



# **Welcome Guide**

**IMPORTANT MERGER INFORMATION**





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## Welcome to The Citizens Bank!

It is our pleasure to begin serving you and your banking needs. We value you as a customer, and your ongoing relationship with us is of utmost importance. This Guide has been created to let you know about important changes resulting from the merger of Heritage Community Bank and The Citizens Bank. Pending receipt of all regulatory approvals, we will complete the systems conversion the weekend of November 30. All resulting changes will become effective on December 3. Please review the enclosed information carefully, and save this Guide as a reference.

We have also tried to anticipate and answer the questions you may have regarding your account(s). If you have any questions or concerns that are not addressed in this Guide, please contact your nearest branch.

Thank you for your business.

Sincerely,



H. Blake Gibbons, Jr.  
President

## DEPOSIT INFORMATION

**ACCOUNT NUMBERS:** All account numbers will remain the same.

**CHECKS AND DEPOSIT SLIPS:** You may continue using your existing checks and deposit slips. Additionally, you will be mailed a coupon that you can use toward your first purchase of TCB checks.

**AUTOMATIC DRAFTS AND DEPOSITS:** All automatic drafts and deposits will continue without interruption.

### **ACCOUNT STATEMENTS:**

- You will receive an interim statement in the same manner in which you do currently (paper or electronic) that covers the time between your last statement and Friday, November 30, 2018.
- If you currently receive your statement at the end of the month, you will continue on that schedule. Beginning in December, all other checking account statements will be issued on the 25th of the month.
- eStatements: If you are currently enrolled for eStatements and other notices, you will continue to receive these documents. Additionally, 18 months of statements will be available online at conversion.

**CHECK POSTING ORDER:** The Citizens Bank processes customers' checks from low to high—from the smallest dollar amount to the largest dollar amount.

**SERVICE CHARGES:** With the exception of TCB Secure, no monthly service charges will be assessed on personal and business checking accounts through Monday, December 31, 2018. This will allow you time to ensure that you are in the product that best fits your needs. For TCB Secure and all business and personal savings account holders, service charges listed in this booklet will go into effect Monday, December 3.

**INTEREST RATES:** Interest rates will continue to be subject to change based on market conditions. Existing Certificates of Deposit (CDs) and IRAs will continue to earn their current interest rates until maturity. For more information, please contact your local branch.

**IRA/CD TERMS AND PENALTIES:** There will be no changes to existing IRAs/CDs until maturity, at which time the rates may change based on current market conditions, and new penalty guidelines may be instituted.

**BOUNCE PROTECTION:** If you currently have Bounce Protection on your checking account(s), your current opt-in status for ATM and debit card transactions will remain the same until January 31, 2019. Due to regulatory requirements, if you have opted in and want that status to continue, you must reconfirm with The Citizens Bank by January 31, 2019. If you are currently opted-in and do not reconfirm by January 31, 2019, you will no longer be opted in for ATM and debit card transactions on February 1, 2019. Please confirm your opt-in status by calling your local branch or submitting a completed A-9 form (included in the back of this booklet or online at [thecitizensbank.cc/resources/hcb-merger-information](http://thecitizensbank.cc/resources/hcb-merger-information)).

**FEE SCHEDULE:** Please refer to the Miscellaneous Fee Schedule later in this booklet.

**TAX REPORTING:** You will receive a consolidated 2018 interest statement from The CitizensBank.

## PERSONAL DEPOSIT ACCOUNTS

Your existing Heritage Community Bank account(s) will convert to your new The Citizens Bank account(s) on Monday, December 3. Please see the table below to determine the name of your new account(s).

<b>Current Heritage Community Bank Account:</b>	<b>New The Citizens Bank Account:</b>
Secure Checking	TCB Secure
Veterans Secure Checking	TCB Secure
Senior Secure Checking	TCB Secure
Student Checking	TCB Free
Interest Checking	TCB Interest
Heritage Premier Checking	TCB Select
Basic Savings	Regular Savings
Student Savings (younger than 19)	Young Citizens Savings
Student Savings (19 and older)	Regular Savings
Kidz Club	Young Citizens Savings

Christmas Club

Christmas/Vacation Savings

Health Savings

Health Savings

Money Market Account

Premium Money Market

Premium Money Market

Premium Money Market

Following is information on our personal deposit products for your review. We have made every effort to place you in the account that most closely matches your current account. However, if you would prefer an account other than the one we have selected, you are welcome to make the change on or after Monday, December 3. For more information, please contact your local branch.

