily balance.	May change without notice. Interest accrues on the daily balance.

Variable Interest Rate: The interest rate will be a variable rate of interest which is set by Citizens Bank from time to time at its sole discretion and which will change without notice to the depositor. The interest rate may be obtained by calling your local banking center.

A fee of \$10 will be assessed if an account is closed within the first 30 days.

* Restrictions apply to withdrawals not made in person, by messenger, by mail or at an ATM.