

More Than a Commodity!

First question you may be asking is what is a commodity and what does that have to do with checking accounts. Well, a commodity is something you must have and it is not really that different from one place to another. For example, we all need fuel for our vehicles and it is pretty much the same thing wherever you get it. Some people view checking accounts that same way. But, we can tell you there is a definite difference at CNB!

At CNB, you can have all the same features of a checking account that you would find anywhere, but what comes along with it is the exciting part. You get outstanding customer service when you're opening your account. Want to ask the President of CNB a question, not a problem, his office is right beside the new accounts office... his door is wide open. Have a question about your account? Not a problem, the bookkeeping department is fully staffed and can't wait to help you! Want to add exciting electronic features to your account, a full-time electronic banking specialist is waiting to assist you.

You see, checking accounts are a lot like commodities, but not at CNB. What separates us is what you get with it! Unbelievable friendliness! Unbelievable Service! Unbelievable? No, believe it!

Hometown Grown!

CNB has been a part of Marion County since 1889. No others have been around this long! In 1983, a local group of owners ensured that the bank would be around for many years to come! Likewise, our checking accounts are built to stay the test of time! Whatever your need, our checking accounts will work for you!

Our Checking Accounts!

- Full Time Students
- Senior Citizens
- Regular Checking Account
- NOW & SNOW Account
- Business Account
- Business Direct Deposit Account

Added Benefits

CNB has one location which houses fast and efficient services for all of your banking needs. In addition to a fully stocked main lobby, the bank has a walk-up facility and three speedy drive-thru lanes for all of your needs. Additionally, the bank has multiple ATM locations around Lebanon for 24 hour service. Also, CNB has online banking at www.cnboflebanon.com, electronic statements, debit/ATM cards and overdraft protection accounts (subject to approval) and automatic overdraft sweep arrangements. Plus, information about your accounts is never farther than a phone call to our bookkeeping department, where they can assist with anything concerning your checking accounts!

Schedule of Fees and Charges

Early Account Closing Fee: \$15.00
Stop Payment Charge \$28.00

Fax Charge

\$5.00 for first three Pages and .50 for each additional page. \$3.50 for two pages only. \$1.75 for one page

Photo Copy Charge

No Charge for Customers;
\$.20 per copy for non-customers

Telephone Transfer Fee \$5.00 per transfer
(No charge if no mailed notice is required)

Wire Transfer (Incoming) \$10.00 per item
Wire Transfer (Outgoing) \$20.00 per item
Foreign Wire \$25-\$45 range
ACH Return Item Charge: \$3.75 per item
Overdraft/NSF Charge: \$28.00 per item
Paid Check Charge: \$28.00 per item

Consecutive Overdraft Charge:

\$5.00 weekly if your account has been overdrawn for 7 days or more

Uncollected/Overdraft Funds Charge:

18% per annum

Cashier's Check Charge: \$3.00
Certified Check Charge: \$3.00
Non-Customer Cashier's/
Check Charge: \$5.00
Legal Handling Fee: \$25.00
Checking Dormant Charge: \$5.00 per quarter
Coin Wrapping Charge: Free for customers
\$.08 per roll for non customers

Check Cashing Charge:

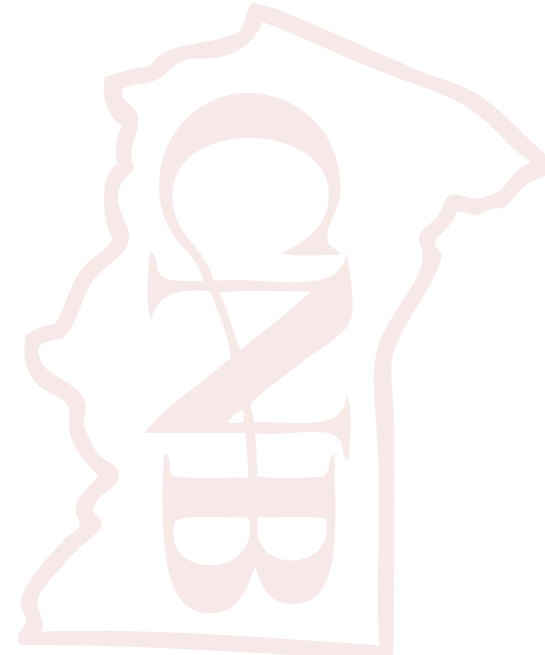
1% of check amount for non-customers
Sweep Charge: \$5.00 per transaction

Research Services:

\$17.00 per hour for officer research + \$.50 per copy
\$15.00 per hour for employee research + \$.50 per copy

ATM/Debit Card Replacement \$5.00
ATM/Debit Card Reinstatement \$10.00
Non-CNB ATM Usage: \$1.00 per transaction

149 West Main Street
Lebanon, KY 40033-1256



CNB'S CHECKING ACCOUNTS...

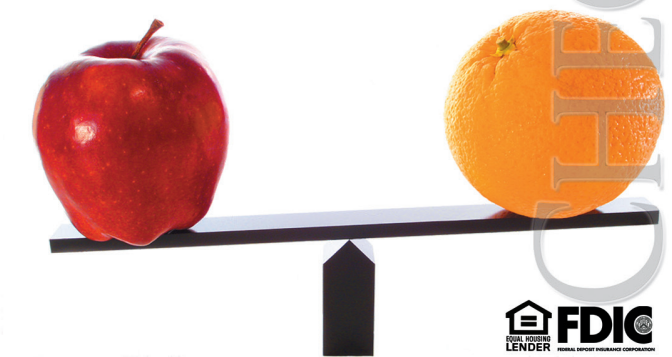
THERE IS A DIFFERENCE



149 West Main Street
Lebanon, KY 40033-1256

(270) 692-2113

www.cnboflebanon.com





Citizens National Bank-

(270) 692-2113

Where Your Checking Account is More Than A Commodity!

www.cnboflebanon.com

	Senior Citizens Checking	Super NOW Account Checking	NOW Account Checking	Payroll Direct Deposit Checking	Student Checking	Regular Checking
Minimum Deposit to Open Account	\$50.00	\$2,500.00	\$1,000.00	\$50.00	\$50.00	\$50.00
Minimum Balance Requirement	NO	\$2,500.00	\$1,000.00	NO	NO	Average Collected Monthly Balance must remain greater than \$500.00 to avoid Service charge
Interest Paid	NO	YES	YES	NO	NO	NO
Service Charges	NONE	\$9.50 per month below Minimum Balance Requirement	\$9.50 per month below Minimum Balance Requirement	NONE	NONE	Based on Average Collected-Monthly Balance. Fee Schedule is as Follows: < \$300.00 - \$9.50 + .25 per item < \$400.00 - \$8.50 + .25 per item < \$500.00 - \$7.50 + .25 per item
Free MasterCard Moneycard	YES	YES	YES	YES	YES	YES
Online Banking	FREE	FREE	FREE	FREE	FREE	FREE
Bill Pay	FREE	FREE	FREE	FREE	FREE	FREE
Electronic Statements	FREE	FREE	FREE	FREE	FREE	FREE
Unlimited Check Writing	YES	YES	YES	YES	YES	YES