## CHECKING ACCOUNTS

All personal checking accounts offered by The Citizens Bank include the following services:

- Free Online Banking with Bill Pay
- Free Bank-By-Phone Banking
- Free Notary Service
- Visa Check Cards
- Automatic Drafts
- Direct Deposits
- Bounce Protection<sup>sm</sup>
- Remote Deposit Anywhere, also known as Mobile Deposit  
(Available upon approval)
- Mobile Banking
- Text Banking and Text Alerts
- Pay a Person—electronic payments
- Bank-to-Bank Transfers
- Overdraft protection (Available upon credit approval)

## TCB SECURE

An account offering unrivaled security and monitoring services

- Minimum to Open: \$50
- Minimum Balance Requirement: \$0
- Monthly Service Charge: \$6
- 3-1 Credit File Monitoring\*
- 3-1 Credit Report quarterly\*

- Credit Score\*
- Total Identity Monitoring\*
- \$10,000 Fraud Expense Coverage\*
- FULL ID Theft Resolution Services\*
- Cellular Phone Protection\*
- \$10,000 Accidental Death & Dismemberment Insurance\*
- \$100,000 Common Carrier Insurance\*

The monthly fee is waived for Active Military, Law Enforcement, EMT and Fire and Rescue.

\*On or after Monday, December 3, you will need to enroll to receive these services. Go to [www.eClubOnline.net](http://www.eClubOnline.net), and use the access code being sent to you in a separate mailing. The access code can also be obtained by contacting your local branch.

### **TCB FREE**

No minimum balance or monthly service charge fees

- Minimum deposit to open: \$50

### **TCB ADVANTAGE**

For those age 50 or better who want a low-cost, interest-bearing account

- Minimum deposit to open: \$50
- No minimum balance requirement
- No monthly service charge
- Minimum daily balance to earn interest: \$500
- Interest paid on daily collected balance  
(Please see a customer service representative for current rate information.)
- One free order of wallet style checks each year (Bank selected)

### **TCB INTEREST**

The advantages of an interest-bearing account with a low minimum balance requirement

- Minimum deposit to open: \$500
- Minimum daily balance requirement: \$500
- Monthly service charge: \$5 plus 35¢ for each check or debit if account falls below the minimum requirement
- Minimum daily balance to earn interest: \$500
- Interest paid on daily collected balance  
(Please see a customer service representative for current rate information.)

## TCB SELECT

Designed for those looking for a high-quality, interest-bearing account offering a host of extras

- Minimum deposit to open: \$100
- Monthly service charge waived if you have the required balance in any one of the following accounts:
  - ♦ \$2,500 minimum daily balance in a checking account
  - ♦ \$10,000 minimum daily balance in a savings account
  - ♦ \$10,000 minimum daily balance in a certificate of deposit
  - ♦ \$10,000 minimum daily balance advanced on a line of credit
- Monthly service charge: \$18 if at least one of the minimum balance requirements listed above not met
- Interest paid on daily collected balance based on the following tiers (Please see a customer service representative for current rate information.):
  - ♦ \$0 - \$9,999.99
  - ♦ \$10,000 and over
- NO FEE TCB Select checks
- NO FEE small-size safe deposit box or equal credit for one year
- NO FEE cashier's checks

## SAVINGS AND MONEY MARKET ACCOUNTS

### REGULAR SAVINGS ACCOUNT

A safe, convenient place to earn interest on funds while maintaining liquidity

- Minimum deposit to open: \$100
- Minimum daily balance requirement: \$100
- Quarterly service charge: \$6 per quarter if balance falls below minimum requirement
- Excess debit fee: \$1 for each withdrawal in excess of six per quarter
- Minimum daily balance to earn interest: \$100
- Interest paid on daily collected balance  
(Please see a customer service representative for current rate information.)

### YOUNG CITIZENS SAVINGS ACCOUNT

An account designed to encourage young customers age 18 and under to save for the future

- Minimum deposit to open: \$50
- No minimum balance requirement

- No monthly service charge
- Excess debit fee: \$1 for each withdrawal in excess of six during a statement cycle
- Minimum daily balance to earn interest: \$50
- Interest paid on daily collected balance

(Please see a customer service representative for current rate information.)

