

# Citizens First has **Platinum Plus Checking**

Just meet simple qualifications each statement cycle and earn 2.25% interest rate on your balances up to \$25,000 and 0.50% interest rate on your balances above \$25,000. In addition, you can receive ATM fee rebates up to \$25.

This checking account has unlimited check writing with no minimum balance requirements and no monthly fees. And if you do not meet the qualifications, you still earn 0.05% interest rate on your balances.



# 2.27% APY\*

That's a better rate than most CDs!



It's a win-win checking account. Stop by any of our branches to open your Platinum Plus Checking Account today and start earning real interest on your money. Minimum qualifications for each statement cycle to earn the premium interest rate and receive up to \$25 in ATM fee rebates:

- 12 debit card transactions post and settle
- 1 direct deposit or ACH debit transaction post and settle
- Enroll and receive eStatements
- Monthly login to Online Banking required

\*Annual Percentage Yield (APY) of 2.27% and interest rate of 2.25% effective 3/21/2017 on balances up to \$25,000. Annual Percentage Yield (APY) of 0.51% and interest rate of 0.50% on balances over \$25,000. Minimum qualifications must be met each statement cycle in order to earn premium interest rates. If qualifications are not met, Annual Percentage Yield (APY) of 0.05% and interest rate of 0.05% on all balances. A minimum balance of \$100 is required to open an account. Interest earned on this checking account is compounded and paid monthly. Interest rate may increase or decrease with market conditions. Must be a Kentucky or Tennessee resident. One account per social security number. Additional restrictions may apply. See additional disclosures available from your Citizens First Bank representative.