



# CHECKING AND SAVINGS ACCOUNTS AT A GLANCE

✓ Indicates "Yes" to the features listed on these charts

This chart is provided for marketing purposes only and is not intended to provide full disclosure regarding our accounts. For full disclosure regarding our accounts including Truth in Savings Disclosures and our Schedule of Fees please see one of our Customer Service Representatives.

MEMBER  
FDIC

	FIRST EXPRESS	SENIOR INTEREST CHECKING	AMERICAN HEROES CHECKING	BUFFALO CHARITY CHECKING	STUDENT CHECKING	TIERED NOW	CITIZENS ADVANTAGE MONEY MARKET	TIERED STATEMENT SAVINGS	YOUTH SAVINGS & VCS STUDENT SAVINGS
Monthly Maintenance Charge	\$0	\$0	\$0	\$0	\$0	\$10	\$10	\$2	\$2
Minimum daily balance requirement per statement cycle to avoid maintenance charge	\$0	\$0	\$0	\$0	\$0	\$1500	\$2500	\$100	\$25
Minimum balance to open account	\$25	\$25	\$25	\$25	\$25	\$1500	\$2500	\$100	\$25
ATM daily limit/ debit card daily limit	ATM-\$1500 DEBIT-\$1500	ATM-\$1500 DEBIT-\$1500	ATM-\$1500 DEBIT-\$1500	ATM-\$1500 DEBIT-\$1500	ATM-\$150 DEBIT-\$150	ATM-\$1500 DEBIT-\$1500	ATM-\$1500 DEBIT-\$1500		
No ATM fees at machines owned and operated by Citizens First Bank and ALL Publix Supermarkets	✓	✓	✓	✓	✓	✓	✓		
Debit/ATM card available	✓	✓	Branded Debit Card	Branded Debit Card	✓	✓	✓		
FREE online banking with bill pay	✓	✓	✓	✓	✓	✓	✓	No bill payments	
FREE mobile banking with mobile deposit	✓	✓	✓	✓	✓	✓	✓	✓	✓
FREE 24 hour banking by phone	✓	✓	✓	✓	✓	✓	✓	✓	✓
FREE image statements		✓	✓			✓			
FREE eStatements <i>Online, on time and paper free!</i>	✓	✓	✓	✓	✓	✓	✓	✓	✓
FREE Checks	Welcome Pack	First order of Custom Creation wallet checks	Branded checks	Welcome Pack	Welcome Pack	Welcome Pack			
Interest Bearing Account		on balances of \$1000 or more	on balances of \$1000 or more			Tiered based on balances	Tiered based on balances	Tiered based on balance <sup>5</sup>	Interest is only paid on those days that the balance is \$25 or more.
Transaction restrictions					\$1.00 fee per check over 5 checks in statement cycle.		Transfers to another account, or to third parties by preauthorized, automatic, telephone or computer transfer are limited to 6 per month	Transfers to another account, or to third parties by preauthorized, automatic, telephone or computer transfer are limited to 6 per month	Transfers to another account, or to third parties by preauthorized, automatic, telephone or computer transfer are limited to 6 per month
FREE cashier checks and money orders		Limit of 3 cashier checks/ money orders per check statement cycle	Limit of 3 cashier checks/ money orders per check statement cycle						
FREE Notary service	✓	✓	✓	✓	✓	✓	✓	✓	✓
FREE signature guarantee service	✓	✓	✓	✓	✓	✓	✓	✓	✓
Special requirements		Must be 50+ years of age	Must be Military, Veteran or First Responder		Must be at least 16 years of age. Minors under 18 must have an adult as a joint owner.				Must be at least 16 years of age. Minors under 18 must have an adult as a joint owner.
Additional features	3 Free Overdraft protection transfers from checking or savings per statement cycle. Fee will apply for additional overdraft transfer. Please see current fee schedule.	3 Free Overdraft protection transfers from checking or savings per statement cycle. Fee will apply for additional overdraft transfer. Please see current fee schedule.	3 Free Overdraft protection transfers from checking or savings per statement cycle. Fee will apply for additional overdraft transfer. Please see current fee schedule. Loan discount may apply.	3 Free Overdraft protection transfers from checking or savings per statement cycle. Fee will apply for additional overdraft transfer. Please see current fee schedule. Loan discount may apply.	3 Free Overdraft protection transfers from checking or savings per statement cycle. Fee will apply for additional overdraft transfer. Please see current fee schedule.	3 Free Overdraft protection transfers from checking or savings per statement cycle. Fee will apply for additional overdraft transfer. Please see current fee schedule.	3 Free Overdraft protection transfers from checking or savings per statement cycle. Fee will apply for additional overdraft transfer. Please see current fee schedule.	3 Free Overdraft protection transfers from checking or savings per statement cycle. Fee will apply for additional overdraft transfer. Please see current fee schedule.	