

# Commercial Bank

## List of Services

### Service Fees

**overdraft/NSF:** \$35 (for each NSF item created by check, in person, ATM or electronic withdrawal); **stop payment-all items:** \$35 per request; **wire transfer(domestic outgoing):** \$35 per request; \$20 per request(**domestic incoming**) ; **int'l wire transfer (outgoing):** \$90 per request; **incoming wire:** \$20 per request; **telephone transfer:** \$5 per request; **cashiers' check:** \$5; **account research:** \$35 per hour, 1-hr min; **closed account:** \$10 for account open 30 days or less; **BillPay inactive** for 90 days: \$5; **lost safe deposit box key:** \$150; **deposit box late fee:** \$10 after 60 days. **Annual safe deposit box rental:** from \$25 (2"x5") to \$350 (36"x18"), several sizes available and vary by location; **locker rentals:** Pineville, Harlan and Maynardville.

(Services are available at all locations with the exception of Auto Bank in Barbourville and Luttrell. Auto Bank is strictly a drive-thru operation; account opening and loans not available. Loans are also not available at Luttrell; no loan officer is present at this branch.)

### BaZing Checking

- Online banking, including Zelle and Insights, E-statements, mobile banking, Mobile Remote Deposit & Bill Pay
- Benefit package including: cell phone protection; identify theft aid; travel protection, grocery coupons; pharmacy, vision, and hearing discounts.
- Bazing App provides shopping, dining, and travel discounts.
- \$8 per month

### Cash Back Checking

- Online banking, including Zelle and Insights, E-statements, mobile banking, Mobile Remote Deposit & Bill Pay
- Qualifiers/Rewards are:
  - 12 debit card swipes during a calendar month to receive 2% cash back, up to \$6
  - 12 debit card swipes per statement cycle to receive foreign ATM fee refunds, up to \$6
- When qualifiers are not met:
  - Reward and ATM refunds are not received.
- \$4 paper statement fee

## Basic Checking

- Online banking, including Zelle and Insights, E-statements, mobile banking, Mobile Remote Deposit & Bill Pay
- \$4 monthly service charge \* waived if daily balance of \$1,000.00 is maintained.
- \$4 paper statement fee

## Interest Checking

- Online banking, including Zelle and Insights, E-statements, mobile banking, Mobile Remote Deposit & Bill Pay
- Tiered interest on balances over \$5,000.00
- \$10 monthly service charged. Waived if daily balance of \$5,000 is maintained

## Online Banking

- Bank online and check your balance, view account activity, transfer funds any time from your computer, smartphone or tablet. App is available in the app store.
- Mobile banking is available via app, browser or text banking. Our iPad app is also available in the app store.
- Mobile Remote 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.
- E-Statements and E-notices are safe, convenient, fast, and eco-friendly.
- Zelle, Insights, customer support chat and bank to bank transfers.

## Simply Savings

- 9 free withdrawals per quarter, \$5 charge for each additional withdrawal
- No withdrawal fees at ATM's
- Quarterly statements

## Overdraft Protection

Ask about:

- ChekPlus or
- Automated Transfer
- Courtesy Advance
- Application, qualification and fees may apply or be required for these services.

## Visa Credit Cards

Easy access line of credit. Customer must apply and qualify. Competitive rate, credit limit varies, credit card accounts can be viewed and managed online.

## CD's and IRA's

We offer certificates of deposit in a variety of rates and terms, as well as Traditional and Roth Individual Retirement Accounts and Educational Savings Accounts (ESA). Current rates for these products are listed on our website at [www.cbfn.com](http://www.cbfn.com).

## Christmas Club

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

## Business Accounts and Services

### Business Checking

- \$8 monthly service charge \*waived if \$7,500.00 average daily balance is maintained during statement cycle or with Remote Deposit Capture enrollment.
- Visa Business Debit Cards
- Online Banking
- Bill Pay
- CD-ROM of all account activity each year for tax prep and record retention- \$50 fee applies
- BaZing merchant discount marketing

### Premier Business Checking

Includes all services in Business Checking and select:

- 1 service below (\$15 if average daily balance falls below \$50,000)
- 2 services below (\$20 if average daily balance falls below \$75,000)
- 3 services below (\$25 if average daily balance falls below \$100,000)

From these three services:

- Cash Management (ACH origination)
- mRDC (Use smartphone or mobile device as portable scanner)
- Positive Pay (Protection from check fraud)

### Interest Checking

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

## Visa Business Debit Cards

The debit card allows you the flexibility you need for everyday business purchases. Transactions are automatically deducted from your checking account. Good everywhere VISA is accepted.

## Online Banking

Bank online and check your balance, view account activity, transfer funds any time from your computer or smartphone.

Mobile banking available via app, browser or text.

E-Statements and E-notices are safe, convenient, fast, and eco-friendly.

## Business Bill Pay

*How are you handling accounts payable?*

Business Bill Pay allows you to organize your bills, send funds to payees from the account of your choice, and schedule payments in advance to draft out automatically. Multiple users can be given different levels of access rights by the primary user.

