

Online Banking

- Check your balance, view account activity, and transfer funds any time from your computer or smartphone.
- Business Bill Pay allows you to organize bills and schedule payments. Multiple users can have different limits.
- Mobile banking is available via app or browser.
- eStatements and eNotices are safe, convenient, fast, and eco-friendly.

Saving

Simply Savings

- 9 free withdrawals per quarter, \$5 fee for each additional withdrawal
- No service charge
- Quarterly statement

Certificates of Deposit

CDs offer a guaranteed interest rate on specified terms. (Minimum deposit required, renews automatically, penalty for early withdrawal.) Current rates are listed at cbtn.com.



Basic Business Checking

- Online Banking included. Application for Visa Debit Card available.
- \$8 monthly service charge **waived if \$7,500 average daily balance is maintained during statement cycle or with Remote Deposit Capture enrollment*

Interest Checking

- Online Banking included. Application for Visa Debit card available.
- Tiered interest on balances over \$5,000.
- \$10 monthly service charge **waived if a daily balance of \$5,000 is maintained*

Premier Business Checking

Includes all services in Basic Checking and a selection of additional services (*below*). Fee is waived if listed average daily balance is maintained during statement period.

- 1 Service - \$15 fee (\$50,000)
- 2 Services - \$20 fee (\$75,000)
- 3 Services - \$25 fee (\$100,000)

Cash Management/Automated Clearing House (ACH) Origination Services can be used for direct deposit payroll, bill payment, transfers, and collecting payments from customer accounts.

Mobile Remote Deposit Capture (mRDC) allows you to use your smartphone or mobile device as a portable check scanner.

Positive Pay is an automated feature of online banking that protects against check fraud.

Money Market

- \$10 monthly charge **waived if daily balance of \$5,000 is maintained*
- 6 free withdrawals per month, \$10 fee for each additional withdrawal
- Tiered interest on balances over \$5,000

\$100 minimum initial deposit to open most accounts. Requirements for opening Business Accounts include ID of each authorized signer. Other documents may be required.

Rates and fees are current as of January 1, 2024.



Nonprofit Accounts

Nonprofit checking accounts incur a \$4 monthly service charge if the daily balance falls below \$1,500 and have a \$4 paper statement fee if not enrolled in eStatements.

Insurance

Our licensed agents have access to multiple companies for your comparison on: property and liability insurance, workman's compensation, commercial and surety bonds, key person life insurance, and employee benefits.

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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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.

Line of Credit

Business owners can apply for a line of credit for continuing cash flow needs. Easily access funds for unexpected expenses or to take advantage of a business opportunity.

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

Are you a developer specializing in commercial real estate or a builder constructing residential family homes, condominiums, or subdivisions? We offer customized construction loans to meet all your needs.

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



Living Local

Would you like free advertising? The Living Local program offers free merchant discount marketing for your business through the BaZing mobile app which serves BaZing checking customers at any bank.

For more information about any of our Business Accounts or Treasury Management Services, or to contact Customer Support, please call (423) 869-5151 or email customersupport@cbtn.com.

Treasury Management Services

Remote Deposit Capture

- Deposit checks without going to the bank
- Easy to operate scanning equipment; Technical support provided
- Monthly Service Charge of \$50
- Get funds into your account faster

Merchant Card Services

- Accept payments by debit or credit cards
- Local representatives provide face-to-face service and technical support
- Save money on payment processing with competitive pricing (*free analysis of a statement from your current vendor provided*)

Safe Point

- Cash management solution that integrates a smart safe, cash management services, and armored transportation services
- Reduces cash shortages, improves security, and increases profits

Wholesale Lockbox Network

- Streamline collections and payment processing to reduce expenses on large volumes of payments
- Electronically post data to significantly reduce the delay between your deposit and receipt of payment detail

Bank-at-Work

Partner your business with Commercial Bank to make life better for your employees. Ask us about individualized programs to meet your needs.

Business Banking Solutions



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Member FDIC

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