

Loans

Mortgage Loans

Purchasing a home is one of the biggest financial decisions you will ever make. The Citizens Bank Company offers a variety of mortgage loans to meet your needs. Whether you're buying a new home, a fixer-upper, a mobile home, building your home or just want to lower your payments by refinancing, we can help you choose the loan that is best for you and help you with every step from application to closing.

Installment Loans

If you want to borrow a specific amount of money for a specific period of time, consider an installment loan. You may want to buy a new car, take an exciting vacation or consolidate other debt into a loan you can manage. No matter what the reason, a Citizens Bank installment loan is a structured loan with a specific term and monthly payments that stay the same allowing you to budget for the payment in advance. You can choose between terms of a few months or a few years. You can choose the way you pay - by coupon or automatic deductions. It all depends on what you want.

Home Equity Loans

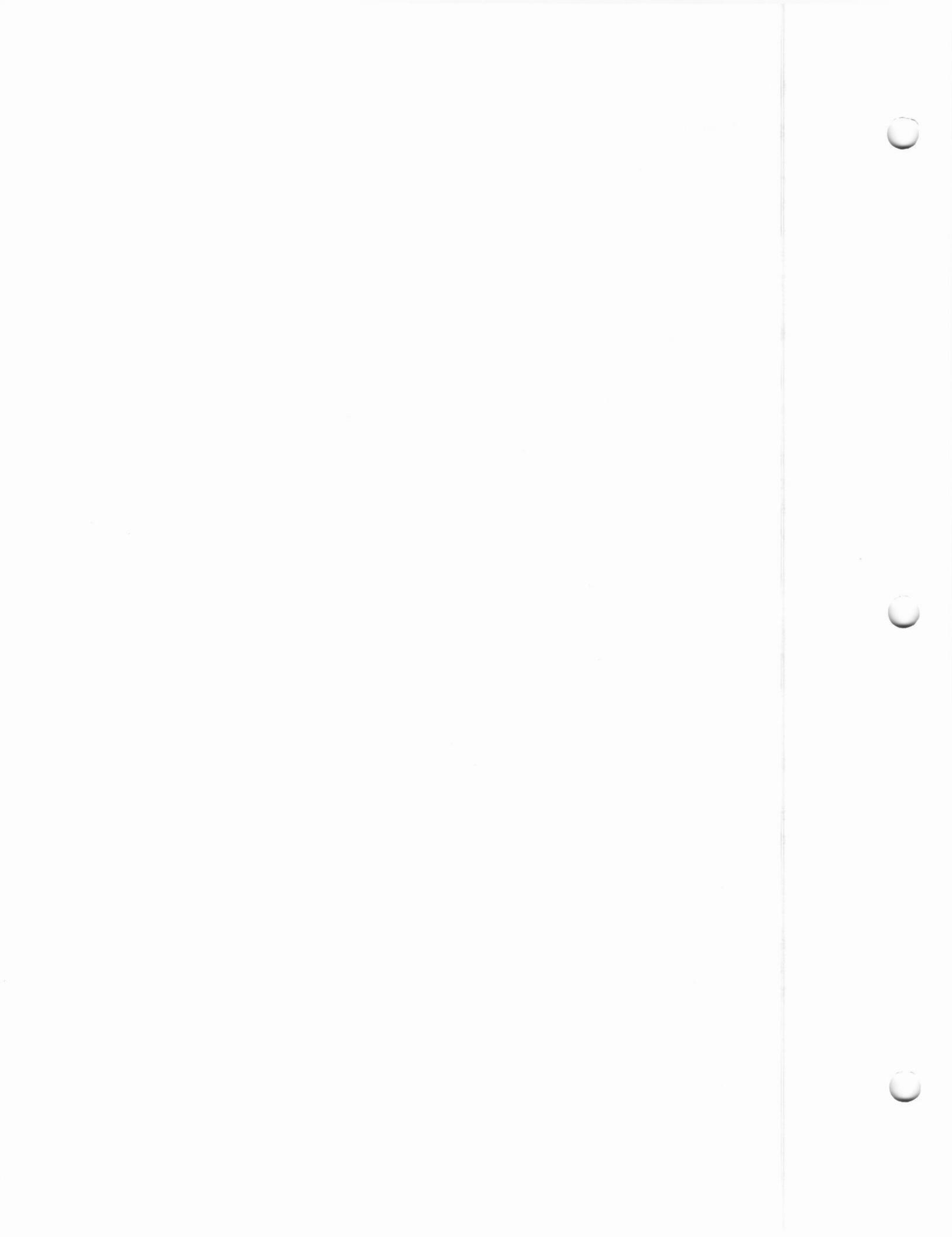
The equity in your home is an important resource when you need cash. You may need a garage or a family room or would just like to have some extra cash available. A home equity line is an affordable way to make all this happen and it can be conveniently accessed with personal checks.

Personal Loans

Need some extra pocket money for a short period of time? The Citizens Bank Company offers short-term secured and unsecured loans for your personal needs.

Credit Cards

Today's fast-paced world makes a credit card a virtual necessity. Convenient credit with worldwide acceptance can be enjoyed with a MasterCard or Visa Credit Card from The Citizens Bank Company with no annual fee.



Business

Business Loans

Whether your business is large or small, we offer an array of credit products. Term loans for growing companies to purchase equipment, vehicles or machinery to enhance the operation of the business. Business real estate loans to purchase or construct a building, or to provide for expansion, repairs or leaseholder improvements. We also offer Lines of Credit to provide a source of additional funds to help manage day-to-day cash flow changes, coverage for inadvertent overdrafts up to your credit limit or for letters of credit. Agriculture loans and lines of credit-because we know your business is seasonal, we have loans for machinery, equipment, planting costs and your other needs.

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