

# Citizens 1st BANK

**EXCITING ENHANCEMENTS COMING  
OCTOBER 21, 2013...SAVE THE DATE!**

## **NEW PRODUCT OFFERINGS**

### • **eSTATEMENTS**

Now you can receive an email notification when your monthly statement is available. You will have quicker access to your statement by retrieving the statement at your convenience and downloading it to your computer at home, eliminating the need to file paper copies of statements, checks, and deposit slips.

### • **ONLINE BANKING**

Up to 18 months of history & images will be available 24 hours per day, 7 days per week (history & images will be built starting October 21st). Export account transactions directly into your home computer. New budgeting tools are available for financial planning.

### • **BUSINESS REMOTE CAPTURE**

Business customers can deposit checks from the comfort of their offices, without having to drive to the bank before closing hours.

*Terms and conditions apply...see bank for details.*

**MEMBER FDIC**

## **PLEASE PREPARE FOR EXCITING NEW CHANGES**

We are enhancing our computer system to better serve you...our valued customer.

To help you prepare, please review the following information.

### **STATEMENTS**

This enhancement will occur the weekend of October 18th-20th. All checking and savings statements will print Friday, October 18th. This means that most accounts will receive two statements for the month of October. If your account statement normally prints on the 3rd Thursday of the month, you will not receive a statement on the 17th. The statement you receive as of the 18th will cover your transactions for that cycle.

### **ONLINE BANKING**

As a security measure, you will be asked to re-enroll the first time you log into the system on or after October 21st. You may use your existing log-in credentials to re-enroll.

**Prior to October 18th, please log onto your online banking account and export any history that you may want to keep available on your computer.** Online histories will be rebuilt beginning with October 21st transactions and will be available for up to 18 months.

**Consumer** customers who use our online banking product (eCom) will be placed in **inquiry mode only** from 4:30pm Friday, October 18th until approximately 9:00am Monday, October 21st. No transfers will be available to you during that time.

**Business** customers who use our online banking product (eCorp), will have **no access** from 4:30pm Friday, October 18th until approximately 9:00am Monday, October 21st. No inquiries or transactions will be available to you during that time. For enhanced security, **business** customers currently using the consumer banking product (eCom) will be moved to the business banking product (eCorp).

# Citizens 1st BANK

**TYLER**  
2001 ESE Loop 323  
Tyler TX 75701  
903-581-1900

**NACOGDOCHES**  
3010 N. University Dr.  
Nacogdoches TX 75963  
936-560-1401

**RUSK**  
125 N. Main  
Rusk TX 75785  
903-683-2277

**JACKSONVILLE**  
825 South Jackson  
Jacksonville TX 75766  
903-586-2201

[WWW.CITIZENS1STBANK.COM](http://WWW.CITIZENS1STBANK.COM)

# Citizens 1st BANK

2013 – 2014

October						
Su	M	Tu	W	Th	F	Sa
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

November						
Su	M	Tu	W	Th	F	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

December						
Su	M	Tu	W	Th	F	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

January						
Su	M	Tu	W	Th	F	Sa
			1	2	3	4
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12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

February						
Su	M	Tu	W	Th	F	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	

March						
Su	M	Tu	W	Th	F	Sa
						1
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16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

April						
Su	M	Tu	W	Th	F	Sa
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27	28	29	30			

May						
Su	M	Tu	W	Th	F	Sa
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11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

June						
Su	M	Tu	W	Th	F	Sa
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15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

July						
Su	M	Tu	W	Th	F	Sa
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13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

August						
Su	M	Tu	W	Th	F	Sa
					1	2
3	4	5	6	7	8	9
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17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

September						
Su	M	Tu	W	Th	F	Sa
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14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

October						
Su	M	Tu	W	Th	F	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

November						
Su	M	Tu	W	Th	F	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

December						
Su	M	Tu	W	Th	F	Sa
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

## Our Products

### Deposit Products

Banclub Checking – unlimited check writing with benefits  
 Free Checking – unlimited check writing  
 OOPS – Occasional Overdraft Privilege Service  
 NOW Accounts – unlimited check writing with interest paid  
 Super NOW Accounts – unlimited check writing with interest paid

Money Market Accounts – limited check writing with interest paid  
 Savings Accounts – limited withdrawals with interest paid  
 Certificates of Deposit – terms placed on length of deposit with interest paid  
 Individual Retirement Accounts (IRA's)

### Loan Products

Mortgage, Home Improvement, Home Equity  
 Commercial Real Estate  
 Other Commercial  
 Auto, CD, and Other Consumer

### Other Products

Safe Deposit Boxes  
 Debit Cards  
 ATMs  
 Online Banking  
 Business Remote Capture

**A Rated Bank** (Source: Weiss Ratings- 6/11/2013)