

## Checking Accounts

---

### Freedom Checking

- Opening balance \$100
- Monthly maintenance fee of \$3 will be assessed if average ledger balances fall below \$800.00
- Unlimited transactions

### Community Club/Plus

- Opening balance \$100
- Monthly maintenance fee of \$9 for Community Club, \$11 for Community Club Plus and \$5 for seniors' accounts
- Accidental Death Insurance and Common Carrier Insurance
- Free personalized club design checks (limit 500 per year)
- No fee cashier checks and money orders
- First year safe deposit box discount
- Gas & gift card discounts
- Cash back membership rewards
- Free Notary Service

### Club Gold

- Opening balance \$100
- A \$10 monthly maintenance fee will be waived by maintaining a daily minimum ledger balance of \$2,000 in your account or \$2,000 combined in savings, CD and IRA accounts
- Free personalized club design checks (limit 500 per year)
- No fee cashier checks, money orders and notary service
- First year safe deposit box discount
- Free Notary Service

### ID Protection Plus

- Opening balance of \$100
- Monthly maintenance fee of \$3
- \$10,000 Identity Theft Insurance, reimbursement service with fraud assistance through a fraud resolution service

- ID Network Safety Services
- Payment Card Protection
- Free personalized checks (limit 500 per year)

❖ *Identity Theft Insurance is offered through the insurance company named on the Benefit Summary included in the membership kit. Please refer to the summary for complete details of coverage, limitations and exclusions. The insurance offered is not a deposit, not FDIC insured, not guaranteed by the Financial Institution and not insured by government agency.*

### **NOW Account**

- Opening balance \$2,000
- Interest bearing checking account
- Interest is compounded monthly and credited monthly
- Works like a checking account, while earning interest like a savings account
- No fee with a daily minimum ledger balance of \$2,000 or more
  - If daily minimum ledger balance falls below \$2,000, a \$5 monthly maintenance fee and \$.15/check processed fee will be assessed.

❖ *There are certain restrictions on this account. Please see customer service representative for eligibility. This account is not available for corporations.*

## **Savings Accounts**

---

### **Minor Savings**

- Opening balance \$0.01
- No account maintenance fees
- Quarterly statements
- 3 free withdrawals per quarter (\$2 for each additional)
- \$10 fee on accounts closed within 90 days of opening
- Interest is compounded quarterly and credited quarterly

❖ *A minor is anyone under the age of 18 who has not been emancipated.*

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

### **Christmas Club**

- Opening balance \$5
- Interest is credited at program end
- Checks are mailed during first week in November
- Early withdrawals result in a reduction of earnings and a \$10 service charge
- Fees could reduce earnings

## **Money Market Accounts**

---

### **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 of \$5.00 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.*

### **Certificate of Deposit (CD)**

- Earn money market rates on terms ranging from 7 days to 5 years
- Call your branch for current rates and terms
- Interest compounds annually or at maturity

### **Individual Retirement Accounts (IRA)**

- Start meeting your retirement goals today by using a monthly automatic transfer from your Citizens checking account to your IRA
- Various types of IRA's available
- Call your branch for current rates and terms
- Interest compounds annually or at maturity

## Loans

---

### Personal

- Home loans; construction, purchase, refinance and improvements
- Lot loans
- Vehicle loans
- Recreational vehicle loans
- Boat loans
- Unsecured loans
- Loans to individuals for business purposes
- Loans secured by deposit accounts

### CreditCheque

- Consumer line of credit
- No minimum draws
- Accessible by check
- Competitive interest rates
- No annual fees
- Pay only for the credit you use, when you use it
- Can be used for Overdraft Protection

### EquiCheque Home Equity Line of Credit

- A personal cash reserve based on the equity you've built in your home
- Your interest may be tax deductible, consult a tax advisor about the deductibility
- Low closing costs and no annual fees

## 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 – Friday .....9am – 5:30pm

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

## Branch Information

---

**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

---

- 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

---

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. Sign up and earn \$2 a month.

## 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 Reconcilement: .....	\$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
--------------------	--------------------------