

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

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*



Personal Accounts & Services

Revised October 2024

Download our app CCBGAontheGO



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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Business Accounts & Services

Revised October 2024



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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

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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

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