### **CHRISTMAS/VACATION SAVINGS ACCOUNT**

A traditional Christmas Club account combined with a savings account that offers more flexibility during two favorite times of the year

- Minimum deposit to open: \$5
- No minimum balance requirement
- No monthly service charge
- Excess debit fee: \$10 for each withdrawal after one per quarter, charged at the end of the quarter
- Minimum daily balance to earn interest: \$5
- Interest paid on daily collected balance

(Please see a customer service representative for current rate information.)

### **PREMIUM MONEY MARKET ACCOUNT**

For those who want their money to earn higher interest than in a basic savings account while maintaining the accessibility of funds through a checking account

- Minimum deposit to open: \$1,000
- Monthly service charge fee: \$5 if minimum daily balance falls below \$1,000
- Number of transactions limited to six per statement cycle with no more than six by check, draft, debit card or similar order to third parties
- Excess debit fee: \$5 for each debit transaction in excess of six during a statement cycle
- Minimum daily balance to earn interest: \$0
- Interest paid on daily collected balance based on the following tiers

(Please see a customer service representative for current rate information.):

- ♦ \$0 - \$2,499.99
- ♦ \$2,500 - \$9,999.99
- ♦ \$10,000 - \$24,999.99
- ♦ \$25,000 - \$249,999.99
- ♦ \$250,000 and over

## BUSINESS DEPOSIT ACCOUNTS

Your existing Heritage Community Bank business account(s) will be converted to your new The Citizens Bank account(s) on Monday, December 3. Please see the table below to determine the name of your new account(s).

### **Current Heritage Community Bank Account:**

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Small Business Checking  
Free Business Checking  
Commercial Business Checking  
Business Interest Checking  
IOLTA Checking  
Business Savings  
Business Money Market Account  
Business Premium Money Market

### **New The Citizens Bank Account:**

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Small Business Checking  
Small Business Checking  
Business Analysis Checking  
Commercial Interest Checking  
TCB IOLTA  
Regular Savings  
Premium Money Market  
Premium Money Market

Following is information on our business deposit products for your review. We have made every effort to place you in the account that most closely matches your current account. However, if you would prefer an account other than the one we have selected, you are welcome to make the change on or after Monday, December 3. For more information, please contact your local branch.

## BUSINESS CHECKING ACCOUNTS

### **SMALL BUSINESS CHECKING**

For low-volume business customers who need a lower minimum monthly balance requirement

- Minimum deposit to open: \$100
- Minimum daily balance requirement: \$500
- Monthly service charge fee: \$7.50 per statement cycle if balance falls below minimum requirement
- 100 debit transactions free then 35¢ per debit
- A fee of 10¢ per deposited item in excess of 100 per month if minimum daily balance falls below \$10,000

## **BUSINESS ANALYSIS CHECKING**

For businesses that process more than 100 transactions per statement cycle; monthly fees based on earnings credit

- Minimum deposit to open: \$100
- Monthly service charge fee: \$8 flat fee plus these fees:
  - ◆ Per item paid: 15¢
  - ◆ Per deposit: 25¢
  - ◆ Per item in deposit (local): 6¢
  - ◆ Per item in deposit (foreign): 7¢

## **COMMERCIAL INTEREST CHECKING**

Exclusively for sole proprietorships, non-profit businesses, estates, churches, organizations, clubs and trust accounts

- Minimum deposit to open: \$1,000
- Minimum daily balance requirement: \$1,000
- Monthly service charge: \$7.50 per statement cycle if balance falls below minimum requirement plus 35¢ per debit transaction
- A fee of 10¢ per deposited item in excess of 100 per month
- Minimum daily balance to earn interest: \$2,000
- Interest paid on daily collected balance  
(Please see a customer service representative for current rate information.)

## **MONEY MARKET**

### **PREMIUM MONEY MARKET ACCOUNT**

For businesses that want their money to earn higher interest than in a basic savings account while maintaining the accessibility of funds through a checking account

- Minimum deposit to open: \$1,000
- Monthly service charge fee: \$5 if minimum daily balance falls below \$1,000
- Number of transactions limited to six per statement cycle with no more than six by check, draft, debit card or similar order to third parties
- Excess debit fee: \$5 for each debit transaction in excess of six during a statement cycle

- Minimum daily balance to earn interest: \$0
- Interest paid on daily collected balance based on the following tiers  
(Please see a customer service representative for current rate information.):
  - ♦ \$0 - \$2,499.99
  - ♦ \$2,500 - \$9,999.99
  - ♦ \$10,000 - \$24,999.99
  - ♦ \$25,000 - \$249,999.99
  - ♦ \$250,000 and over

## LOAN INFORMATION

### THERE WILL BE NO CHANGES TO:

- Account Numbers
- Loan Terms, including Consumer and Commercial Loans, Overdraft Protection and Home Equity Lines of Credit
- Payment Due Dates (except for Overdraft Protection—see below)
- Automatic Payments

### HOME EQUITY LINES OF CREDIT

- You may continue to use your existing checks.
- Billing will continue to occur at the end of the month.

