

Ask us about...



CBT MOBILE APP

Deposit Checks
Check Balances
24/7 Credit Score Access
Person to Person Payment
Pay Bills

◀ ClickSWITCH ▶

Switch direct deposits and automatic payments from your previous financial institution to CBT...in a click!



REFERRAL BONUS

Invite your friends to open any checking account with us and you'll both earn \$50*

CBT also offers:
Credit Cards
Mortgage Loans
Home Equity Loans
CD Specials
Safety Deposit Box

*\$50 gift will be credited to the new customer's active checking account after an ACH payment or direct deposit has occurred. The current customer will receive a \$50 credit into their CBT checking or savings account only after the new customer has met this requirement. Referral slip also serves as a one-time waiver of new customer's privacy rights as detailed in the bank's privacy policy as the referral source will be aware of this account opening. Gifts will be reported to the IRS on a 1099, as applicable. Applies to consumer accounts only.



COMMUNITY
BANK & TRUST

A Division of Cedar Rapids Bank & Trust



COMMUNITY
BANK & TRUST

A Division of Cedar Rapids Bank & Trust

Personal Solutions



Personal Checking &
Savings Account Products

422 Commercial Street
Waterloo, IA 50701
319.291.2000

11 Tower Park Drive
Waterloo, IA 50701
319.235.6709

312 W. 1st Street
Cedar Falls, IA 50613
319.273.8917

www.communitybt.bank

MEMBER FDIC | EQUAL HOUSING LENDER

People you can bank on.®



COMMUNITY BANK & TRUST

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People you can bank on.®

Personal Solutions

CHECKING

Minimum Opening Deposit	FREE \$100
Minimum Balance Requirement	None
Below Min. Service Fee	None
Interest Earnings*	None
Visa Check Card	Free
Non-CB&T ATM Trans Fee	6 free; \$1.50 after
Check Orders	Available
Linked to CB&T Line of Credit**	Available
Safe Deposit Box ¹	1st Year Free
Online Banking, Bill Pay & Estatements	Free

SAVINGS

Minimum Opening Deposit	\$100
Minimum Balance Requirement	\$200 Daily Avg
Below Min. Service Fee	\$2/mo ²
Interest Earnings*	Variable
Withdrawals	6/mo ³ ; \$2 each add'l
Non-CB&T ATM Trans Fee	\$1.50
Online Banking, Bill Pay & Estatements	Free

STEADY SAVINGS

GO

Minimum Opening Deposit	\$100
Minimum Balance Requirement	None
Below Min. Service Fee	None
Interest Earnings*	Variable
Visa Check Card	Free
Non-CB&T ATM Trans Fee	Free
Check Orders	Available
Linked to CB&T Line of Credit**	Available
Safe Deposit Box ¹	1st Year Free
Online Banking, Bill Pay & Estatements	Free

PIGGY BANKERS

Minimum Opening Deposit	\$1 (0-18 years old)
Minimum Balance Requirement	None
Below Min. Service Fee	None
Interest Earnings*	Variable
Withdrawals	6/mo ³ ; \$2 each add'l
Non-CB&T ATM Trans Fee	\$1.50
Online Banking, Bill Pay & Estatements	Free

M@XX⁴

Minimum Opening Deposit	\$50
Minimum Balance Requirement	None
Below Min. Service Fee	None
Interest Earnings*	Variable
Visa Check Card	Free
Non-CB&T ATM Trans Fee	Up to \$20/mo in Refunds
Check Orders	1st Box of CBT Checks Free
Linked to CB&T Line of Credit**	Available
Safe Deposit Box ¹	1st Year Free
Online Banking, Bill Pay & Estatements	Free

FUTURE FUND

Minimum Opening Deposit	\$1
Minimum Balance Requirement	None
Below Min. Service Fee	None
Interest Earnings*	Variable
Withdrawals	1 per year ⁵
Non-CB&T ATM Trans Fee	N/A
Online Banking, Bill Pay & Estatements	Free

STEP UP TEEN ROYAL CLUB

Minimum Opening Deposit	\$25 (13-17 years old)	\$100 (50 years of age or older)
Minimum Balance Requirement	None	None
Below Min. Service Fee	None	None
Interest Earnings*	None	Variable
Visa Check Card	Free	Free
Non-CB&T ATM Trans Fee	Free	Free
Check Orders	Not Available	Free Royal Club Checks
Linked to CB&T Line of Credit**	Not Available	Available
Safe Deposit Box ¹	1st Year Free	1st Year Free
Online Banking, Bill Pay & Estatements	Free	Free

MONEY MARKET

Minimum Opening Deposit	\$1,000
Minimum Balance Requirement	\$1,000 Daily Avg
Below Min. Service Fee	\$5/mo
Interest Earnings*	Variable
Withdrawals	6/mo ³ , \$10 each add'l
Non-CB&T ATM Trans Fee	N/A
Online Banking, Bill Pay & Estatements	Free

FLEX INVESTOR

Minimum Opening Deposit	\$1,000
Minimum Balance Requirement	\$1,000 Daily Avg
Below Min. Service Fee	\$10/mo
Interest Earnings*	Variable
Withdrawals	6/mo ³ , \$5 each add'l
Non-CB&T ATM Trans Fee	N/A
Online Banking, Bill Pay & Estatements	Free

*Refer to the Community Bank & Trust rate sheet for more information on rates and annual percentage yields. ** Subject to credit approval. ¹Receive free 3x10 safe deposit box or 3x10 discount on all other available sizes during first year only. ²Service fee waived for individuals 25 years old and younger. ³Unlimited on-site withdrawals. All fees subject to state and local sales tax. ⁴Maximum ATM refund of \$20 per statement cycle if all requirements met: you must open your account with a minimum of \$50, use your Visa Check Card a minimum of 15 times per statement cycle with a minimum combined transaction amount of \$150, enroll in Online Banking, receive your monthly statement via eStatements, and set up at least on direct deposit or debit. ⁵Any withdrawal made before the end of the account year may result in account closure.

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