## CD-ROM of Account History

*Want all your statements on one disk?*

At the end of the year, we can provide a CD ROM containing files of all your account statements. You can use this for record keeping or provide to your accountant for tax preparation. \$50 fee applies

## Merchant Services (Card Processing)

### Living Local

*Would you like free advertising?*

The Living Local program offers free marketing for your business through the BaZing website which serves our checking customers and customers at other banks who have a BaZing account.

### Cash Management/ACH

Automated Clearing House (ACH) services can be used for payroll, bill payment, transfers, and collecting payments from your customer accounts. It's an easy-to-use feature we can add to online banking. Fees may apply.

## Remote Deposit Capture

*Want to cut down on trips to the bank?*

- Deposit checks without going to the bank
- Monthly service charge of \$50
- Easy to operate and technical support provided
- Get funds into your account faster

## Positive Pay

*Are you concerned about check fraud?*

Positive Pay is an automated feature of online banking that protects against check fraud. We match checks presented to your account with a list of authorized checks that you provide. A nonmatch is rejected if not approved by you. A premier checking feature. Fees may apply.

## Simply Savings

- 9 free withdrawals per quarter, \$5 charge for each additional withdrawal
- Quarterly statement

## Certificates of Deposit

CD's offer a guaranteed interest rate on specified term. Renews automatically, penalty for early withdrawal, minimum deposit required, current rates at [www.cbtc.com](http://www.cbtc.com).

## Overdraft Protection

ChekPlus is a pre-approved line of credit that protects you from overdrafts by advancing your account money in case of insufficient funds. Application is required.

## Visa Credit Cards

Easy access line of credit. Customer must apply and qualify. Competitive rate. Credit limit varies. Credit card accounts can be viewed and managed online. Visa available.

## **Lending**

### **Purchase Loans**

Our lending professionals will help you with the application and the pre-approval process. They can calculate payments and closing costs for you, and can help you determine how much you can qualify to borrow for your new home.

### **Construction Loans**

We work with builders and building material companies to insure that you enjoy easy and uncomplicated transactions.

### **Home Equity Line of Credit**

Unlock the equity in your home to take care of other financial needs. Use a home equity line of credit to consolidate high interest loans, make home improvements, take a vacation, buy a new car, pay college tuition, or even go on a second honeymoon.

### **Refinance Loans**

In just a few short minutes, our lending professionals can evaluate your situation to see if refinancing is right for you. You may be able to get a lower interest rate, lower your monthly payments, and save money on your home loan.

## **Insurance**

Let Commercial Bank do your insurance shopping for you. Our licensed agents have access to over 50 companies for your comparison on: life, health, auto, homeowners, and a selection for your business needs.

NOT A DEPOSIT\*NOT FDIC-INSURED\*NOT INSURED BY ANY GOV-ERNMENT AGENCY\*NOT GUARANTEED BY BANK

## **Investments**

Investment products offered through LPL Financial include mutual funds, stocks, annuities, bonds, retirement plans, and college 529 plans. Schedule an appointment with our investment professional at your convenience at any Commercial Bank office.

NOT A DEPOSIT\*NOT FDIC-INSURED\*NOT INSURED BY ANY GOV-ERNMENT AGENCY\*NOT GUARANTEED BY BANK\*MAY LOSE VALUE

Locations:

Harrogate, TN (Corp offices).....	423.869.5151
Speedwell, TN.....	423.562.1280
New Tazewell, TN.....	423.626.7276
Maynardville, TN.....	865.992.5245
Luttrell, TN.....	865.992.5293
Halls Crossroads, TN.....	865.925.2265
Powell, TN.....	865.938.3635
West Knoxville, TN.....	865.769.2245
Middlesboro, KY.....	606.248.4584
Cumberland, KY.....	606.589.2161
Pineville, KY.....	606.337.7992
Fountain City, TN.....	865.688.0062
Insurance Department.....	865.686.4701
Harlan, KY.....	606.514.8969
Kingsport, TN.....	423.245.2816
Barbourville Auto, KY.....	606.546.3146
Barbourville Union Plaza, KY.....	606.546.3174
Barbourville Parkway, KY.....	606.546.5120
Corbin, KY.....	606.523.2978
Johnson City, TN.....	423.232.5036
Newport, TN (E. Broadway St).....	423.623.3025
Newport, TN (Bryant Town).....	423.625.6293
Morristown, TN (Millennium Square).....	423.714.3388
South Corbin, KY.....	606.689.4024
New Tazewell South, TN.....	423.526.5000
Morristown, TN (College Square).....	423.586.1440
Brentwood, TN.....	615.661.0117
Downtown London, KY.....	606.877.2200
London, KY (Laurel Plaza).....	606.877.2272
London, KY (Marketplace).....	606.877.2285
North Corbin, KY.....	606.526.0004
Harrogate Insurance.....	423.869.6800
Gastonia, NC (Main Ave).....	704.867.5828
Gastonia, NC (Union Rd).....	704.869.8840
Kings Mountain, NC.....	704.739.5431
Lincolnton, NC (Loan Production).....	980.241.9446
Shelby, NC.....	704.471.1500

**Website**

[www.cbtcn.com](http://www.cbtcn.com)

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CommercialBankOnline

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