

## Savings Products

### CITIZENS PERSONAL SAVINGS

Savings accounts are a safe way to grow your money.

- No service charge if minimum balance of \$50 is maintained
- Quarterly service charge of \$3 if below minimum balance
- Interest is compounded daily and paid quarterly

### CHRISTMAS CLUB SAVINGS

This account makes it easy to save for Christmas.

- This account is free
- Minimum deposit of \$5
- Interest paid at maturity
- Receive your savings with interest in November, deposited into your CNB checking or savings account just in time for Christmas shopping

### MONEY MARKET ACCOUNTS

Discover how a money market account can turn less into more. Open a money market account today and watch your money grow.

### CERTIFICATES OF DEPOSIT

When looking for a low-risk investment for your hard-earned cash, many rely on a certificate of deposit (CD). A CD is a type of deposit account that typically offers a higher rate of interest than a regular savings account.

### INDIVIDUAL RETIREMENT ACCOUNTS

An Individual Retirement Account (IRA) is a savings plan that lets you put aside money you earn today to be used later for your retirement. The tax-deferred growth makes an IRA a powerful tool in your retirement plan.



### ENJOY THESE GREAT BENEFITS WITH A CNB +PERKS CHECKING ACCOUNT:

- Roadside Assistance
- Cell Phone Protection
- Identity Theft Protection & Restoration
- Credit Monitoring & Credit Report
- Health Savings Card
- Travel Accidental Death Coverage
- Discounts on Shopping, Dining & Travel



### ALL OF OUR CHECKING ACCOUNTS FEATURE:

- Internet Banking with Bill Pay
- Mobile Banking with Mobile Check Deposit
- e-Statements with Images
- Digital Wallet with Apple Pay® or Samsung® Pay
- MyFinance Personal Financial Management Tool
- Visa® Debit Card
- 24/7 Expressline Telephone Banking

Serving Sevier, Jefferson,  
Hamblen and Knox Counties

(865) 453-9031 or (865) 429-7521

**CNBTN.com**

#### SEVIERVILLE

200 Forks of the River Pkwy  
801 Dolly Parton Pkwy  
305 New Riverside Dr  
\*706 Winfield Dunn Pkwy, beside Kroger  
\*1414 Pkwy, inside Walmart  
\*741 Dolly Parton Pkwy, inside Food City  
\*2339 Newport Hwy, inside Food City

#### PIGEON FORGE

2661 Pkwy  
\*220 Wears Valley Rd, inside Kroger  
\*3064 Teaster Ln, inside Food City

#### GATLINBURG

906 East Pkwy  
110 Cherokee Orchard Rd

#### SEYMOUR

10641 Chapman Hwy  
\*10721 Chapman Hwy Ste 1, beside Kroger

#### KODAK

3014 Winfield Dunn Pkwy  
\*2946 Winfield Dunn Pkwy, inside Food City

#### MORRISTOWN

4320 Evan Greene Plaza

#### JEFFERSON COUNTY

720 South Hwy 92, Dandridge  
2002 Walnut St, White Pine  
\*1507 O'Dell Ave, inside Food City, Jefferson City

#### KNOX COUNTY

813 Huckleberry Ln, Strawberry Plains  
\*7420 Chapman Hwy, inside Walmart, Knoxville

\*Open Mon-Fri 10am-7pm  
and Saturdays 9am-2pm

**CITIZENS  
NATIONAL  
BANK**  
MEMBER FDIC

## CHECKING AND SAVINGS ACCOUNTS AND SERVICES





## Rewards +Perks

Earn a premium of 1.75% APY\* on balances up to \$25,000 by simply meeting these monthly cycle requirements:

- 12 or more debit card purchases (POS)
- One or more ACH direct deposit or direct debit
- Choose e-Statement delivery

### ACCOUNT FEATURES

- CNB +Perks benefits
- Interest earned on account balance
- Nationwide ATM fee refunds\*\*
- Monthly service charge of \$7
- Download the CNB +Perks app in the App Store® or get it on Google Play™

\*1.75% Annual Percentage Yield (APY) earned on balances up to \$25,000 when the minimum qualifications are met during each monthly qualification cycle; balances over \$25,000 earn 0.46% APY. If qualifications are not met during the cycle, the APY on all balances will be 0.05% APY and normal ATM fees will apply. Maintenance or activity fees could reduce earnings. Rates are effective 06/01/2020 and subject to change weekly.

\*\*ATM fee refunds are given on all Nationwide ATMs if qualifications are met during the cycle.

Additional Information: CNB +Perks benefits are provided by third-party providers arranged and compensated by Citizens National Bank. Benefits are subject to additional terms and conditions.



## Advantage +Perks

When an all-purpose account is what you're looking for, we've got you covered.

### ACCOUNT FEATURES

- CNB +Perks benefits
- Free personalized checks
- Discount on safe deposit box rental
- Paper statement fee of \$2 if you do not elect free e-Statements
- Monthly service charge of \$7
- Download the CNB +Perks app in the App Store or get it on Google Play

## Simply

An account that offers all the basic features you need in a checking account to simplify your life.

### ACCOUNT FEATURES

- Limited CNB +Perks benefits
- No monthly service charge if you elect to receive free e-Statements and maintain a minimum balance of \$100
- Monthly service charge of \$7 if below minimum balance
- Paper statement fee of \$2 if you do not elect free e-Statements

## Good Life +Perks

Specially designed for the over-50 population, this account pays interest on balances of \$1,000 and above. Enjoy event and travel opportunities with the Good Life membership.

### ACCOUNT FEATURES

- CNB +Perks benefits
- Interest earned on balances of \$1,000 and above
- Free personalized checks
- Discount on safe deposit box rental
- Good Life travel opportunities
- Monthly service charge of \$7
- Download the CNB +Perks app in the App Store or get it on Google Play

