

Discover Great PERSONAL banking services



CERTIFICATES OF DEPOSIT & INDIVIDUAL RETIREMENT ACCOUNTS

Now more than ever, customers are planning ahead for their own retirement and managing their own investments. CCB offers Certificates of Deposit (CDs) and Individual Retirement Accounts (IRAs) for customers who would like to invest in their futures and plan for financial security. CDs and IRAs can be invested for terms ranging from three months to five years, and rates may be obtained by speaking with a Customer Service Representative.

MORTGAGE & INSTALLMENT LOANS

At CCB, we think of you as family, and we hope you'll think of us when it's time to purchase a vehicle, home, or make home improvements. Whatever your needs may be, we believe that you deserve some credit and will help you make the right decision in obtaining a loan to suit your needs.

SERVICES

Customers will also find that CCB offers all the benefits of full service banking including: Night Deposit Services, Check Printing (fee depends on style and quantity ordered), Notary Service, VISA/MasterCard Cash Advance Services, and Savings Bond redemption services.

CREDIT CARDS

CCB offers Consumer MasterCard Credit Cards. You can apply in person or on our website at ccbga.bank.

SAFE DEPOSIT BOXES

3 X 5	\$35.00 per year
5 x 5	\$40.00 per year
3 x 10	\$45.00 per year
5 x 10	\$50.00 per year
8 x 10	\$70.00 per year

WIRE TRANSFERS[†]

Incoming wire fee	\$10.00
Outgoing wire fee	\$25.00
International wire fee	\$40.00

MISCELLANEOUS FEES[†]

Citizens Community Bank reserves the right to adjust fees from time to time upon advance notification to the customer verbally, in a statement disclosure, or in a separate mailing.

Cashier Checks	\$5.00
Statement copy (each)	\$5.00
Replacement Debit Card	\$5.00
Stop Payment Fee	\$30.00
Overdraft Item(s) Fee	\$35.00
Returned Item(s) Fee	\$35.00
Research (per hour)	\$10.00
Deposit Items Charged Back Fee	\$5.00
Sweep Transaction Fee	\$5.00

website | ccbga.bank

HAHIRA

120 W Main St. | Hahira, GA 31632
229-794-2111

MORVEN

130 Main St | Morven, GA 31638
229-775-2441

NORTH VALDOSTA

3261 N Valdosta Rd. | Valdosta, GA 31602
229-242-2225

BAYTREE

1210 Baytree Rd | Valdosta, GA 31602
229-242-2221

DRIVE-IN M-Th 9am-4pm | F 9am-5pm
M-Th 8:30am-5pm | F 8:30am-6pm

The Drive-In Window in all locations is open from 9am-12pm on Saturdays

MORVEN branch is closed for lunch from 1-2pm. Drive-In hours are M-TH 8:30am-4pm | F 8:30am-6pm

MAILING ADDRESS: PO BOX 338 | HAHIRA

BOOKKEEPING: 229-794-3883

MOBILE BANKING APP: CCBGAontheGO

FAX: 229-794-3346

PERSONAL ACCOUNTS and services



Member FDIC | Equal Housing Lender



WELCOME to CITIZENS COMMUNITY BANK



We want to help you reach your financial goals. Banking with us means you are assured professional service from a strong and respected financial institution. We invite you to become a valued part of our banking family.

BANKING THE WAY YOU WANT IT!

Internet Banking - Access on your tablet or computer through our website at ccbga.bank.

- Transfer Funds
- Pay Bills
- View Bank Statements
- Contact us through secure chat

Mobile Banking - Access on your iPhone or Android through our CCBGAontheGO App

- At a Glance Balances
- Receive email, text, or push alerts about transactions and/or balances**
- Transfer Funds
- Pay Bills
- Deposit Checks

** Your regular phone carrier Message & Text Rates May Apply. Revised August 2023.

E-Statements - View your bank statements online. Up to 18 months of statements can be viewed, downloaded or printed.

Bill Pay - Pay all your bills electronically.

Mobile Check Deposit - Take a picture of a check with your cell phone and have it deposited into your checking account.

Internet Banking Alert Notifications - account activity, messaging or security alerts notify you of activity.**

Debit Cards - Can be issued instantly at our Hahira, North Valdosta Road & Baytree Road offices.



ACCOUNTS

We welcome customers under the age of 18 who desire any of our accounts, but require joint ownership with a parent or guardian. Accounts opened under the Georgia Transfer to Minor Act require the designation of one custodian (parent or guardian).

