

# BANKING SERVICES

- CHECKING
- SAVINGS
- LOANS
- BUSINESS SERVICES





Thank you for allowing me the opportunity to introduce you to our bank. My hope is that after an introduction to our people and our services, you will want to become a part of The Citizens Bank of Georgia as a customer. The Citizens Bank was founded in 1996 by a group of local business leaders and professionals who believe our community needs a bank that is committed to serving the needs of businesses and residents of our community.

The following information will tell you about the specific services we offer. Considerable effort has gone into designing competitively structured, fairly priced banking services. While we are proud of the services we offer, we understand that the only real way to differentiate ourselves from our competitors is the way our staff of experienced bankers deliver these services to you.

We hold an old-fashioned belief that banking remains a people business. Our people are committed to giving you the best in home-town banking! I invite you to become a part of The Citizens Bank of Georgia.

Sincerely,

A handwritten signature in dark blue ink, appearing to read 'Timothy M. Perry'.

Timothy M. Perry  
President & CEO



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## Personal Checking

ACCOUNTS

### Free Essentials

- \$100 minimum to open
- No minimum balance to maintain
- First order of Citizens Custom checks free
- Unlimited transactions
- Free cashiers checks

### Interest Checking

- \$100 Minimum to open
- \$8.00 Monthly maintenance fee
- \$0.25 for each debit transaction over 15  
(Excluding ACH and ATM transactions)  
*Maintenance fee and debit fee can be avoided  
by maintaining a \$1,000 minimum daily balance.*

### Senior Citizen Checking

- \$100 minimum to open
- Must be 53 years of age or above
- Earns interest
- Free first order of checks
- Free cashiers checks

### Student Checking

- Must be in school and only up to age 23
- \$50 Minimum to open
  - No minimum balance to maintain

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## Personal Savings

### ACCOUNTS

#### Regular Savings

- \$100 Minimum to open
- 3 Debit transactions per quarter, all others @1.00  
*Interest compounded daily, credited quarterly, and paid on collected balances of \$100 or more.*

#### Money Market Account

- \$100 Minimum to open
- \$6.00 Monthly maintenance fee  
*Maintenance fee can be avoided by maintaining a \$1,000 minimum daily balance.*
- Transfers from a money market account to another account or to third parties by preauthorized, automatic or telephone transfer are limited to six per monthly statement cycle with no more than six by check, draft or similar order to third parties. Additional debits or checks/drafts are \$8 each, regardless of balance.

#### Certificates of Deposit/IRAs

- \$500 Minimum to open
- Maturities from 30 days to 60 months

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## Loan

### SERVICES

*We offer a full line of loan products and services. Contact our Loan Department for prompt answers and solutions to your lending needs.*

- Personal and Business Loans
- Home Equity Loans
- Lines of Credit
- Construction Loans

## The Citizens

### ACCOUNT

A customer receives all benefits offered by keeping both the Citizens Checking Account and Citizens Money Market Account.

#### Citizens Checking

- \$500 Minimum to open
- \$10 Monthly maintenance fee  
*Maintenance fee can be avoided by maintaining a \$1,000 minimum daily balance*
- Unlimited debit card transactions
- Earns interest at Citizens' Checking rate
- No minimum balance required to earn interest
- Interest will be compounded daily, credited monthly and paid on collected balance
- Fees may reduce earnings

#### Citizens Money Market Account

- \$2,500 Minimum to open
- \$20 Monthly maintenance fee  
*Maintenance fee can be avoided by maintaining a \$10,000 minimum daily balance*
- Interest will be compounded daily, credited monthly and paid on collected balances. Collected balances under \$500,000 earn our special Citizens Money Market rate. Collected balances exceeding \$500,000 earn our regular money market rate.
- Transfers from a money market account to another account or to third parties by preauthorized, automatic or telephone transfer are limited to six per monthly statement cycle with no more than six by check, draft or similar order to third parties. Additional debits or checks/drafts are \$8 each, regardless of balance. Fees may reduce earnings.

