

# Personal Checking

## Convenience Features

**CheckCard** – CNB CheckCard purchases are automatically deducted from your checking account. Use it any place Visa is accepted.

**Direct Deposit** – Direct Deposit is the electronic transfer of a payment from a company or organization into your checking or savings account. Ask your employer about getting enrolled.

**ATM Use** – All customers 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.)

## CNB Online Banking

CNB Online Banking offers the convenience of keeping track of all your CNB accounts in one place. Enrolling in this FREE service allows you the ability to view transactions, transfer funds between accounts, pay bills online and receive important email alerts about your accounts.

**Bill Payment** – Our FREE Bill Payment service allows customers to pay bills electronically from their checking account. Bills can be scheduled days in advance and alerts are available to remind you when a bill is due.

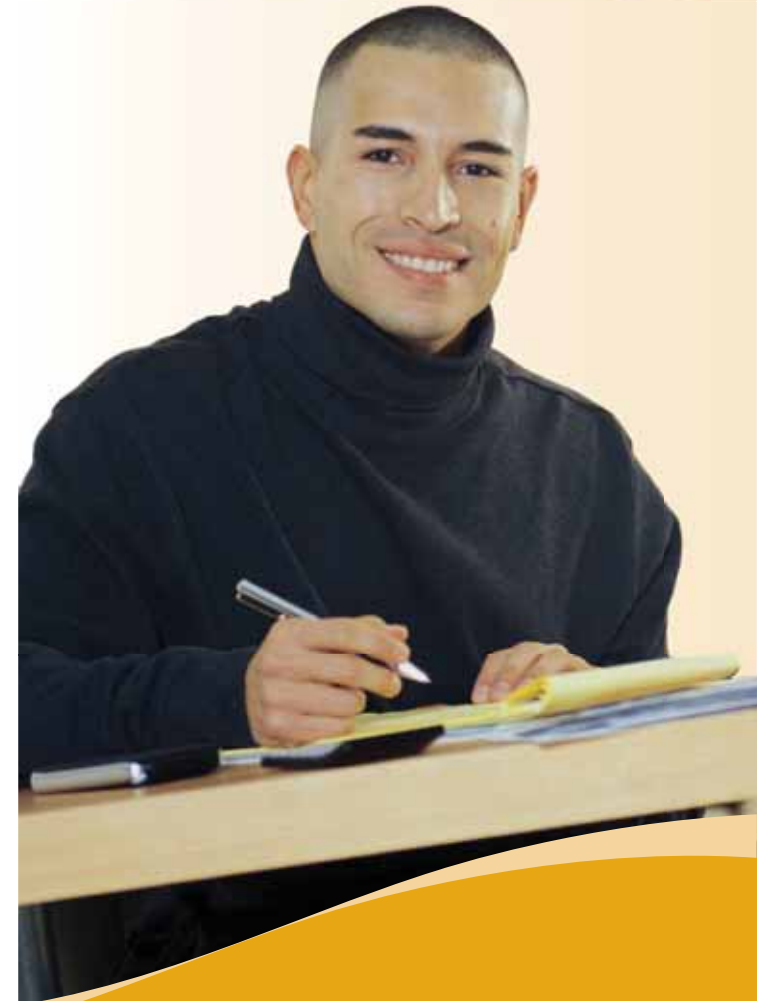
**Estatements** – Go green by viewing your statement from within CNB Online Banking. See your transactions days earlier than with traditional mailed statements and eliminate paper waste.

**CNB Messenger** – Receive FREE email alerts regarding daily balances, low balances, loan payment due dates and more. You decide which alerts to sign up for. It's a great way to keep track of your finances without having to login to CNB Online Banking every day.



*What Your Bank Should Be.*

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FDIC



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# Citizens National Bank

# Checking Account Options

|   | FREE CHECKING                          | CLASSIC CHECKING                       | SENIOR CHECKING<br><i>For those Age 50 and up</i>            | PERFORMANCE   | OPTIMA   |
|---|--|--|--|---|--|
| Statement Type  | Electronic Statement                   | Safekeeping Statement                  | Electronic Statement (E)<br>Safekeeping Statement (S)        | Electronic Statement  | Electronic Statement<br>Safekeeping Statement  |
| Opening Balance   | \$50                                   | \$50                                   | \$50   | \$50  | \$50   |
| Minimum Balance to Waive Service Fees <sup>1</sup>        | No Minimum Balance Required            | \$400<br>Average Daily Balance         | E - \$0; S - \$2,500<br>Average Daily Balance                | \$25,000 Relationship Balance<br>(Loans & Deposits)   | \$125,000 Relationship Balance<br>(Deposits, Loans and Investments)  |
| Monthly Service Fee                                       | No Monthly Service Fee                 | \$5                                    | E - \$0; S - \$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<br>then 25¢/check    | 25 free per month<br>then 25¢/check                          | 50 free per month<br>then 25¢/check   | UNLIMITED  |
| Account Activity - Electronic<br>(OnLine, CheckCard, ATM) | UNLIMITED                              | UNLIMITED                              | UNLIMITED  | UNLIMITED   | UNLIMITED  |
| CheckCard <sup>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"<br>checks at opening | 25 "variety pack"<br>checks at opening | One free box of Specialty Checks<br>per year or 50% discount | 25 "variety pack"<br>checks at opening  | One free box of Specialty Checks<br>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 <sup>5</sup>                             | Available                              | Available                              | Available  | FREE CHOICE   | FREE   |
| Cashier's Checks <sup>5</sup>                             | Available                              | Available                              | Available  | FREE  | FREE   |
| ADDITIONAL SERVICES                                       | N/A                                    | N/A                                    | N/A  | CHOOSE 2:<br>- Safekeeping Statement<br>- One free box of Specialty Checks per year or 50% discount<br>- Foreign ATM Fees refunded up to 5 times a month<br>- Point of Sale PIN Fee Waived<br>- Free Safe Deposit Box | INCLUDED:<br>- Foreign ATM Fees refunded up to 5 times a month<br>- Point of Sale PIN Fee Waived<br>- 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.
- **Safekeeping Statement** – The bank will store images of your checks and you will receive a 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.