

# Personal Checking

Citizens National Bank offers a variety of checking accounts. A discussion with a Customer Service Representative will aid you in determining which is right for you based upon your account activity, average account balances and your total relationship with CNB.

## Other Convenience Features

**CheckCard** — CNB CheckCard purchases are automatically deducted from your checking account. And using your CNB CheckCard is quicker than making a trip to the ATM, more convenient than writing checks, and safer than carrying cash. Plus, there's no need to enter your PIN number—just sign as you would for any Visa card.

**Bill Payment** — Our FREE Bill Payment service allows customers to pay bills electronically from their checking account using our convenient OnLine Banking service.

**Direct Deposit** — Direct Deposit is the electronic transfer of a payment from a company or organization into the checking or savings account of employees, retirees, taxpayers, vendors or shareholders. It's the smartest way to get paid because Direct Deposit is faster, safer, more confidential, and more convenient.

**ATM Use** — CNB offers FREE In-Network ATM use at all CNB and Fifth-Third ATM Locations.

All customers also enjoy the use of Free foreign (not owned by us) ATM machines. Customers may be charged a fee by the owner of the machine. (Performance and Optima Checking account customers may have the option to have the fees refunded up to 5 times a month.)

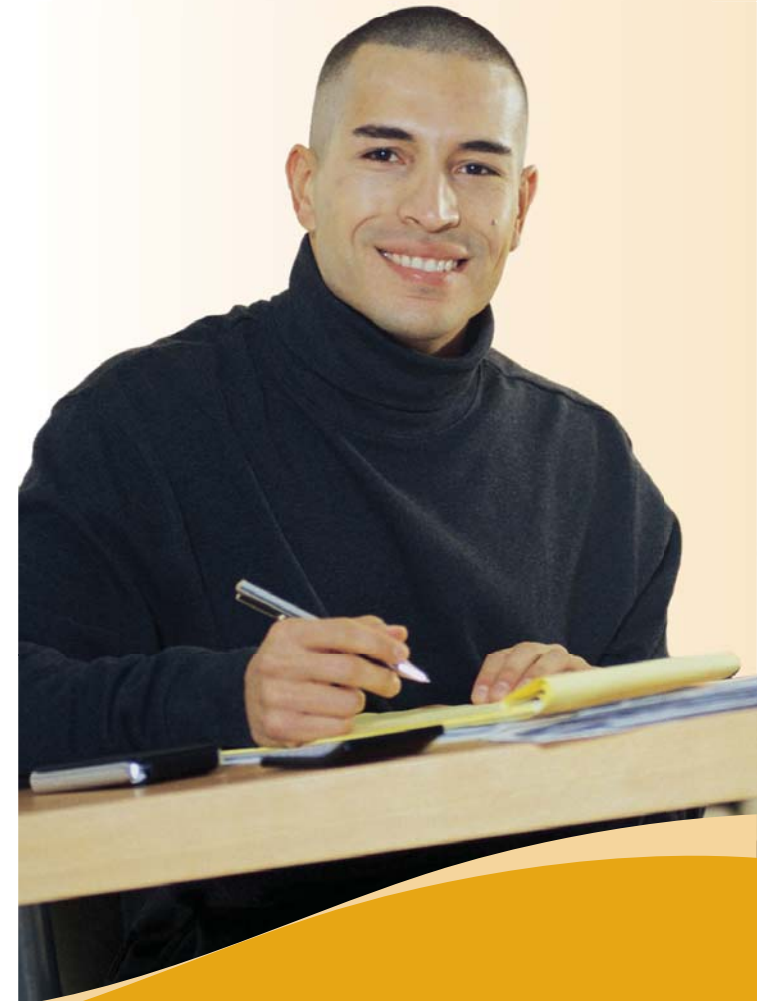


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# Citizens National Bank

# Checking Account Options

	FREE CHECKING	CLASSIC CHECKING	SENIOR CHECKING <i>For those Age 50 and up</i>	PERFORMANCE	OPTIMA
Statement Type	Electronic Statement	Safekeeping Statement	Electronic Statement (E) Image Statement (I)	Electronic Statement	Electronic Statement Image Statement
Opening Balance	\$50	\$50	\$50	\$50	\$50
Minimum Balance to Waive Service Fees <sup>1</sup>	No Minimum Balance Required	\$400 Average Daily Balance	E - \$0; I - \$2,500 Average Daily Balance	\$25,000 Relationship Balance (Loans & Deposits)	\$125,000 Relationship Balance (Deposits, Loans and Investments)
Monthly Service Fee	No Monthly Service Fee	\$5	E - \$0; I - \$5 <sup>6</sup>	\$15	\$20
Minimum Balance to Earn Interest <sup>2</sup>	\$7,500	N/A	\$2,500	\$2,500	\$2,500
Account Activity - Checks	25 checks per month	25 free per month then 25¢/check	25 free per month then 25¢/check	50 free per month then 25¢/check	UNLIMITED
Account Activity - Electronic (OnLine, CheckCard, ATM)	UNLIMITED	UNLIMITED	UNLIMITED	UNLIMITED	UNLIMITED
CheckCard <sup>3,5</sup>	Available	Available	Available	Available	Available
Foreign ATM Use	No CNB Charge	No CNB Charge	No CNB Charge	No CNB Charge	No CNB Charge
Direct Deposit	FREE	FREE	FREE	FREE	FREE
OnLine Banking	FREE	FREE	FREE	FREE	FREE
Bill Payment	FREE	FREE	FREE	FREE	FREE
Notary Service	FREE	FREE	FREE	FREE	FREE
FREE Checks	25 "variety pack" checks at opening	25 "variety pack" checks at opening	One free box of Specialty Checks per year or 50% discount	25 "variety pack" checks at opening	One free box of Specialty Checks per year or 50% discount
Visa Credit Card with Rewards <sup>3</sup>	N/A	N/A	N/A	Preferred Visa with No Annual Fee	Platinum Visa with No Annual Fee
Overdraft Privilege <sup>4</sup>	Available	Available	Available	Available	Available
ID Theft Protection <sup>5</sup>	Available	Available	Available	Available	Available
Safe Deposit Box	Available	Available	Available	FREE CHOICE	FREE
Cashier's Checks	Available	Available	Available	FREE	FREE
ADDITIONAL SERVICES	N/A	N/A	N/A	CHOOSE 2: - Image Statement (I) - One free box of Specialty Checks per year or 50% discount - Foreign ATM Fees refunded up to 5 times a month - Point of Sale PIN Fee Waived - Free Safe Deposit Box	INCLUDED: - Foreign ATM Fees refunded up to 5 times a month - Point of Sale PIN Fee Waived - Buy back checks from other bank (up to \$10 value)

<sup>1</sup> Certificates of deposit are not included in Relationship Balances. <sup>2</sup> Rates are tiered. See Rate Charts. <sup>3</sup> Subject to credit approval. <sup>4</sup> Subject to program terms. <sup>5</sup> Fees may apply. <sup>6</sup> Seniors age 50 and older may have their monthly service fee waived by choosing Direct Deposit of income and benefits checks.

### Statement Options:

- **Electronic Statement** – The bank will transmit your account statement electronically. Scanned images of your checks can also be included.
- **Safekeeping Statement** – The bank will store images of your checks and you will receive a paper statement by mail.
- **Image Statement** – The bank will provide laser images of your checks along with your paper statement by mail.
- **Combined Statements** – If you have more than one account with us, CNB's combined statement collects all your banking information on one easy-to-read statement. All 3 statement choices above are available to you as a combined statement.