### OVERDRAFT PROTECTION

- Overdraft Protection lines of credit will remain in place.
- Billing will occur on the 25th of the month.
- Payments will be due on the 25th day after the billing date.

### LOAN COUPONS

Continue to use your existing coupons.

### LOAN PAYMENTS

Mailing Address – There is a new address for mailed loan payments. Effective December 3, loan payments should be mailed to: **The Citizens Bank, PO Box 446, Turbeville, SC 29162**

## CREDIT CARDS

You may continue to use your existing credit card(s); however, you will no longer be able to make credit card payments in branches.

## TAX REPORTING

You will receive a consolidated 2018 tax statement from The Citizens Bank.

## MORTGAGE LOANS

Whether you are buying or refinancing, let our knowledgeable and friendly staff of mortgage professionals assist you in choosing the right loan to suit your individual needs.

We offer:

- Conventional loans
- Second/Vacation home loans
- Veterans Affairs loans
- Jumbo loans
- In-House mortgage loans
- Fixed-rate and adjustable-rate mortgages

## ELECTRONIC BANKING INFORMATION

### ATMS

You will have access to additional TCB ATMs at the locations included at the end of this booklet beginning December 3.

### DEBIT CARDS

You will be issued a TCB Visa debit card, which will be mailed the week of November 12. PINs will be mailed separately along with instructions for activation. You may activate your new card on or after Monday, December 3, through The Citizens Bank Online, Bank-By-Phone Banking (843-657-1111 or 1-888-960-2265) or a PIN-based transaction. TCB debit cards will work on the Star, Cirrus and Visa networks. **Please continue to use your existing Heritage Community Bank debit or ATM cards through Sunday, December 2, after which they will no longer work.**

Your current Guardian Fraud Alerts will no longer be available after Friday, November 30. However, The Citizens Bank offers Visa Purchase Alerts that provide real-time updates on your card activity. This service is free, and you can enroll at [Visa.com/PurchaseAlerts](https://www.visa.com/PurchaseAlerts). For added protection, the bank also conducts fraud monitoring. If we suspect a fraudulent transaction, we will text you, then email you and call you. You will need to respond in order to continue to have card access.

### **ATM FEES**

The Citizens Bank does not rebate non-TCB ATM fees; however, if you currently receive fee rebates for non-Heritage Community Bank ATM withdrawals of \$50 or more, those rebates will continue.

### **CARDCASH DEBIT CARD REWARDS**

The Heritage Community Bank CardCash program will end Saturday, November 17, and payouts will be processed the following week.

### **ONLINE BANKING AVAILABILITY**

- Effective Friday, November 30, at 8:45 p.m., Heritage Community Bank's Online Banking will no longer be available.
- On Monday morning, December 3, begin using The Citizens Bank Online, accessible through [thecitizensbank.cc](https://thecitizensbank.cc).

### **ONLINE BANKING**

- **User ID** – You will continue to use your existing user ID.
- **Password** – You will continue to use your existing password.
- **History** – Six months of transaction history will be available on Monday, December 3. Additional history will be available as it builds on the new system.
- **Bill Pay** – Effective Friday, November 30, at 8:45 p.m., Heritage Community Bank's Bill Pay will no longer be available.
  - ♦ All scheduled payments (single and recurring) that you currently have set up will be processed as scheduled.
  - ♦ All payees will convert to the new system, which you will be able to access on or after Monday, December 3.
  - ♦ Transfers – All recurring and pending transfers will convert to the new system.
  - ♦ eBills – All eBills will convert to the new system.
  - ♦ Other Payments – You will continue to be able to make person-to-person and bank-to-bank payments/transfers.

