

## Business Checking Accounts

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### 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

### 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
- \$15 fee assessed for each transaction that exceeds the regulatory limits

❖ *Regulatory limits allow 6 pre-authorized withdrawals (POS/Checks/ACH) 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 assessed if daily minimum ledger balance drops below \$2,500
- \$9.50 charge will be assessed to all transactions that exceed regulatory limits

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

## Commercial Account Services

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### 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

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- 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

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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

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Monday – Friday .....9am – 5:30pm

Drive through at our Main Office Branch opens at 7am and the drive through at our Bocage Branch opens at 7:30am

## Branch Information

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**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

**Belleview Branch:**.....225-687-6897

58240 Belleview Road, Plaquemine, LA 70764

**Main Office:** .....225-687-1916

57910 Main Street, Plaquemine, LA 70764

## ATMs

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- 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

Visit our website for a complete map of locations

## Convenient Account Access

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Free with all Citizens Accounts

### MasterMoney Debit Card

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

### Cash24 ATM Card

- Cash withdrawals, transfers, payments and balance inquiries available at ATMs.

### 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](http://citizensbankandtrust.com)

### Electronic Statements

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

## Fee Schedule

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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.
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### Money Orders

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