

Personal Online Services

- Online Banking
- Mobile Banking with
Mobile Deposit
- Person to Person
Payments
- Account Alerts
- Bill Payment
- TransferNow
- Credit Sense

Monitoring your accounts, paying bills and transferring funds has never been easier with Citizens National Bank's array of online banking services.

Online Banking and Mobile Banking are free of charge and provide the highest level of security so you can be confident in your online transactions!



MoneyPass® ATMs are surcharge free.
Find an ATM at www.moneypass.com.



Visit Us Online at
www.cnbohio.com



**Personal
Checking & Savings**

CHECKING ACCOUNT OPTIONS

	GO ANYWHERE	FREE	SELECT	PERFORMANCE
	A great account for college students and those who travel	A simple account for those who don't write many checks	For those 50 and up	A great account for homeowners
Opening Balance	\$50 minimum opening balance	\$50 minimum opening balance	\$50 minimum opening balance	\$50 minimum opening balance
Balance to Waive Service Fees	\$400 average daily balance; \$10 monthly service fee if balance is not maintained No average daily balance required for those ages 18-23; Service fees are waived	No minimum balance required; Service fees are waived	E-Statement: No minimum balance required; Service fees are waived Paper Statement: \$2,500 average daily balance; \$5 monthly service fee ⁴ if balance is not maintained	\$25,000 relationship balance ² of deposits & loans; \$15 monthly service fee if relationship is not maintained
Balance to Earn Interest	Interest not offered	\$7,500 minimum balance to earn interest ³	\$2,500 minimum balance to earn interest ³	\$2,500 minimum balance to earn interest ³
Account Activity	Unlimited electronic activity; Write up to a maximum of 25 checks per month	Unlimited electronic activity; Write up to a maximum of 25 checks per month	Unlimited electronic activity; Write 25 checks per month free; \$0.25 fee charged for additional checks	Unlimited electronic activity; Write 50 checks per month free; \$0.25 fee charged for additional checks
	Account Features: <ul style="list-style-type: none"> Free nationwide ATM use E-Statement required 	Account Features: <ul style="list-style-type: none"> E-Statement required 	Account Benefits: <ul style="list-style-type: none"> One box of standard checks free per year or 50% discount on other checks, such as duplicates Complimentary Financial Plan analysis through Citizens Wealth Management Group 	Account Benefits: <ul style="list-style-type: none"> No fee for purchasing Visa gift cards (\$4.95 savings) Choice of Two Additional Benefits: <ul style="list-style-type: none"> Paper statement One box of standard checks free per year or 50% discount on other checks, such as duplicates Free nationwide ATM use Free personal size safe deposit box (where available)
	All Checking Accounts Offer: <ul style="list-style-type: none"> E-Statements Online Banking Mobile Banking with Mobile Deposit Bill Payment Person to Person Payments⁴ Account Alerts Mobile Wallet 		<ul style="list-style-type: none"> Debit Card Direct Deposit Visa Credit Card with Rewards⁵ Free Notary Service 	
	Other Services Available: <ul style="list-style-type: none"> Overdraft Privilege⁶ ID Theft Protection⁴ Safe Deposit Box⁴ 		¹ Customers age 50 and older may have their monthly service fee waived by choosing Direct Deposit of income and benefits checks. ² Certificates of deposit are not included in Relationship Balances. ³ Rates are tiered. See Rate Charts. ⁴ Fees may apply. ⁵ Subject to credit approval. ⁶ Subject to program terms. ⁷ \$50 minimum monthly transfer required from CNB Checking.	

SAVINGS ACCOUNT OPTIONS

PERSONAL

A Personal Savings Account offers flexibility. With a low minimum opening balance of \$25, this account is suitable for anyone with any amount of money. A \$250 minimum balance is required to earn interest and waive the monthly service fee. No minimum balance is required for those under the age of 23.

AUTOMATIC

An Automatic Savings Account makes saving easy. By setting up direct deposit or an automatic transfer⁷, you don't have to think about adding to your savings. Ask about our 6 month intro rate!