Citizens Basic

Minimum deposit to open: \$50.00
If Daily Balance falls below \$500.00 any day of the cycle, Minimum Balance Fee: \$ 5.00

Interest payable if you maintain a daily balance of \$1,000.00 or more, compounded monthly, announced variable rate.

Citizens ONtheGO

Minimum deposit to open: \$50.00
NO Monthly Service Fee

*Electronic Statements Required (E-Statements)**

Citizens Advantage

A \$15,000.00 aggregate balance in personal deposit accounts is required.

If Aggregate Balance falls below \$15,000.00, Minimum Balance Fee: \$15.00

Free Benefits:

- Wallet style blue, green, or yellow safety paper checks or discount on select check styles (2 box limit per order)
- 3x5 Safe Deposit Box or discount on larger box
- Free Cashier Checks

Interest payable if you maintain a daily balance of \$1,000.00 or more, compounded monthly, announced variable rate.

* Account holders must sign-up to receive E-statements, and once activated, account holders will have access to up to 18 months of statements.

Money Market

Minimum deposit to open: \$2,500.00
If Daily Balance falls below \$2,500.00 any day of the cycle, Minimum Balance Fee: \$25.00

Interest payable if you maintain a daily balance of \$1,000.00 or more, compounded monthly, announced variable rate.

Savings

Minimum deposit to open: \$50.00
If Daily Balance falls below \$50.00 any day of the cycle, Minimum Balance Fee: \$2.00

Interest payable if you maintain a daily balance of \$50.00 or more, compounded monthly, announced variable rate.

Dormant Checking Account Fee
(no activity for 12 months) \$5.00/month
Maximum of \$60.00

Dormant Savings Account Fee
(no activity for 60 months) \$5.00/month
Maximum of \$60.00



Providing a **COMPLETE** business banking experience



BUSINESS ADVANTAGE CREDIT CARDS

The Business Platinum Credit Card is a convenient, safe way to pay for business expenses. If you need multiple cards, perhaps for different employees, you can choose to consolidate your monthly payments or pay each business/employee card individually. Enjoy a competitive variable APR, revolving balance, online payments, and individualized cards with spending limits. You can apply in person or on our website at ccbga.bank.

REMOTE DEPOSIT - STREAMLINE YOUR CHECK PROCESSING

Make deposits from the comfort of your office - Remote Deposit Capture allows our customers to scan checks and transmit the images and transaction information to the bank electronically. These items will be processed and deposited directly into the business checking account from your office.

ACH ORIGATION - AUTOMATE PAYROLL AND PAYMENTS

The Automated Clearing House Network is an electronic payment network that provides your business with an electronic alternative to checks (commonly known as ACH Origination). Your account can be automatically debited for expenses such as payroll, and no matter which financial institution your employees use, their paychecks will be automatically deposited into their accounts. In addition, you can receive direct payments from customers. Should your

customers agree to participate, their accounts will be debited, and you will get their payments on the effective date, ensuring that payments will never be late.

MERCHANT SERVICES - BUILT FOR YOUR BUSINESS

Our partner, Ironwood, makes accepting payments simple and secure for businesses of all sizes, for in-store, online, or on-the-go transactions. Improve efficiency and increase revenue with a merchant services program built for your business. Ironwood offers a full suite of payment solutions featuring the latest technology in merchant services, including: countertop terminals, contactless payments, mobile payments, online ordering and eCommerce, point-of-sale options, invoicing and text-to-pay, recurring payments, and cash discount and surcharging. Let Ironwood find the right solution for your business.

ONLINE WIRE TRANSFERS

Through our business cash management product, businesses can easily send wires from anywhere. You can set up domestic recurring wires, wire templates or one time wires. Businesses will need to have a Funds Transfer Agreement on file with the bank before being set up. Contact us today to receive access to this awesome feature!

website | ccbga.bank

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BUSINESS ACCOUNTS and services



Member FDIC | Equal Housing Lender



WELCOME to CITIZENS COMMUNITY BANK



Whether your business is large or small, you'll find solutions to all your banking needs at Citizens Community Bank. We pride ourselves on providing exceptional customer service, and we are glad to have you as a valued part of our banking family.

BANKING THE WAY YOU WANT IT!

Internet Banking - Access on your tablet or computer through our website at ccbga.bank

- Transfer Funds
- Pay Bills
- View Bank Statements
- Contact us through secure chat
- Cash Management (ACH Origination & Wire Fees may apply.)