- **Mobile Banking and Remote Deposit Anywhere** (Mobile Deposit)
  - ♦ You will need to download The Citizens Bank’s mobile banking app, TCB 2GO, to your mobile device on or after Monday, December 3.
  - ♦ If you currently use mobile deposit, you may continue to do so using the TCB 2GO app.
  - ♦ If you are not using mobile deposit and would like to register for TCB Remote Deposit Anywhere, login to TCB 2GO, click the RDA (Remote Deposit Anywhere) tab and enter the requested information. Your account will be reviewed for eligibility and you will be notified within 1-2 business days.
- **eStatements** – If you are currently enrolled for eStatements and other notices, you will continue to receive these documents. Additionally, 18 months of statements will be available online at conversion.
- **Financial Software** – The Citizens Bank supports both Quicken and QuickBooks. Conversion instructions will be posted on the website, *thecitizensbank.cc*.
- **Support** – If you have any questions about Online Banking, contact your local branch.

## **CASH MANAGEMENT SERVICES FEES**

In addition to the Online Banking information above, the following information applies to Cash Management customers:

- **Login Credentials** – You will continue to use your existing login credentials.
- **Single Sign-on** – If you are currently a Cash Management customer and use a single sign-on to access your account information, you can continue to do so.
- **User Limits and Permissions** – Current limits and permissions will be converted to the new system.
- **ACH/Wire Templates** – All templates will be converted to the new system.
- **Financial Software** – The Citizens Bank Cash Management supports QuickBooks. Conversion instructions will be posted on the website, *thecitizensbank.cc*.
- **Support** – Please call 843-657-2001 if you have any questions about Cash Management services.

## **MERCHANT SERVICES**

Following conversion, customers using IMA Merchant Services will be contacted by an IMA representative and asked to sign a form and provide a voided check to change their routing/ABA numbers.

## **TELEPHONE BANKING**

Bank-By-Phone Banking will be available on or after Monday, December 3. Simply call 843-657-1111 or 1-888-960-2265 to access your account information 24/7. The first time you call, you will have to create a PIN. To do that, you will need to provide both your account number and Social Security number.

## **WIRE TRANSFERS**

Beginning Monday, December 3, please provide the sender of any incoming wires the following information:

### **Domestic:**

Receiving Bank: The Citizens Bank

\*Receiving Bank Address: 1356 Gamble Street  
Turbeville, SC 29162

\*Or your local branch physical address

Receiving ABA Routing #: 053207339

For Further Credit to: *Your account name*

Account Number: *Your account number*

Address: *Your full physical address*

### **Foreign:**

Receiving Bank: South State Bank

Receiving Bank Address: 2430 Mall Drive  
Charleston, SC 29406

Intermediary Bank: JP Morgan Chase

Receiving Bank SWIFT #: CHASUS33

Receiving ABA Routing #: 021000021

JP Morgan Account #936508464

Further Credit Bank: South State Bank

Further Credit Bank ABA#: 053200983

Further Credit Beneficiary Bank: The Citizens Bank

Further Credit Beneficiary Bank Account#: 500000013

For Further Credit to: *Your account name*

Account Number: *Your account number*

Address: *Your full physical address*

## SAFE DEPOSIT BOXES

If you have a safe deposit box, your current rent will continue until your next billing. At that time, your rent will be based on the following:

<b>BOX SIZE</b>	<b>FEE</b>
3 x 5 .....	\$30.00
5 x 5 .....	\$40.00
3 x 10 .....	\$45.00
5 x 10 .....	\$55.00
6 x 10 .....	\$60.00
10 x10 .....	\$90.00

Effective Monday, December 3, the following fees will apply:

Box Drilling .....	.\$140.00
Surrender Fee with 1 Key .....	.\$30.00

## MISCELLANEOUS FEE SCHEDULE

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Replace Lost ATM/VISA Check Card	\$5.00
PIN Reminder Fee	\$2.00
ATM Transaction Fee	\$2.00 per withdrawal in excess of 5 at ATMs we do not own or operate (per statement cycle)
VISA ISA (International Service Fee)	0.80% of Transaction Amount
VISA ISA Fee If Currency Conversion Occurs	1.0% of Transaction Amount
MasterCard Cross Border (CB) Fee	0.9% of Transaction Amount
Additional MasterCard (CB) Currency Conversion Fee If Currency Conversion Occurs	0.20% of Transaction Amount
Check Printing	(varies by check style)
Counter Checks	\$4.00 per sheet
Cashier's Checks (customer)	\$5.00
Charge Backs/Deposited Checks (and other items) Returned Unpaid	\$ 5.00
Dormant Account Fee	\$3.00 per month (An account is dormant if you have made no deposits or withdrawals to the account for 12 months)
Garnishments	\$75.00
Executions	\$75.00
Levies	\$75.00

The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: Check, in-person withdrawal, ATM withdrawal or other electronic means.

