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

Cover life's big and small expenses with a competitive rate card.

Home Equity Line of Credit

Use a home equity line of credit to consolidate loans, make home improvements, take a vacation, buy a new car, or even go on a second honeymoon.

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

Want a home built just for you? We offer construction loans for ground-up construction and major renovation projects.

Account Services

- Receive real-time alerts on your card activity with Visa Purchase Alerts.
- Dial-A-Bank is a free, convenient service that provides current account information by phone. (877) 248-0355
- Leave your wallet at home and make fast, secure purchases with your smartphone with mobile device payments.
- Chek Plus, Courtesy Advance, or Account Sweep provide Overdraft Protection. Application, qualification, and fees may apply.
- Foreign currency exchange is available for customers upon request. Exchange rates and fees apply based on requested amount.

Life. Made Better.

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

NMLS 411392



To contact Customer Support, please call (423) 869-5151 or email customersupport@cbtn.com.

cbtn.com









Personal Banking Solutions







Simply Savings

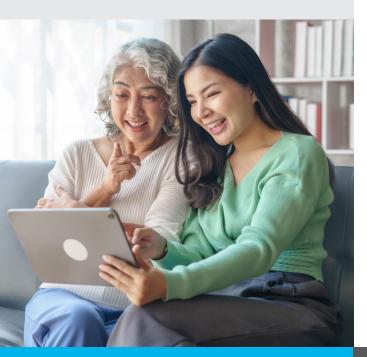
- 9 free withdrawals per quarter, \$5 charge for each additional withdrawal.
- Unlimited free withdrawals at any Commercial Bank ATM.
- Earn interest.
- · Quarterly statement.

Christmas Club

 Set aside money for holiday spending. Pays out each Oct.15 and reopens automatically. \$5 per early withdrawal. No interest if closed early. Payout is automatically deposited into customer's account.

CDs and IRAs

 We offer certificates of deposit in a variety of rates and terms, as well as Traditional and Roth Individual Retirement Accounts.



Basic Checking

- \$4 monthly service charge, waived if daily balance of \$1,000 is maintained.
- \$5 paper statement fee, waived if enrolled in estatements.

Cash Back Checking

- Use your debit card at least 12 times during a calendar month to earn 2% cash back, up to \$6.
- Use your debit card at least 12 times during your statement cycle to receive foreign ATM refunds, up to \$6.
- \$5 paper statement fee, waived if enrolled in eStatements.

BaZing Benefit Checking

- Benefit package including: cell phone protection; roadside assistance; personal identity theft aid; pet care services; bill negotiation and subscription cancelation service; pharmacy, vision, and hearing savings.
- Use the BaZing app nationwide for shopping, dining, and travel discounts.
- \$9 per month.

Interest Checking

- \$10 monthly service charge, waived if daily balance of \$5,000 is maintained.
- Tiered interest on balances over \$5,000.

Money Market

- \$10 monthly service charge, waived if daily balance of \$5,000 is maintained.
- Tiered interest on balances over \$5,000.
- 6 free transactions per statement cycle, \$10 charge for each additional transaction.



Online Banking

- Mobile Banking is available via app or browser.
- Check your balance, view account activity, and transfer funds any time from your computer or smart device.
- Zelle provides a fast, safe, and easy way to send money person to person.
- Manage your money with Insights. Track your spending, create a budget, set savings goals, and more for accounts inside and outside of Commercial Bank.
- Mobile Deposit lets you deposit checks using the camera on your device.
- Bill Pay allows you to organize your bills, send funds to payees quickly and easily, and schedule payments in advance to draft out automatically.
- eStatements and eNotices are safe, convenient, fast, and eco-friendly.
- Bank to Bank transfers allow you to link accounts and securely transfer funds between banks. Sign-up required.
- Have secure conversations with customer support representatives via live chats for account management.