

Other Account Services

DEBIT CARDS

Using a debit card is a faster, more economical and convenient way to purchase products and services. All debit cards are issued with chip technology that provides stronger security when used at ATMs and terminals that are chip-enabled.

INTERNET BANKING

Enjoy the ease and convenience of banking from anywhere, at any time, absolutely free! Check account balances, transfer funds, view account activity and access your statements online.

BILL PAY

No more writing checks, paying for stamps or running to the post office. We make paying your bills online safe and easy. Pay your bills one at a time or all at once. Schedule bills for future payment or recurring payment.

GOMOBILE BANKING

Manage your finances directly from your smartphone or tablet. Download our free banking app available for iPhone and Android devices. It's smart, simple, secure and free!

CALL CENTER

The Call Center is available weekdays from 8am to 5pm by calling (865) 429-7521 or online by simply clicking "Live Chat" at www.CNBTN.com.

EXPRESSLINE BANKING

Stay in touch with your money 24 hours a day by calling Expressline banking at (865) 429-7900 or toll-free at (866) 397-3971.



FOR YOUR CONVENIENCE

- Serving Sevier, Jefferson, Hamblen and Knox counties
- Saturday banking and extended evening hours
- Free internet banking, bill pay and e-Statements
- Free banking app for iPhone® and Android™ devices

My name is: _____

My direct number is: _____

The highest compliment I can receive is a referral from you. Banking at Citizens National Bank is a tradition. Pass it on.

We'd like to personally invite you to be a client of Citizens National Bank. We are confident that you will be impressed with our innovative products and services, be delighted with the exceptional customer service you will receive and rest easy knowing that your money is safe with us.

David C. Verble
David C. Verble
CEO

Jason A. Holliman
Jason A. Holliman
President

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

CHECKING AND SAVINGS ACCOUNTS AND SERVICES



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.



Non-Interest-Bearing Checking Account

CITIZENS SIMPLY CHECKING

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

- No monthly service charge if you elect to receive e-Statements*
- Free e-Statements
- Free internet banking
- Free bill pay
- Free Visa® debit card
- Unlimited point-of-sale (POS) transactions
- Unlimited check writing

* Paper statement fee of \$2 (To avoid this fee, enroll for free e-Statements.)

Interest-Bearing Checking Accounts

REWARDS CHECKING – IT'S FREE!

It's the checking account that pays! Earn interest on your daily collected balance with our premier checking account. Simply meet the qualifications during the monthly qualification cycles to earn a higher bonus interest rate and receive unlimited nationwide ATM fee refunds.

- This account is absolutely free
- No minimum balance is required
- Interest is paid monthly on a daily collected balance
- Free e-Statements
- Free internet banking
- Free bill pay
- Free Visa debit card
- Unlimited point-of-sale (POS) transactions
- Unlimited check writing

During each monthly qualification cycle, simply:

- Have 12 or more debit card purchases (POS) post and clear your account
- Have one or more ACH direct deposit or ACH direct debit post and clear your account
- Accept e-Statement delivery

SAVE A TREE; IT'S FREE.

Receive your statements electronically. It's the most convenient way to receive your bank statements. It's fast, safe and secure; plus, it provides added protection against mail fraud and identity theft.

e-Statements are available on all CNB checking and savings accounts, absolutely free.

GOOD LIFE CHECKING

This checking account offers extra benefits to our customers age 50 and better to help you save money. Take exciting trips, enjoy frequent events and start living the Good Life you deserve!

- No monthly service charge if minimum balance of \$100 is maintained
- Monthly service charge of \$7 if below minimum balance
- Interest paid with a daily collected balance of at least \$1,000; a higher interest rate paid on daily collected balances above \$5,000
- Free e-Statements
- Free internet banking
- Free bill pay
- Free Visa debit card
- Unlimited point-of-sale (POS) transactions
- Free personalized Good Life checks
- Unlimited check writing
- Identity theft coverage
- Credit card registration on major credit cards
- Walk-in pharmacy card
- Eye care and eyewear discounts
- Insurance benefits available

(865) 453-9031
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