Bounce Paid Items (each item)	\$32.00
Non-Sufficient funds (NSF) Paid/Returned Item Charge (each item)	\$32.00
Overdrawn Balance (Bounce Protection accounts excluded) on the 4th Consecutive day	\$5.00
Account Research (includes account balance)	\$25.00 per hour
Notary Service (non-customer)	\$10.00
Statement (temporary, cut-off, reproduced)	\$5.00
Stop Payments (each item)	\$32.00
Account Closed Within 90 Days of Opening	\$15.00
Photocopies	\$.50 per item
Wire Transfers (customer)	
Domestic (incoming & outgoing)	\$15.00
International (incoming & outgoing)	\$50.00

FAX	
First page .....	\$3.00
Additional pages .....	\$2.00
Collection Items .....	\$20.00
Night Deposit Annual Fee .....	\$25.00
Zipper Bank Bag .....	\$3.00 per bag
Safe Deposit Rental .....	Varies depending on size of box
Copies of Checks (plus research fee) .....	\$2.50

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

## FORM A-9

### WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account or an overdraft line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

#### What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

**What fees will I be charged if The Citizens Bank pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to \$32 each time we pay an overdraft.
- There is daily limit of five (5) fees that we can charge you for overdrawing your account.

**What if I want The Citizens Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call (843) 657-2001 and ask to speak to the customer service representative of your local branch or complete the form below and return to a Customer Service Representative.

---

\_\_\_ I **do not** want The Citizens Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

\_\_\_ I want The Citizens Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

\*Disclaimer: You have the right to revoke this consent at any time by calling your local branch or you may stop by a branch and talk to a Customer Service Representative. If this is a joint account, any one of you may revoke the consent on behalf of the other account holder(s).

Printed Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Accepted by: \_\_\_\_\_

Authorized via (circle one): In-person      Phone

If authorized via phone:      Date Authorization Received: \_\_\_\_\_

Time Authorization Received: \_\_\_\_\_ AM / PM

## OFFICE LOCATIONS

We have branches to serve you in the cities below.

### Olanta\*

124 East Main Street  
Olanta, SC 29114  
843-396-4314

### Camden\*

2220 West DeKalb Street  
Camden, SC 29020  
803-424-1619

### Florence\*

702 Pamplico Highway  
Florence, SC 29505  
843-656-0115

### Florence\*

311 Revell Drive  
Florence, SC 29501  
843-656-1660

### Georgetown\*

1510 Exchange Street  
Georgetown, SC 29440  
843-527-5000

### Hartsville\*

206 South Fifth Street  
Hartsville, SC 29550  
843-383-4333

### Johnsonville\*

127 South Georgetown Highway  
Johnsonville, SC 29555  
843-386-2012

### Kingstree\*

5 North Williamsburg County  
Highway  
Kingstree, SC 29556  
843-355-4321

### Lake City\*

209 East Main Street  
Lake City, SC 29560  
843-374-2058

### Lynchburg (Drive-Thru only)

11 Willow Grove Road  
Lynchburg, SC 29080  
803-437-2146

### McBee\*

7 North Seventh Street  
McBee, SC 29101  
843-335-5051

### Murrells Inlet\*

3796 Highway 17 Bypass  
Murrells Inlet, SC 29576  
843-651-4420

### Pamplico\*

705 South Walnut Street  
Pamplico, SC 29583  
843-493-2119

### Pawleys Island\*

10769 Ocean Highway  
Pawleys Island, SC 29585  
843-237-5777

### Scranton (Drive-Thru only)

1812 Highway 52  
Scranton, SC 29591  
843-389-2080

### St. George\*

5730 West Memorial Boulevard  
St. George, SC 29477  
843-563-6141

### Sumter\*

1225 Alice Drive  
Sumter, SC 29151  
803-469-2626

### Timmonsville\*

4700 West Palmetto Street  
Timmonsville, SC 29161  
843-346-9800

### Turbeville\*

1718 Main Street  
Turbeville, SC 29162  
843-659-2126

\*Onsite ATM





 **THE CITIZENS BANK**  
[www.thecitizensbank.cc](http://www.thecitizensbank.cc)

Member  
**FDIC**

