

DESIGNED FOR YOUR ORGANIZATION

See Business Fee Schedule for more information:

1. Replacement card fee may apply. See bank for details.
2. Fee for transactions over 100, \$0.20 per transaction.
3. Paper statement fee \$4.00 per month.
4. \$0.50 fee per BillPay transaction over 5 per month
5. ACH and Wire transaction fees apply, see bank fee schedule for more information.



Community Checking Account



CITIZENS BANK

CITIZENS BANK FAMILY

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

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Designed for Community Organizations that want to Maximize Bank Services without the Cost!

The Community Checking Account

Our Community Checking Account is designed specifically for community organizations like clubs, teams and other non-profit organizations who have lower transaction activity - plus, it gives you all the features and benefits of a commercial checking account without the expense.

FEATURES

- Business Debit Mastercard^{®1}
- Online Banking
- **Get 100 combined paper and electronic transactions²**
- Mobile Banking
- 24/7 on-demand eStatement³
- No Monthly Service Fee



Speed up your transactions with a Service Bundle:

BUNDLE OPTIONS

Saver Business Bundle \$3.95 Per Month

Unlimited Mobile Deposit

- Mobile check deposit allows you to save time by depositing your checks remotely, no matter where you are or what time of day it is. Instead of making a run to the bank, you can simply snap a picture of the front and back of the check on your smartphone and **deposit** it using the bank's **mobile app**.

Limited BillPay⁴

- Pay your business bills quickly and easily online. Simplify your accounts payable. Vendors receive a bank deposit or a check in the mail.

Power Business Bundle \$8.95 Per Month

ACH⁵

- Fast, secure automated clearing house (**ACH**) **payment** solutions so you can more easily manage payroll, vendor payments, and more.

Wire⁵

- Move money fast so you can get back to business. Our **wire transfer** services help you quickly move funds across the country or around the world.

Unlimited BillPay (See Above)

Unlimited Mobile Deposit (See Above)

Business Club \$10.95 Per Month

Includes all the features of the Power Business Bundle plus:

Positive Pay

- **Positive Pay** detects fraudulent checks at the point of presentment and prevents them from being paid.

Account Reconciliation

- Provide us with a file of checks issued and we will reconcile your payments to your account.

Other services available, ask a representative.