



Personal Accounts Rate Sheet

The Annual Percentage Yield (APY) is accurate as of April 1, 2019.

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	.10% / .15%
		\$50,000.00 - \$99,999.99	.15% / .15%
		\$100,000.00 - \$249,999.99	.20% / .20%
		\$250,000.00 +	.25% / .25%
50+ Interest eChecking*	\$100.00	No Minimum	.05% / .05%
Health Savings Account*	\$50.00	\$0.01 - \$2,499.99	.75% / .75%
		\$2,500.00 - \$4,999.99	.75% / .75%
		\$5,000.00 - \$24,999.99	.75% / .75%
		\$25,000.00 +	.75% / .75%

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	.10% / .10%
		\$10,000.00 - \$49,999.99	.10% / .10%
		\$50,000.00 - \$99,999.99	.20% / .20%
		\$100,000.00 - \$249,999.99	.25% / .25%
		\$250,000.00 +	.30% / .30%
Statement Savings*	\$100.00	\$100.00	.35% / .35%
Student Savings*	\$10.00	\$25.00	.35% / .35%
Save Smart Savings*	\$5.00	\$0.01 - \$10,000.99	.75% / .75%
		\$10,001.00 +	.55% / .55%
Dollar Dog Kids Club*	\$10.00	\$0.01 - \$10,000.99	.75% / .75%
		\$10,001.00 +	.35% / .35%

Certificates of Deposit**

Term of Certificate	Minimum Deposit to Open	Interest Rate	Annual Percentage Yield
3 Months	\$500.00	.15%	.15%
6 Months	\$500.00	.20%	.20%
9 Months	\$500.00	.25%	.25%
12 Months	\$500.00	.30%	.30%
18 Months	\$500.00	.35%	.35%
24 Months	\$500.00	.40%	.40%
30 Months	\$500.00	.50%	.50%
36 Months	\$500.00	.65%	.65%
48 Months	\$500.00	.80%	.80%
60 Months	\$500.00	.95%	.95%
24 Month Variable Rate IRA*	\$250.00	.40%	.40%

Promotional Term	Minimum Deposit to Open	Interest Rate	Annual Percentage Yield
14 Day	\$500.00	.65%	.65%
11 Months	\$500.00	2.10%	2.12%
15 Months	\$500.00	2.25%	2.27%
20 Months	\$500.00	2.50%	2.52%
24 Month*	\$500.00	2.00% / 3.00%	2.52%
59 Months	\$500.00	2.60%	2.63%

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.