

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

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

BUSINESS 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