

Merchant Services

Expand your opportunities for sales by accepting credit cards at your place of business.

Remote Deposit Capture

Tired of making daily trips to the bank just to deposit your checks? Make deposits right from your desk! Simply scan your checks with the scanner we provide and submit your deposit via a secure connection to the bank.

Secure Tokens

These small, portable tokens generate a temporary security code that you can use at login to safely access your accounts online.

Zero Balance Accounts (ZBAs)

You set the criteria, and we do the rest. Automatic sweeps can be set up daily to save you the time and hassle of manually transferring money each day.

Fees may apply on certain cash management services, and approval is required.



Account Services

Account Charge-off.....	\$25
Counter Checks.....	3 for \$5
Dormant Account.....	\$5 per stmt cycle
Duplicate 1099 & 1098.....	\$2
Garnishments, Levies, Liens.....	\$50
International Debit	
Card Transactions.....	1% of transaction
Lock Change Bags.....	\$25
Zipper Change Bags.....	\$5
NSF/Overdrafts (per item).....	\$32
Official Check.....	\$4
Replacement Visa® Debit Cards.....	\$3
Research Copies (per copy).....	\$2
Research of Records (per hour).....	\$25
Returned ACH Items.....	\$5
Returned Check Items.....	\$5
Returned Mail Fee.....	\$5
Special Statement Request.....	\$5
Statement Printouts.....	\$2
Stop Payment.....	\$32
Telephone Transfer.....	\$1
Incoming Wire Transfer.....	\$10
Outgoing Wire Transfer.....	\$15
International Wire Transfer.....	\$75

(865) 453-9031
www.CNBTN.com

For Better Banking, Contact Us:

(865) 453-9031 or (800) 603-2208
www.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

BUSINESS PRODUCTS AND SERVICES



Business Checking Accounts

It's a better way to do business!

We understand that running your business isn't easy. You have countless things to think about every day. Making sure you have the right business checking account for your needs should be the least of your challenges. With our selection of accounts designed to meet virtually any business need, you're sure to find the right account for your business.

SMALL BUSINESS CHECKING

Monthly service fee.....	FREE
e-Statements.....	FREE
Business Online Banking.....	FREE
Bill Pay*.....	FREE
Visa® Business Debit Card.....	FREE
100 monthly paper items.....	FREE
Paper items include checks written or deposited & deposit slips. Over 100 paper items, \$0.25 each.	
Paper Statement Fee.....	\$2
(To avoid this fee, enroll for free e-Statements.)	
Minimum to open.....	\$100

BUSINESS CHECKING PLUS

Monthly service fee.....	\$15
Earn \$5 cash back for each \$5,000 in collected balances (up to \$15,000).	
e-Statements.....	FREE
Business Online Banking.....	FREE
Bill Pay.....	FREE
Cash Management Consultation.....	FREE
Personalized Debit Cards (limit 3).....	FREE
300 monthly paper items.....	FREE
Paper items include checks written or deposited & deposit slips. Over 300 paper items, \$0.25 each.	
Paper Statement Fee.....	\$2
(To avoid this fee, enroll for free e-Statements.)	
Minimum to open.....	\$100

COMMERCIAL ACCOUNT ANALYSIS

An earnings credit will be applied to your average collected balance less reserve requirements and will be used to offset the following expenses:

Monthly service fee.....	\$12
e-Statements.....	FREE
Per Item Fees:	
Cash per \$100.....	\$0.10
Checks deposited.....	\$0.10
Checks written.....	\$0.15
Credits posted.....	\$0.25
Night deposit (per drop).....	\$1
Return items.....	\$5
Rolled coins.....	\$0.07
Strapped currency.....	\$0.31
Negative collected balance rate.....	Prime +4
Paper Statement Fee.....	\$2
(To avoid this fee, enroll for free e-Statements.)	
Minimum to open.....	\$100

The earnings credit and negative collected balance rates will be periodically reviewed and subject to change.

Savings Account Plans for Your Business

Grow your business and grow your savings with a savings account plan from Citizens National Bank. It's a better way to do business!

BUSINESS SAVINGS

Service fee if a \$50 minimum balance is maintained.....	FREE
Quarterly service fee if below minimum balance.....	\$3
Minimum to open.....	\$50

BUSINESS MONEY MARKETS

Citizens Plus*

No monthly service charge if a collected balance of \$2,500 is maintained

Citizens Select*

No monthly service charge if a collected balance of \$5,000 is maintained

Citizens Prime Reserve*

No monthly service charge if a collected balance of \$25,000 is maintained

Citizens Platinum*

No monthly service charge if a collected balance of \$50,000 is maintained

*All Money Market Accounts feature:

No monthly service charge if minimum balance is maintained. Monthly service charge of \$10 if below minimum balance. Transactional limits apply. Interest rates are subject to change.

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Cash Management and Business Products

We are committed to the success of your business. Large or small, we have a variety of products that are designed to meet your individual needs. In today's competitive environment, your focus is to grow your business and grow your profit. We can help you achieve these goals with the technology and expertise needed to help you simplify your operations.

Corporate Internet Banking

Initiate ACH transactions, set up direct deposit of payroll, issue wire transfers, submit electronic payment of taxes and download transaction data into most financial management software, including QuickBooks® and Quicken®.

