

CITIZENS BANK & TRUST AT YOUR SERVICE...

What has your banker done for you lately?
Or better yet, when was the last time you sat
down with your banker and felt like someone
was *really listening to you?*

Tradition starts with a cornerstone and at
Citizens Bank&Trust that's good old fashioned
service. Our reputation is built on putting our
customers first — above all else.

A trusted business partner, your banker for
life, that's our vision. So we've created an
environment where business gets done, a
sharing of ideas and ideals. Collective
experience frames our recommendations for
your personal and business needs — exceeding
your expectations.

At CB we're bringing back the handshake,
creating lifelong relationships where trust,
integrity and responsiveness are the
foundation of our commitment to you,
our valued customer.

Citizens Bank&Trust — *Put us to the test.*

Your Neighborhood. **Your Bank.**



Citizens Bank&Trust
5700 N. Central Ave.
Chicago, IL 60646

773.763.6200 phone
773.631.3478 fax

www.citizensbankofchicago.com

Lobby Hours:

Monday-Thursday 9:00 am - 5:00 pm

Friday 9:00 am - 7:00 pm

Saturday 9:00 am - 1:00 pm



Member FDIC

1/2009



CHECKING ACCOUNTS

Great things come —
when *we make it personal.*

Your Neighborhood. **Your Bank.**





WE MAKE IT PERSONAL... YOU DESERVE THAT MUCH

CB MINT* CHECKING {HIGH INTEREST ACCOUNT}

- \$2,000. minimum to open
- \$20. monthly service charge if the minimum balance of \$2000. is not maintained
- FREE online banking and bill pay
- FREE account e-mail alerts to help you avoid fees
- FREE debit card & credit card with 6 months no interest**
- UNLIMITED check writing

CB EMERALD MONEY MARKET {MMDA}

- \$2,500. minimum to open
- \$2,500. minimum balance
- \$15. monthly service charge if minimum balance is not maintained
- 6 total withdrawals per cycle (includes 3 checks)
- FREE basic checks
- Debit-ATM card available
- Tiered interest rate - paid monthly

CB FOREST CHECKING {NOW}

- \$500. minimum to open
- \$500. minimum balance
- \$15. monthly service charge if minimum balance is not maintained
- Monthly statement with check images
- Debit-ATM card available
- Tiered interest rate - paid monthly
- ASK about our CB Golden Account!

CB JADE CHECKING

- \$50. minimum to open
- No minimum balance
- No monthly fees
- Unlimited check writing
- Non-interest bearing account
- Monthly statement with check images
- Debit-ATM card available

At Citizens Bank&Trust we know you work hard for your money, and we don't think you should have to pay a bank to keep it. That's why we offer a variety of checking options - a unique combination of the checking services you can use with an easy way to avoid fees you don't need.

You can trust us with your account.

DIRECT 773.763.6200

www.citizensbankofchicago.com

*This account is for non-business accounts and is subject to approval. In order to receive the Annual Percentage Yield (APY), a monthly ACH credit must be activated and deposited within 62 days of opening the account. The APY may change at any time without notice. If the account is closed within 6 months of the opening date, a closing charge of \$ 20 will be assessed. Terms and conditions are subject to change without notice. Fees may reduce earnings. ** Limited to personal accounts and subject to credit approval.