#### Other Benefits

*With the Citizens Account not only do you have a high yielding investment but you also receive the following benefits:*

- First order of Citizens Account checks free
- Free safe deposit box for one year, based upon availability
- Combined statements



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## Business Checking

A C C O U N T S

### Free Essentials Business Checking

- \$100 Minimum to open
- No minimum balance to maintain
- Up to 500 combined debits, credits and deposited items free each month over 500 items- \$.25 per item)
- Free Online Banking with Bill Pay
- Free Business Debit Card
- Refund of 5 foreign ATM charges per month.

### Business Interest Checking

- \$100 Minimum to open
  - \$8.00 Monthly maintenance fee
  - Earns Interest
- Maintenance fee can be avoided by maintaining a \$1,000 minimum daily balance.*



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## Business Savings

ACCOUNTS

### Business Savings

- \$100 Minimum to open
  - 3 Debit transactions per quarter, all others \$1.00
- Interest is compounded daily, credited quarterly and paid on collected balances of \$100 or more.*

### Commercial Money Market Account

- \$2,500 Minimum to open
  - \$8.00 Monthly maintenance fee
- Maintenance fee can be avoided by maintaining a \$2,500 minimum daily balance.*
- Transfers from a money market account to another account or to third parties by preauthorized, automatic or telephone transfer are limited to six per monthly statement cycle with no more than six by check, draft or similar order to third parties. Additional debits or checks/drafts are \$5 each, regardless of balance.



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## Electronic Banking

S E R V I C E S

### Internet Banking with Bill Pay

- Access your bank accounts online and pay bills 24 hours a day at [www.citizbank.com](http://www.citizbank.com)

### Mobile Banking

- Real time access to your accounts through your internet-enabled mobile device. Check balances, transfer funds, and pay bills at your convenience. Because we use the latest mobile banking technology, your accounts and your identity are always safe and secure.

### E-Statements

- View, print, and save your account statements online. Easily accessed through Internet Banking.



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## BANKING

H O U R S

Monday - Thursday 8:30 a.m. to 4:30 p.m.  
Friday 8:30 a.m. to 6:00 p.m.

Each of our 4 locations offer 24/7 access  
to your account by ATM.



*The primary mission for  
The Citizens Bank of Georgia,  
a community owned and operated bank,  
is to provide superior personalized  
service to our customers,  
a desirable return to our shareholders,  
and a positive work  
environment for our employees.*

*In keeping With This Mission*

*We will generate growth in  
earnings to our shareholders.*

*We will provide adequate compensation,  
benefits and training to our employees.*

*We will provide superior customer service.*

*We will strive to keep up with  
technological changes that affect the  
Bank's product and service offerings.*

BOARD OF DIRECTORS

James J. Myers  
*Chairman*

Timothy M. Perry  
*President & Chief Executive Officer*

Jeffrey S. Bagley  
*Vice Chairman*

Jack W. Allen

Michael P. Bennett

E. Scott Hansard

Lynn A. Jackson

Catherine S. Mashburn

Dr. John P. McGruder

Kevin J. Tallant



**MAIN OFFICE**

651 Veterans Memorial Boulevard  
Cumming, GA 30040

**FREE HOME OFFICE**

11950 Cumming Highway  
Canton, GA 30115

**MIDWAY OFFICE**

5140 Atlanta Highway  
Alpharetta, GA 30004

**MARTIN CROSSING OFFICE**

4255 GA Hwy 400  
Cumming, GA 30040

**MAILING ADDRESS**

P.O. Box 2820  
Cumming, GA 30028

PHONE 770-886-9500

FAX 770-886-6596

**TELEPHONE BANKING**

678-513-9249 OR 1-888-872-4924

**WEBSITE**

[www.citizbank.com](http://www.citizbank.com)

