

## Simply Savings

- 9 free withdrawals per quarter, \$5 charge for each additional withdrawal
- Unlimited free withdrawals at ATM
- No service charge
- Earn interest
- Quarterly statement

## Christmas Club

Set aside money for holiday spending. Pays out each Oct.15 and reopens automatically. \$5 per early withdrawal. No interest if closed early. Payout is automatically deposited into customer's account.

## CDs and IRAs

We offer certificates of deposit in a variety of rates and terms, as well as Traditional and Roth Individual Retirement Accounts, and Educational Savings Accounts (ESA). Current rates for these products are listed on our website at [cbtn.com](http://cbtn.com).

## Basic Checking

- \$4 monthly service charge *\*waived if daily balance of \$1,000 is maintained*
- \$4 paper statement fee

## Cash Back Checking

- Use your debit card at least 12 times in a calendar month to earn 2% cash back, up to \$6.
- Use your debit card at least 12 times during your statement cycle to receive foreign ATM refunds up to \$6.
- \$4 paper statement fee

## BaZing Benefit Checking

- Benefit package including: cell phone protection; identity theft aid; travel protection; grocery coupons; pharmacy, vision, and hearing discounts
- Download the BaZing app for shopping, dining, and travel discounts.
- \$8 per month

## Interest Checking

- \$10 monthly service charge *\*waived if daily balance of \$5,000 is maintained*
- Tiered interest on balances over \$5,000

## Money Market

- \$10 monthly service charge *\*waived if daily balance of \$5,000 is maintained*
- Tiered interest on balances over \$5,000
- 6 free transactions per statement cycle, \$10 charge for each additional transaction

Online Banking included with all accounts.

Visa debit card available with all checking accounts.

Application required.

\$100 minimum initial deposit to open most accounts.

Rates and fees are current as of June 1, 2023

## Online Banking

- **Mobile Banking** is available via app or browser.
- Check your balance, view account activity, and transfer funds any time from your computer or smart device.
- **Zelle®** provides a fast, safe, and easy way to send money person to person.
- Manage your money with **Insights**. Track your spending, create a budget, set savings goals, and more for accounts inside and outside of Commercial Bank.
- **Mobile Deposit** lets you deposit checks using the camera on your device.
- **Bill Pay** allows you to organize your bills, send funds to payees quickly and easily, and schedule payments in advance to draft out automatically.
- **eStatements** and **eNotices** are safe, convenient, fast, and eco-friendly.
- **Bank-to-Bank** transfers allow you to link accounts and securely transfer funds between banks. Sign-up required.
- Have secure conversations with customer support representatives via **live chats** for account management.



## Lending\*

### Overdraft Protection

Chek Plus is a line of credit that protects you from overdraft fees by advancing your account money in case of insufficient funds.

### VISA Credit Cards

Easy access line of credit. Competitive rate. Credit limit varies. Credit card accounts can be viewed and managed online.

### Home Equity Line of Credit

Use a home equity line of credit to consolidate loans, make home improvements, take a vacation, buy a new car, or even go on a second honeymoon.

### Purchase Loans

Our lending professionals will help determine how much you are qualified to borrow, calculate payments and closing costs, and assist you through the purchasing process.

### Construction Loans

Want a home built just for you? We offer construction loans for ground-up construction and major renovation projects.

*\*Application and approval required. Call a lending professional for details.*



## Additional Account Services

- Receive real-time alerts on your card activity with **Visa Purchase Alerts**.
  - **Dial-A-Bank** is a free, convenient service that provides current account information by phone. (877) 248-0355
  - Leave your wallet at home and make fast, secure purchases with your smartphone with **mobile device payments**.
  - Chek Plus, Courtesy Advance, or Account Sweep provide **Overdraft Protection**.\*\*
  - Connect with a loan officer or customer support representative via app or internet browser. **Video Banking** provides seamless access and interactions regardless of location.
- \*\*Application, qualification, and fees may apply.*

## Insurance

Let Commercial Bank do your insurance shopping for you. Our licensed agents have access to multiple carriers for your comparison on: life, health, disability, auto/boat/RV, homeowners, renters, or flood insurance, as well as a selection for your business needs.

*Not a deposit. Not FDIC insured. Not insured by any government agency. Not guaranteed by the bank. May lose value.*

## Commercial Financial Services

Schedule an appointment with our investment professional at any Commercial Bank office for your convenience.

**Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC).** Insurance products are offered through LPL or its licensed affiliates. Commercial Bank and Commercial Financial Services **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Commercial Financial Services, and may also be employees of Commercial Bank. These products and services are being offered through LPL or its affiliate, which are separate entities from, and not affiliates of, Commercial Bank or Commercial Financial Services. Securities and insurance offered through LPL or its affiliates are:

Not Insured by FDIC or Any Other Government Agency	Not Bank Guaranteed	Not Bank Deposits or Obligations	May Lose Value
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# Personal Banking Solutions



**COMMERCIAL BANK**  
Life. Made Better.  
Member FDIC

To contact Customer Support, please call **(423) 869-5151** or email **customersupport@cbtn.com**

Visit us online at **cbtn.com**

