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

Competitive fixed rate card for your company's big and small expenses.

Line of Credit

Business owners can apply for a line of credit for continuing cash flow needs. Easily access funds for unexpected expenses or to take advantage of a business opportunity.

Purchase Loans

Our lending professionals will help determine how much you are quali-ed to borrow, calculate payments and closing costs, and assist you through the purchasing process.

Construction Loans

Are you a developer specializing in commercial real estate or a builder constructing residential family homes, condominiums, or subdivisions? We offer customized construction loans to meet all your needs.

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



Living Local

Free merchant discount marketing for your business through the BaZing mobile app, which serves BaZing checking customers at any bank.

For more information about any of our Business Accounts or Treasury Management Services, or to contact Customer Support, please call (423) 869-5151 or email customersupport@cbtn.com.

Treasury Management Services

Merchant Card Services

- Accept payments by debit or credit cards.
- Local representatives provide face-to-face service and technical support.
- Save money on payment processing with competitive pricing (free analysis of a statement from your current vendor provided).

Safe Point

- Cash management solution that integrates a smart safe, cash management services, and armored transportation services.
- Reduces cash shortages, improves security, and increases profits.

Wholesale Lockbox Network

- Streamline collections and payment processing to reduce expenses on large volumes of payments.
- Electronically post data to significantly reduce the delay between your deposit and receipt of payment detail.

Bank-at-Work

 Partner your business with Commercial Bank to make life better for your employees. Ask us about individualized programs to meet your needs.

CD-ROM Statements

- Longterm paperless, clutterless storage solution.
- Retrieve detailed images of paid checks and deposited items.
- Requires no additional software.

BusinessBanking Solutions



cbtn.com











Online Banking

- Included with all Business Checking and Savings Accounts.
- Check your balance, view account activity, and transfer funds any time from your computer or smartphone.
- Set up users and permissions for your team.
- Business Bill Pay allows you to organize bills and schedule payments. Multiple users can have different limits.
- Mobile banking is available via app or browser.
- eStatements and eNotices are safe, convenient, fast, and eco-friendly.
- Positive Pay is an automated feature of online banking that protects against check fraud by comparing presented checks against your uploaded file before payment.



Basic Business Checking

- Online Banking included. Application for Visa Debit Card available.
- \$10 monthly service charge *waived if \$7,500 average daily balance is maintained during statement cycle.

Premier Business Checking

Includes all services in Basic Checking and a selection of additional services (*below*). Fee is waived if listed average daily balance is maintained during statement period.

1 Service - \$15 fee (\$75,000) 2 Services - \$30 fee (\$100,000) 3 Services - \$45 fee (\$125,000)

Cash Management/Automated Clearing House (ACH) Origination Services can be used for direct deposit payroll, bill payment, transfers, and collecting payments from customer accounts.

Mobile Remote Deposit Capture (mRDC) allows you to use your smartphone or mobile device as a portable check scanner. AND/OR Remote Deposit Capture allows you to deposit checks using easy to operate scanning equipment. *Equipment lease fee may apply.

Electronic Wire Transfers allow you to send funds by initiating domestic wire transfers online.

Interest Checking

- Online Banking included. Application for Visa Debit card available.
- Tiered interest on balances over \$10,000.
- \$10 monthly service charge *waived if daily balance of \$10.000 is maintained.

Money Market

- \$10 monthly service charge *waived if daily balance of \$10,000 is maintained.
- 6 free withdrawals per month, \$10 fee for each additional withdrawal.
- Tiered interest on balances over \$10,000.



Nonprofit Accounts

 Nonprofit checking accounts incur a \$4 monthly service charge if the daily balance falls below \$1,500 and have a \$5 paper statement fee if not enrolled in eStatements.

Simply Savings

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

Certificates of Deposit

 CDs offer a guaranteed interest rate on specified terms. (Minimum deposit required, renews automatically, penalty for early withdrawal.)