

Business Checking Accounts

Business Basics

- Opening balance \$100
- No monthly maintenance fee if average collected balance is \$3,000 or more
- A monthly maintenance fee of \$10 will be assessed if the average collected balance is less than \$3,000
- 200 transactions free per month (checks, debits, deposited items, deposits and credits)
- \$0.30 per item fee over 200

Active Commerce

- Competitive earnings credit tied to average collected balance
- Credit used to reduce monthly service charges and transaction fees
- Opening balance \$100
- Monthly maintenance \$10
- Per debit charge \$0.15
- Deposited item charge \$0.08
- Earning credit \$0.10 per \$100

Regular Business Sole Proprietorship

- Opening balance \$100
- Fees are based on average collected balance:
 - \$700 or more – No service charge
 - \$500 - \$699 – \$4/month
 - \$300 - \$499 – \$6/month
 - \$299 or less – \$8/month
- Unlimited free transactions

Money Market and Savings Accounts

Wealth Management Checking

- Opening balance \$15,000
- Premier Money Market for high balance accounts
- Earns competitive interest rates based on tiers extending to \$1,000,000
- Interest is compounded monthly and credited monthly
- Monthly maintenance fee of \$25 assessed if daily minimum ledger balance drops below \$15,000 at any time during the month
- \$25 fee assessed for each transaction that exceeds regulatory limits.

❖ *Regulatory limits allow 6 pre-authorized withdrawals (POS/Checks/ACH/Transfer) per 4 week or similar period. Fees will be assessed once limits are exceeded.*

Progressive Account

- Opening balance \$15,000
- Earns money market interest rates, tiered based on balance
- Interest is compounded monthly and credited monthly
- Monthly maintenance fee of \$15 assessed if daily minimum ledger balance drops below \$15,000 at any time during the month
- \$15 fee assessed for each transaction that exceeds the regulatory limits

❖ *Regulatory limits allow 6 pre-authorized withdrawals (POS/Checks/ACH/Transfer) per 4 week or similar period. Fees will be assessed once limits are exceeded.*

HI-FI Account

- Opening balance \$2,500
- Interest is compounded monthly and credited monthly
- Monthly maintenance fee of \$5.00 assessed if daily minimum ledger balance drops below \$2,500 at any time during the month
- \$9.50 charge will be assessed to all transactions that exceed regulatory limits

❖ *Regulatory limits allow 6 pre-authorized withdrawals (POS/Checks/ACH/Transfer) per 4 week or similar period. Fees will be assessed once limits are exceeded.*

Regular Savings

- Opening balance \$200
- Quarterly statements
- 3 free withdrawals per quarter (\$2 for each additional)
- Minimum ledger balance below \$500 will be assessed a \$5 maintenance fee per statement
- \$10 fee on accounts closed within 90 days of opening
- Interest is compounded quarterly and credited quarterly

❖ *Regulatory limits allow 6 pre-authorized withdrawals (POS/Checks/ACH/Transfer) per 4 week or similar period.*

Commercial Account Services

Easy Pay

- Allows business customers to originate electronic transactions
 - Debit Examples: Utility payments, account drafts, membership fees, insurance premiums or church tithing
 - Credit Examples: Direct deposit of payroll or credit to deposit account for net payroll amount

Remote Deposit

- With a simple scan, securely submit your business checks to Citizens Bank & Trust through our online banking service
- A Citizens Bank & Trust teller will then process your deposits during regular business hours
- Eliminate employee travel time and expense
- Submit and review deposits at your convenience
- Faster and safer deposits
- Improve cash management and funds availability
- Quotes available upon request

Business Loans

- Flexible, fair and fast results
- Commercial Real Estate Loans (construction, purchase, refinance and improvements)
- Lines of credit for operations
- Loans to purchase equipment
- Loans secured by a variety of other collateral

*Contact our Business Development Department or any Branch Manager for more information.

Safe Deposit Boxes

Size	Auto-Debit
3x5.....	\$25.00
5x5.....	\$35.00
3x10.....	\$45.00
5x10.....	\$65.00
10x10.....	\$125

❖ *Safe Deposit Boxes Not Insured by FDIC. In order to rent a safe deposit box a Citizens account is required.*

Hours

Monday – Friday9am – 5:30pm
Drive through at our Main Office opens at 7am
Drive through at our Bocage Branch open at 7:30am

Branch Information

Main Office:225-687-1916
57910 Main Street, Plaquemine, LA 70764
Bellevue Branch:.....225-687-6897
58240 Bellevue Road, Plaquemine, LA 70764
Bocage Branch:225-923-1916
7646 Jefferson Hwy., Baton Rouge, LA 70809
O’Neal Branch:225-755-1916
4810 O’Neal Lane, Baton Rouge, LA 70817
Perkins Rowe Branch:225-761-4170
10601 Perkins Road, Baton Rouge, LA 70810
Sherwood Branch:225-291-1420
2925 S. Sherwood Forest Blvd., Baton Rouge, LA
70816

ATMs

- Located at all Citizens Bank branch locations
 - Image Deposits are available at Citizens Bank branch locations
 - 5257 Highland Road, in front of the Neighborhood Wal-Mart
 - In front of Perkins Rowe movie theater
 - Inside Butcher Boy Grocery Store, in Plaquemine
 - Coming soon to Square 46 on Government St.
- Visit our website for a complete map of locations

Convenient Account Access

Free with all Citizens Accounts

MasterMoney Debit Card

- Can be used to make purchases anywhere MasterCard is accepted.

Check Free

- Pay your bills without writing a check! Unlimited bill paying, recurring monthly payment setup and payment tracking all for free.

Easy Access

- Allows you 24 hour access to all your account information including balance inquiries, transactions and much more. 225-687-5910 or 225-388-0088.

Mobile & Online Banking

- 24 hour internet banking system with access to all accounts and transactions. Sign up online for our Internet Banking Service at citizensbankandtrust.com

Electronic Statements

- Save time and go green by having your statement securely delivered to you by email.

Fee Schedule

Effective May 20, 2016

Paid Item Overdraft Fee:\$29.00
Return Item NSF Fee:\$29.00
Stop Payment Charge:.....\$29.00 per item
Return Items:.....\$5.00 per item

Wires

- Domestic Incoming:.....\$10.00
- Domestic Outgoing:.....\$20.00
- International Outgoing:.....\$25.00 + direct Costs

Collection Items:\$18.00 per item
Tax Levy and garnishment processing:\$25.00
Snapshot Statement Request:\$5.00
 with Images:\$10.00
Photo copies:\$3.00 per document
Account Reconciliation:\$15.00/hr.
Account Research:\$15.00/hr.

Night Deposit Bags

Commercial Use:1 Free
Additional bags when account is open:.....\$5.00 per bag
Personal Use or Lost Bags:.....\$20.00 per bag

Cashier Checks

1% of amount\$5.00 min. - \$12.00 max.

Money Orders

1% of amount\$1.00 min. - \$7.00 max