

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

**Citizens State Bank
300 North Home
Corrigan, TX 75939
(936)398-2566**

REGULAR CHECKING ACCOUNT

Minimum balance to open - The minimum balance required to open this account is \$250.00.

Minimum balance to avoid Maintenance Fee - If your balance falls below \$300.00 on any day in the monthly statement cycle we will impose a maintenance fee of \$5.00 once during the statement cycle. If your balance is at least \$300.00 on every day in the monthly statement cycle but falls below \$400.00 on any day during the monthly statement cycle, we will impose a maintenance fee of \$4.00 once during the statement cycle. If your balance is at least \$400.00 on every day in the monthly statement cycle, but falls below \$500.00 on any day during the monthly statement cycle, we will impose a maintenance fee of \$3.00 once during the statement cycle.

Deposit limitations - You may make an unlimited number of deposits into your account.

Fees and Charges - The following fees and charges apply to this account:

- Debit Fee: A \$.10 fee will be charged for each check in excess of 20 during a statement cycle.
- Service Charge: Total of Maintenance Fee and Debit Fee
- Service Charge Balance: The balance in the account that caused the maintenance fee

Additional Terms - The following additional terms apply to this account: The service charge and maintenance fee will be waived if you are age 65 or older upon your notification to Citizens State Bank. The service charge and maintenance fee will also be waived if you are a full time student (grades 9-12).

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NOW ACCOUNT

Rate information - At our discretion, we may change the interest rate for this account. The interest rate on this account is 0.100% with an annual percentage yield of 0.10%.

The interest rate(s) and annual percentage yield(s) are accurate as of January 19, 2023. If you would like more current rate and yield information, please call us at (936)398-2566. The interest rate and annual percentage yield may change at any time.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is \$1,000.00.

Minimum balance to obtain the disclosed annual percentage yield - You must maintain a minimum daily balance of \$1,000.00 in your account each day to obtain the disclosed annual percentage yield.

Minimum balance to avoid Maintenance Fee - A maintenance fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$1,000.00 on any day of the cycle.

Deposit limitations - You may make an unlimited number of deposits into your account.

Fees and Charges - The following fees and charges apply to this account:

- Debit Fee: A \$.10 fee will be charged for each check in excess of 20 during a statement cycle.
- Service Charge: Total of maintenance fee and debit fee
- Service Charge Balance: The balance in the account that caused the maintenance fee

Additional Terms - The following additional terms apply to this account: The service charge and maintenance fee will be waived if you are age 65 or older upon your notification to Citizens State Bank. The service charge and maintenance fee will also be waived if you are a full time student (grades 9-12).

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MONEY MARKET

Rate information - At our discretion, we may change the interest rate for this account. The interest rate on this account is 0.200% with an annual percentage yield of 0.20%.

The interest rate(s) and annual percentage yield(s) are accurate as of January 19, 2023. If you would like more current rate and yield information, please call us at (936)398-2566. The interest rate and annual percentage yield may change at any time.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is \$1,000.00.

Minimum balance to obtain the disclosed annual percentage yield - You must maintain a minimum daily balance of \$1,000.00 in your account each day to obtain the disclosed annual percentage yield.

Minimum balance to avoid Maintenance Fee - A maintenance fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$1,000.00 on any day of the cycle.

Deposit limitations - You may make an unlimited number of deposits into your account.

Limitations on frequency of transfers - During any calendar month, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, or by check, draft, or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.

Fees and Charges - The following fees and charges apply to this account:

- Debit Fee: A \$20.00 fee will be charged for each debit transaction in excess of six during a statement cycle.
- Service Charge: Total of maintenance fee and debit fee
- Service Charge Balance: The balance in the account that caused the maintenance fee

Additional Terms - The following additional terms apply to this account: The service charge and maintenance fee will be waived if you are age 65 or older upon your notification to Citizens State Bank. The service charge and maintenance fee will also be waived if you are a full time student (grades 9-12).

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SAVINGS ACCOUNT

Rate information - At our discretion, we may change the interest rate for this account. The interest rate on this account is 0.350% with an annual percentage yield of 0.35%.

The interest rate(s) and annual percentage yield(s) are accurate as of January 19, 2023. If you would like more current rate and yield information, please call us at (936)398-2566. The interest rate and annual percentage yield may change at any time.

Compounding frequency - Interest will be compounded quarterly.

Crediting frequency - Interest will be credited into this account quarterly.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks) into your account.

Minimum balance to open - The minimum balance required to open this account is \$50.00.

Minimum balance to obtain the disclosed annual percentage yield - You must maintain a minimum daily balance of \$50.00 in your account each day to obtain the disclosed annual percentage yield.

Minimum balance to avoid Maintenance Fee - A maintenance fee of \$2.50 will be imposed every month unless you maintain a minimum daily balance of \$50.00.

Deposit limitations - You may make an unlimited number of deposits into your account.

Limitations on frequency of transfers - During any calendar month, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, or by ATM card or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.

Fees and Charges - The following fees and charges apply to this account:

- Debit Fee: A \$1.00 fee will be charged for each debit transaction in excess of six during a month.
- Service Charge: Total of maintenance fee and debit fee
- Service Charge Balance: The balance in the account that caused the maintenance fee

Additional Terms - The following additional terms apply to this account: The service charge and maintenance fee will be waived if you are age 65 or older upon your notification to Citizens State Bank. The service charge and maintenance fee will also be waived if you are a full time student (grades 9-12).