Mobile Banking - Access on your iPhone or Android through our CCBGAontheGO App

- At a Glance Balances
- Receive email, text, or push alerts about transactions and/or balances **
- Transfer Funds
- Pay Bills
- Deposit Checks

E-Statements - View your bank statements online. Up to 18 months of statements can be viewed, downloaded or printed.

Bill Pay - Pay all your bills electronically.

Mobile Check Deposit - Take a picture of a check with your cell phone and have it deposited into your checking account.

Debit Cards - can be issued instantly at our Hahira & North Valdosta Road offices.

**Your regular phone carrier message & text rates may apply.
Revised June 2022.

ACCOUNTS

All account holders receive free E-statements*, notary services, internet banking, and mobile banking.

Business E-Checking

This is an ideal account for smaller businesses with a low to moderate number of monthly transactions, although any business may qualify. This account is non-interest bearing. Electronic Statements Required.

Minimum deposit to open:	\$50.00
100 FREE debit items* each statement cycle	
Debit Item Fee if over 100:	\$.20 ea.

*Excludes ATM/Debit Card Transactions

Business Checking

This account is non-interest bearing.

Minimum deposit to open:	\$50.00
Monthly Service Fee:	\$6.50
Debit Item Fee:	\$.20 ea.
Transit Item Fee (not on-us):	\$.07 ea.
On-Us Item Fee:	\$.04 ea.
Balance Credit* per \$100.00 of avg. daily bal.	\$.15

We reserve the right to analyze all business checking accounts and charge based on analysis.

*Balance Credit is capped at the total service charge.

Business Now

This interest bearing checking account is only available to sole proprietorships and tax exempt organizations, including IOLTA accounts.

Minimum deposit to open:	\$50.00
Monthly Service Fee:	\$7.00
Debit Item Fee:	\$.20 ea.
Transit Item Fee (not on-us):	\$.07 ea.
On-Us Item Fee:	\$.04 ea.

Interest payable on daily balance; compounded monthly; announced rate.

*Account holders must sign-up to receive E-statements, and once activated, account holders will have access to up to 18 months of statements.

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Money Market

This account is interest bearing.

Minimum deposit to open:	\$2500.00
If Daily Balance falls below \$2500.00, Minimum Balance Fee:	\$25.00

Compounded monthly; Announced rate.

Savings

This account is interest bearing.

Minimum deposit to open:	\$50.00
If Daily Balance falls below \$50.00, Minimum Balance Fee:	\$2.00

Interest payable if you maintain a daily balance of \$50.00 or more; Compounded on a simple interest basis and will be credited monthly; Announced rate.

WIRE TRANSFERS†

Incoming wire fee	\$10.00
Outgoing wire fee	\$25.00
International wire fee	\$40.00

MISCELLANEOUS FEES†

MSB Monthly Fees	\$500.00
Cash Intensive Monthly Fee	\$250.00
ACH Origination Monthly Fee	\$25.00
Cashier's Checks	\$5.00
Overdraft Item(s) Fee	\$35.00
Returned Item(s) Fee	\$35.00
Sweep Transaction Fee	\$5.00
Statement Copy (each)	\$5.00
Research (per hour)	\$10.00
Stop Payment Fee	\$30.00
Deposit Items Charged Back Fee	\$5.00

SERVICES

Certificates of Deposit
Night Deposit Services
Check Printing (fees vary with style)
Notary Service

Citizens Community Bank

Loan Products and Services

CONSUMER LOANS

- Personal Loans (Secured and Unsecured)
- Automobile Loans
- Boat Loans
- Recreational Equipment & Consumer Good Loans
- Personal Lines of Credit
- Loans Secured by Savings Accounts/ Certificates of Deposit
- Loans Secured by Stock

CONSUMER REAL ESTATE LOANS

- Home Equity Lines of Credit (HELOC)
- Unimproved and Improved Land Loans
- Construction and Development Loans
- Home Improvement Loans
- Adjustable Rate Mortgages

COMMERCIAL LOANS

- Secured/ Unsecured Business Loans
- Business Lines of Credit
- Small Business Loans
- Construction and Development loans
- Loans to Government Entities
- Letters of Credit

LOAN FEES

Consumer Loans \$2,000 and under	\$100.00
Consumer Loans \$2,001 and over	\$250.00
Construction Line of Credit	1% of Loan Amount *Minimum of \$300.00
Permanent Financing of Construction LOC	.50% of Loan Amount *Minimum of \$300.00
Consumer Real Estate (excluding HELOC)	1% of Loan Amount *Minimum of \$300.00
Commercial Loans	\$300.00 Minimum
Letter of Credit	\$300.00
Annual Letter of Credit Renewal Fee	\$100.00