

Personal Banking— the way it is meant to be

Central Bank & Trust offers a varied menu of both interest-bearing and non-interest-bearing personal checking accounts, along with a range of services for saving your money. Let us help you with a personal banking products comparison to select the option best-suited to your needs and lifestyle. You can expect the very best personal care from all of our staff. We get to know our customers and enjoy serving them.

Personal Checking

This account offers flexibility, low fees and lots of free features. It's your money; make it count.

Interest Checking

This account offers competitive interest rates with flexibility. Get rewarded for maintaining a higher balance.

Investment Money Market

For the person that wants to earn competitive interest rates and rewards you for maintaining higher balances.

Personal Savings

This account offers a low-opening balance, minimal fees and control over your money.

CDs

Offers you different terms, compounds either daily or quarterly and higher competitive rates.

Which account is best for me?

Compare Personal Accounts to see the different features we offer.

 Central Bank & Trust <small>A PART OF FARMERS & STOCKMENS BANK</small>						Personal Account Listing				
Accounts & Features	Personal Checking	Interest Checking	Investment Money Market	Personal Savings	CDs					
Minimum balance to open	\$100	\$100	\$1,000	\$100	Various					
Minimum daily collected balance	\$500	\$500*	\$5,000	\$100	—					
Monthly Service fee <small>(if balance falls below minimum)</small>	\$8	\$11	\$11	\$6	None					
Account Features <small>(Could be subject to approval)</small>	Free debit card Free online banking Free online bill pay Free telephone banking Free mobile banking	Free debit card Free online banking Free online bill pay Free telephone banking Free mobile banking	Free debit card Free online banking Free telephone banking Free mobile banking Free online bill pay	Free online banking Free telephone banking Free mobile banking	30 day, 90 day 6 month, 12 month, 18 month 2 year, 3 year, 4 year & 5 year					
Other Monthly Features	Unlimited checkwriting	75 Free debit items 12 Free credit items 50 Free deposited items	6 free debit items	6 free debit items	Please consult a bank representative for current rates and terms					
Excessive Activity Fees	None	\$.30/debit over 75 items \$.25/credit over 12 Items \$.15/item deposited over 50 Items	\$10.00/debit over 6 Items	\$1.50/debit over 6 Items	—					

* Minimum daily collected balance to obtain APY.

To open your Central Bank & Trust personal banking account, call one of our bankers today at (719) 228-1100.