#### **DESIGNED FOR YOUR BUSINESS**

See Business Fee Schedule for more information:

- 1. Replacement card fee may apply. See bank for details.
- 2. Fee for transactions over 250, \$0.20 per transaction.
- 3. Paper statement fee \$4.00 per month.
- 4. The bank charges a fee for each overdraft, see bank's fee schedule. Overdrafts must be repaid within five business days. We do authorize and pay overdrafts for checks and other transactions made using your checking account number, certain ACH transactions and automatic bill payments. We do not authorize and pay overdrafts for ATM transactions and everyday debit card transactions unless you ask us to. We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.
- 5. Must qualify.
- 6. \$0.50 fee per BillPay transaction over 5 per month
- ACH and Wire transaction fees apply, see bank fee schedule for more information.



# Manager 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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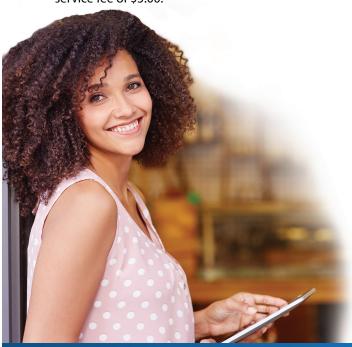
### **Designed for Growing Businesses**

### **The Manager Checking Account**

Our Manager Checking Account is specifically for businesses with moderate transaction activity. This account includes more included transactions than our Advisor Account and a dedicated loan, deposit and card services representative.

#### **FEATURES**

- Business Debit Mastercard®1
- · Online Banking
- Get 250 combined paper and electronic transactions<sup>2</sup>
- · Dedicated Loan and Deposit Specialist
- Card Services Representative
- Mobile Banking
- 24/7 on-demand eStatement<sup>3</sup>
- Overdraft Privilege Protection Available<sup>4</sup>
- Lines of Credit Available<sup>5</sup>
- Minimum balance of \$5,000 to avoid monthly service fee of \$5.00.



Speed up your transactions with a Cash Management Business Bundle:

#### **BUNDLE OPTIONS**

#### Saver Business Bundle \$3.95 Per Month

#### **Mobile Deposit**

 Mobile check deposit allows you to save time by depositing your checks remotely, anytime, anywhere!

#### Limited BillPay<sup>6</sup>

 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

#### ACH<sup>7</sup>

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

#### Wire<sup>7</sup>

 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 and Mobile Deposit**

#### 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.