



## Personal Accounts Rate Sheet

The Annual Percentage Yield (APY) is accurate as of October 27, 2020.

### Checking Accounts

Account Type	Minimum Deposit to Open	Minimum Balance to Obtain APY	Interest Rate & APY
VIP Interest Checking*	\$50.00	No Minimum	.05% / .05%
Elite Checking*	\$2,500.00	\$0.01 - \$9,999.99	.05% / .05%
		\$10,000.00 - \$49,999.99	.05% / .05%
		\$50,000.00 - \$99,999.99	.05% / .05%
		\$100,000.00 - \$249,999.99	.05% / .05%
		\$250,000.00 +	.10% / .10%
50+ Interest eChecking*	\$50.00	No Minimum	.05% / .05%
Health Savings Account*	\$50.00	\$0.01 - \$2,499.99	.05% / .05%
		\$2,500.00 - \$4,999.99	.05% / .05%
		\$5,000.00 - \$24,999.99	.05% / .05%
		\$25,000.00 +	.05% / .05%

### Money Market & Savings

Account Type	Minimum Deposit to Open	Minimum Balance to Obtain APY	Interest Rate & APY
Citizens Money Market*	\$1,000.00	\$0.01 - \$9,999.99	.05% / .05%
		\$10,000.00 - \$49,999.99	.05% / .05%
		\$50,000.00 - \$99,999.99	.10% / .10%
		\$100,000.00 - \$249,999.99	.15% / .15%
		\$250,000.00 +	.20% / .20%
Statement Savings*	\$100.00	\$100.00	.15% / .15%
Student Savings*	\$10.00	\$25.00	.35% / .35%
Save Smart Savings*	\$5.00	\$0.01 - \$10,000.99	.35% / .35%
		\$10,001.00 +	.15% / .15%
Dollar Dog Kids Club*	\$10.00	\$0.01 - \$10,000.99	.35% / .35%
		\$10,001.00 +	.15% / .15%

### Certificates of Deposit\*\*

Term of Certificate	Minimum Deposit to Open	Interest Rate	Annual Percentage Yield
3 Months	\$500.00	0.10%	0.10%
6 Months	\$500.00	0.10%	0.10%
12 Months	\$500.00	0.20%	0.20%
18 Months	\$500.00	0.25%	0.25%
24 Months	\$500.00	0.30%	0.30%
36 Months	\$500.00	0.40%	0.40%
48 Months	\$500.00	0.45%	0.45%
60 Months	\$500.00	0.55%	0.55%

Fees could reduce the earnings on the account.

\*The interest rate and annual percentage yield (APY) may change after account opening.

\*\*A penalty may be imposed for an early withdrawal.