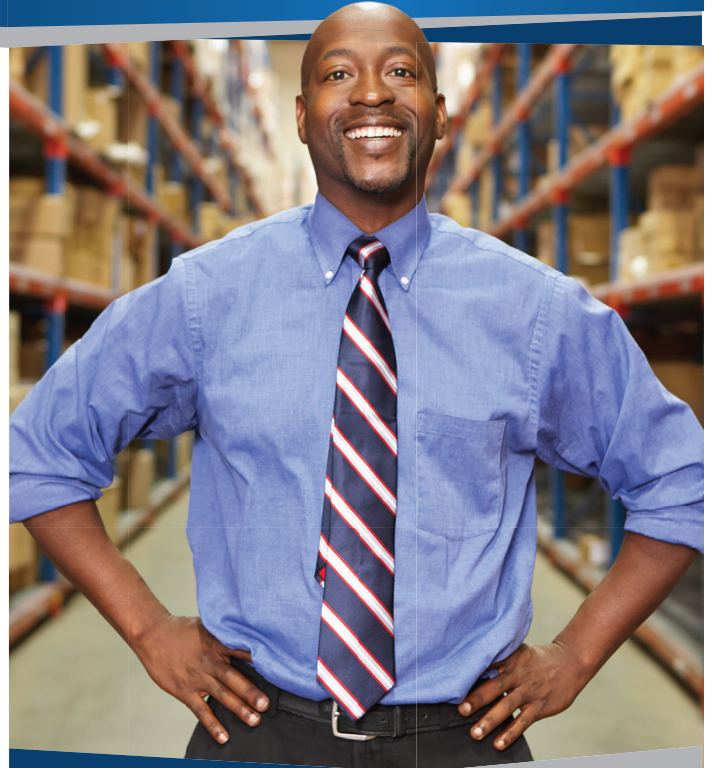


DESIGNED FOR YOUR BUSINESS

See Business Fee Schedule for more information:

1. Replacement card fee may apply. See bank for details.
2. Paper statement fee \$4.00 per month.
3. Must qualify.



Director Checking Account



CITIZENS BANK

CITIZENS BANK FAMILY

BANK OF CELINA • LIBERTY STATE BANK
SMITH COUNTY BANK • TRADERS BANK
AMERICAN BANK & TRUST

WWW.CITIZENS-BANK.ORG | 866-666-2195



01-05 07/2021



CITIZENS BANK

CITIZENS BANK FAMILY

BANK OF CELINA • LIBERTY STATE BANK
SMITH COUNTY BANK • TRADERS BANK
AMERICAN BANK & TRUST

WWW.CITIZENS-BANK.ORG

Designed for Larger Businesses that Need Maximum Services

The Director Checking Account

If your business has a higher volume of transactions, our Director Checking Account allows you to offset monthly fees with an earnings credit on balances kept in your account. This account includes a dedicated loan, deposit and card services representative.

FEATURES

- Business Debit Mastercard^{®1}
- Online Banking
- Dedicated Loan and Deposit Specialist
- Card Service Representative
- Mobile Banking
- 24/7 on-demand eStatement²
- Lines of Credit Available³
- Analysis of Charges with an Earnings Credit
- \$15.00 Monthly Service Fee plus \$0.05 per item deposited charge and \$0.10 per check charge

We offer a complete set of cash management solutions designed to optimize your overall financial performance by giving you great control over your business costs, managing risk, improving cash flow and simplifying accounting.

CASH MANAGEMENT SOLUTIONS*

- Linked Accounts
- Business Online Banking
- Bill Payment
- Mobile Banking
- Mobile Deposit
- ACH Origination Services
- Wire Transfer Services
- Remote Deposit Capture
- Positive pay
- ACH Debit Block/Filters
- Account Reconciliation
- Sweep Account
- SmartPay Express

See the Cash Management Brochure or talk to a business representative for more information.

*Fees may apply. See business fee schedule.

