

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 |



Contact Us!

 120 W Main Street, Hahira, GA 31632
229-794-2111

 130 Main Street Morven, GA 31638*
229-775-2441

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

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

 ccbga.bank  229-794-3883



Personal Accounts & Services

Revised October 2024

Download our app CCBGAontheGO



Lobby & Drive Thru Hours

LOBBY

M: 9:00 AM - 4:00 PM
T: 9:00 AM - 4:00 PM
W: 9:00 AM - 4:00 PM
TH: 9:00 AM - 4:00 PM
F: 9:00 AM - 5:00 PM
S: CLOSED

DRIVE THRU

M: 8:30 AM - 5:00 PM
T: 8:30 AM - 5:00 PM
W: 8:30 AM - 5:00 PM
TH: 8:30 AM - 5:00 PM
F: 8:30 AM - 6:00 PM
S: 9:00 AM - 12:00 PM

**MORVEN branch is closed for lunch from 1-2 PM.
Drive thru hours are M-TH 8:30 AM - 4:00 PM
F 8:30 AM - 6:00 PM*



ACCOUNTS

Citizens ONtheGO

Minimum Deposit to Open: \$50.00

NO Monthly Service Fee

Electronic Statements Required (E-Statements)*

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

Citizens Basic

Minimum Deposit to Open: \$50.00

Minimum Balance Fee, if daily

balance falls below \$500.00: \$5.00

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

Citizens Advantage

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

Minimum Balance Fee, if

aggregate balance falls below

\$15,000.00: \$15.00

Free Benefits:

- Variety of check styles (2 box limit per year)
- 3x5 Safe Deposit Box or discount on larger box
- Free Cashier's Checks

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

Dormant Checking Account Fee \$5.00/mo
(no activity for 12 months) Max: \$60.00

Dormant Savings Account Fee \$5.00/mo
(no activity for 60 months) Max: \$60.00

Savings

This account is interest bearing.

Minimum Deposit to Open: \$50.00

Minimum Balance Fee, if daily

balance falls below \$50.00: \$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.

Citizens Money Market

This account is interest bearing.

Minimum Deposit to Open: \$2,500.00

Minimum Balance Fee, if daily

balance falls below \$2,500.00: \$25.00

15 FREE debit items each statement cycle

Debit Item Fee if over 15: \$5.00

Premier Money Market

This account is interest bearing.

Minimum Deposit to Open: \$2,500.00

Minimum Balance Fee, if daily

balance falls below \$2,500.00: \$25.00

6 FREE debit items each statement cycle

Debit Item Fee if over 6: \$5.00

Compounded monthly; Announced rate.

SERVICES

Scan the QR code below for more information regarding our products and services.



SAFE DEPOSIT BOXES

| | |
|--------|------------|
| 3 x 5 | \$35.00/yr |
| 5 x 5 | \$40.00/yr |
| 3 x 10 | \$45.00/yr |
| 5 x 10 | \$50.00/yr |
| 8 x 10 | \$70.00/yr |

WIRE TRANSFERS

| | |
|------------------------|---------|
| Incoming Wire Fee | \$10.00 |
| Outgoing Wire Fee | \$25.00 |
| International Wire Fee | \$40.00 |

MISCELLANEOUS FEES*

| | |
|--------------------------------|---------|
| Cashier's Check | \$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 |


*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.





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Lobby & Drive Thru Hours

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Business Accounts & Services

Revised October 2024

Download our app CCBGAontheGO



ACCOUNTS

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: \$0.25 ea.

*Excludes ATM/Debit Card Transactions

Business Checking

This account is non-interest bearing.

Minimum Deposit to Open: \$50.00

Monthly Service Fee: \$10.00

Debit Item Fee: \$0.25 ea.

Credit Item Fee: \$0.05 ea.

Balance Credit* per \$100.00 of average daily balance: \$0.25

*Balance Credit is capped at the total service charge.

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

Savings

This account is interest bearing.

Minimum Deposit to Open: \$50.00

Minimum Balance Fee, if daily balance falls below \$50.00: \$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.

Citizens Money Market

This account is interest bearing.

Minimum Deposit to Open: \$2,500.00

Minimum Balance Fee, if daily balance falls below \$2,500.00: \$25.00
15 FREE debit items each statement cycle

Debit Item Fee if over 15: \$5.00

Premier Money Market

This account is interest bearing.

Minimum Deposit to Open: \$2,500.00

Minimum Balance Fee, if daily balance falls below \$2,500.00: \$25.00
6 FREE debit items each statement cycle

Debit Item Fee if over 6: \$5.00

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.

SERVICES

Scan the QR code below for more information regarding our products and services.



WIRE TRANSFERS

Incoming Wire Fee \$10.00

Outgoing Wire Fee \$25.00

International Wire Fee \$40.00

MISCELLANEOUS FEES*

MSB Monthly Fee \$550.00

Cash Intensive Monthly Fee \$275.00

ACH Origination Monthly Fee \$25.00

Cashier's Check \$5.00

Overdraft Item(s) Fee \$35.00

Returned Item(s) Fee \$35.00

Sweep Transaction Fee \$5.00

Statement Copy (Each) \$5.00

Stop Payment Fee \$30.00

Deposit Items Charged Back Fee \$5.00

*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.

