

A guide to your Citizens Quest® Savings

This guide is provided as a convenience and does not serve as a substitute for your account documents. For full terms, conditions and fees governing your account please see your Personal Deposit Account Agreement and Fees and Features Guide, or ask us.

Account Opening and Usage	Minimum Deposit Needed to Open Your Account	Any amount
	Monthly Maintenance Fee	\$0
	Minimum Daily Balance to Avoid Monthly Maintenance Fees	\$0
	Checking Requirement	Citizens Quest Savings must be linked to Citizens Quest Checking.
	Earns Interest	Yes
	Interest Rate Changes	Citizens Quest Savings is a variable rate account. The interest rate and annual percentage yield (APY) may change. We may change the interest rate on this account at our discretion.
	Interest Compounding and Crediting Frequency	Interest on Citizens Quest Savings is compounded monthly and credited on the last business day of the month.
	Citizens ATM Fees	\$0
	Non-Citizens ATM Fees	\$0 Unlimited ATM transactions at other banks' ATMs with no fee from us. ATM owners may charge you a fee.
	Account Closing Fee	\$0
Other Account Services	Money Order	\$0
	Official Bank Check	\$0
	Foreign Currency Exchange	\$0
	Paper Statement	\$0 eStatements also available at no fee
Dispute Resolution	If you have questions or would like more information: Please visit your local branch or call us at 1-888-438-9888. We will be happy to answer your questions. In addition, please refer to the Personal Deposit Account Agreement and Fees and Features Guide for the terms and conditions of your personal savings account.	