

Business Products and Services

Account Type/Service	Opening Deposit	Minimum Bal	Service Fees	Interest	Other
Free Business Checking	\$100	None	\$5 monthly service fee and \$0.35 per item if over 100 items per month Items per month to include: ATM, ACH debit, point of sale, checks written	No	*See Below
Regular Business Checking	\$250	None	\$7.50 monthly service fee and \$0.15 fee per item Items per month to include: ATM, ACH debit, point of sale, checks written	Yes, earning credit calculation is applied against the monthly service charges	1. Earnings credit 2. Images of returned checks *See Below
Business NOW	\$1000	\$1000 to waive fee	\$5 monthly service fee and \$0.25 per debit if account falls below \$1000 minimum	Yes	Offered to sole proprietors and non-profit organizations only *See Below
Business Savings	\$100	\$100.00 to earn interest	No fee for falling below minimum balance	Variable interest paid quarterly on balances over \$100	No fee for transfers Auto transfers can be set up
Money Market	\$2500	\$2500	\$5 monthly service fee if balance falls below minimum balance requirement of \$2500	Variable tiered rate	Six transactions per month to include: Internet Banking transfers, ACH debit, phone transfers, ODP Sweeps, and checks written to 3rd parties *See Below
WE CARE Charitable Money Market	\$2,500	\$2,500	\$5 monthly service fee if balance falls below minimum balance requirement of \$2500	Variable tiered rate	Created to benefit eligible non-profit organizations with an annual donation made from Citizens State Bank based on average year to date balance of WE CARE customer account. Non profit must be a 501 C 3, provide account documentation, have an operating account with us or \$50,000 savings.
Citizens Remote Deposit			\$50 monthly fee + \$0.15 per item scanned plus cost of scanner Must use Regular Business Checking		Businesses scan checks for deposit, then send the scanned deposit file to the bank to be deposited into their account Can be bundled with Citizens Biz for \$85.00
Credit Card Processing			Depends on customers volume and how the bank prices the fee structure.		Allows businesses to accept debit and credit cards
CitizensBiz			\$50 monthly fee Depends on type of transaction and volume Must have Reg Business Account		Review & monitor account info 24/7; receive & disperse funds via ACH; originate payroll via ACH; place stop payments; export info to QuickBooks Can be bundled with Citizens Remote for \$85.00
Positive Pay			\$25 monthly fee per account Must have Citizens Biz Account must be a Reg Bus ckg		Help your business detect fraudulent checks at the point of presentment and prevent them from being paid. Reduce risk of check fraud and financial check loss.

*Free Internet Banking, E-Statements, and check images (with internet banking)