



bank like a local

citizensbankal.com

Robertsdale
(251) 947-1981

Fairhope
(251) 990-9991

Foley
(251) 970-2222

Loxley
(251) 964-5091

IT'S EASY TO MAKE THE SWITCH TO OUR LIBERTY ACCOUNTS!

Our Customer Service Representatives are available to help with this process. Just stop into one of our branches in Robertsdale, Loxley, Fairhope, or Foley!

OUR CHECKING ACCOUNTS

Liberty FREE Checking

Citizens' Bank Money Market account is perfect for business owners that need access to their balances within their checking account while earning the best rates. This account has limited check writing privileges.

- *FREE MasterCard® Debit Card**
- *FREE Online Banking & FREE Bill Pay*
- *FREE Monthly statements with Check Images*
- *24-Hour Automated Telephone Banking*
- *FREE First Order of Citizens' Bank Basic Wallet-style Checks*
- *Paperless eStatements Available*
- *Minimum Deposit to Open—\$50*

Liberty Premier Checking

Citizens' Bank Certificate of Deposit accounts are designed for the business that has an excess cash flow and desire to earn a fixed rate of interest over a period of time.

- *Interest Paid on the Entire Balance with Higher Rates for Higher Balances*
- *FREE Citizens' Bank Basic Wallet-style Checks (limit of 150 per order)*
- *FREE Official Checks*
- *Preferred Rates on Consumer Installment Loans**
- *Preferred Rates on CDs*
- *50% Discount on Safe Deposit Box Rental***
- *FREE Online Banking & FREE Bill Pay*
- *Paperless eStatements Available*
- *FREE Statements Monthly with Check Images*
- *24 Hour Automated Telephone Banking*
- *FREE MasterCard® Debit Card**
- *Minimum Deposit to Open - \$50*

*Subject to credit approval. **Safe deposit box is subject to availability.

***Monthly statements are generated for accounts with electronic transactions.

**BANK
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LOCAL**

IT'S EASY TO MAKE THE SWITCH TO OUR LIBERTY ACCOUNTS!

STEP 1

To close your former account and transfer your remaining balance you need:

- *Most recent bank statement with your old account number(s)*
- *New Citizens' Bank account number(s) and routing number 065103243*
- *Account Closing Notification provided by Citizens' Bank (Form A)*
- *A listing of all outstanding checks/debits to leave enough balance to cover*

STEP 2

To change your Social Security Direct Deposit you need:

- *New Citizens' Bank account number(s) and routing number 065103243*
- *www.ssa.gov/deposit/howtosign.htm*
 - » *Visit this website to change your direct deposit online or print the standard form, or*
 - » *Customer Service Representatives have this form and will help fill it out for you, or*
 - » *Call 1-800-772-1213 to make the change over the phone. Customer Service Representatives can also help with this option.*

STEP 3

To change your payroll or other form of direct deposit you need:

- *Most recent bank statement with your old account number(s)*
- *New Citizens' Bank account number(s) and routing number 065103243*
- *Direct Deposit Change Request provided by Citizens' Bank. You will need a new form for each direct deposit (Form B)*

STEP 4

To change your automatic draft or withdrawal you need:

- *Most recent statement from the vendor*
- *New Citizens' Bank account number(s) and routing number 065103243*
- *Automatic Payment Change Request provided by Citizens' Bank. You will need a new form for each draft or withdrawal (Form C)*

STEP 5

To transfer a retirement account you need:

- *Most recent account statement with your old account number(s)*
- *Contact information for your former bank*
- *Contact information for your employer or former employer if you wish to move a 401k or other employer sponsored retirement plan*
- *New Citizens' Bank account number(s)*

Citizens Bank

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PREVIOUS BANK ACCOUNT INFORMATION

TO: Bank Name _____
Bank Address _____
Bank City _____ Bank State _____ Bank Zip _____

ACCOUNT 1: Account Number _____
Account Type
 Checking Savings Money Market Other _____

ACCOUNT 2: Account Number _____
Account Type
 Checking Savings Money Market Other _____

ACCOUNT 3: Account Number _____
Account Type
 Checking Savings Money Market Other _____

ACCOUNT 4: Account Number _____
Account Type
 Checking Savings Money Market Other _____

Please send any remaining funds in the accounts listed to the following address:

Citizens' Bank – P.O. Box 569 – Robertsdale, AL 36567

DEPOSIT INSTRUCTIONS:

Deposit entire amount to checking account number _____
OR Deposit \$ _____ to savings account number _____
AND the remainder to checking account number _____

FROM: Name _____
Address _____
City _____ State _____ Zip _____
Telephone Number _____ Social Security Number _____

I AUTHORIZE:

- The listed entity to close the account(s) listed here.
- The transfer of my funds to my Citizens' Bank checking and/or savings account(s) as indicated.
- Citizens' Bank to credit deposits to my account(s) as specified.

Signature: _____ Date: _____

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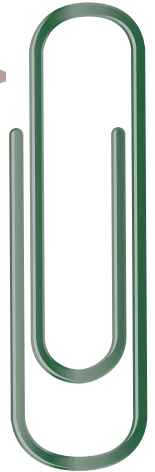
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SET-UP/EDIT YOUR PAYROLL AND DIRECT DEPOSIT

{ Attach
Voided
Check }



TO: Payroll Department

Employer/Company Name: _____

From: _____

SUBJECT: Payroll Direct Deposit

Date: _____

- Establish Direct Deposit
- Change my existing Direct Deposit

DEPOSIT INSTRUCTIONS:

Deposit entire amount to checking account number _____

OR Deposit \$ _____ to savings account number _____

AND the remainder to checking account number _____.

Citizens' Bank Routing Number: 065103243

I AUTHORIZE:

- The listed employer/company to change deposits of my funds to my Citizens' Bank checking or savings account.
- Citizens' Bank to credit funds to my account(s).
- This authorization to remain in effect until I send written notice of change or cancellation.

Signature: _____ Date: _____

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SET-UP/EDIT YOUR AUTOMATIC PAYMENTS

- Establish Automatic Payment
- Change my existing Automatic Payment

AUTOMATIC PAYMENT INFORMATION:

Company Name: _____

Company Account #: _____

Payment Amount: \$ _____

PERSONAL INFORMATION: Name: _____

Mailing Address: _____

City _____ State _____ Zip _____

Telephone Number _____

BANK ACCOUNT INFORMATION:

Citizens' Bank Account Number _____

Account Type:

- Checking
- Savings
- Money Market

Citizens' Bank Routing Number: 065103243

I AUTHORIZE:

- The company listed to initiate withdrawal of my funds from the above Citizens' Bank account.
- Citizens' Bank to debit funds from my account.
- This authorization to remain in effect until I send written notice of change or cancellation.

This authorization to remain in effect until I send written notice of change or cancellation.

Signature: _____ Date: _____

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TRANSFER YOUR EXISTING LOANS

LOAN ACCOUNT 1: Name of Financial Institution _____
 Type of Loan _____
 Loan Account Number _____
 Balance Remaining \$ _____

LOAN ACCOUNT 2: Name of Financial Institution _____
 Type of Loan _____
 Loan Account Number _____
 Balance Remaining \$ _____

LOAN ACCOUNT 3: Name of Financial Institution _____
 Type of Loan _____
 Loan Account Number _____
 Balance Remaining \$ _____

LOAN ACCOUNT 4: Name of Financial Institution _____
 Type of Loan _____
 Loan Account Number _____
 Balance Remaining \$ _____

** Subject to credit approval. This worksheet does not take the place of a Citizens' Bank loan application. Please contact a Citizens' Bank loan officer to apply for a loan.*

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