## Business Checking

- $7.50 if minimum daily balance falls below $7,500
- Visa Business Debit Cards
- Online Banking
- Bill Pay
- Positive Pay
- Merchant Services (other fees apply)
- BaZing merchant discount marketing

## Premier Business Checking

- Includes all services in Business Checking and select:
  - ⇒ 1 service below ($15 if minimum daily balance falls below $50,000)
  - ⇒ 2 services below ($20 if minimum daily balance falls below $75,000)
  - ⇒ 3 services below ($25 if minimum daily balance falls below $100,000)
- Cash Management (ACH origination)
- Remote Deposit Capture (Equipment lease or purchase expense)
- CD-ROM of all account activity each year for tax prep and record retention

## Small Business NOW Checking

- $10 if minimum daily balance is below $1,000.
- Earns tiered interest rates over $1,000,
- No service charge for balances $1,000 or above.
- Monthly paper statement and check images.

## 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 .
- Our iPad app is available in the app store.
- 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.

## 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 non-match is rejected if not approved by you.

## Merchant Services (Card Processing)

*Want to save money on payment processing?*

- Accept payment by debit or credit cards
- Competitive Pricing (free analysis of your current vendor)
- Returned check service at no extra cost
- Monthly statements and technical support

## 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

*Do you want to direct deposit payroll?*

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.

## ☆ Remote Deposit Capture

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

- Deposit checks without going to the bank
- Purchase or lease scanning equipment that connects to your internet-equipped computer
- Easy to operate and technical support provided
- Get funds into your account faster

## ☆ 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.

## Regular Savings

- No service charge
- 9 free withdrawals per quarter, $2 charge for each additional withdrawal
- Semi-annual statement
- (Note: Federal regulations prohibit excessive withdrawals or transfers from this account.)

## Money Market Business

- $10 if minimum daily balance falls below $2,500
- Tiered interest on balances $2,500 and up
- 6 withdrawals per month, $10 fee for additional
- Monthly statement and check images.
- (Note: Federal regulations prohibit excessive withdrawals or transfers from this account.)

## 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.cbtn.com.

*Requirements for opening Business Accounts include ID of individual authorized signers (Driver's License, Social Security Card, or 3 others) and tax ID documents and other documents dependent on type of business.*

## LENDING

### 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.

### Lines 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 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.

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

### 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 GOVERNMENT AGENCY*NOT GUARANTEED BY BANK**

### Investments
Investment products offered through Invest Financial Corp. 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 GOVERNMENT AGENCY*NOT GUARANTEED BY BANK*MAY LOSE VALUE**

## LOCATIONS

| | |
|---|---|
| **Harrogate,TN (Main Office)** | **423.869.5151** |
| **Corbin, KY** | **606.523.2978** |
| **Barbourville, KY** (Main Street) | **606.546.5143** |
| (Union Plaza) | **606.546.3174** |
| (Parkway) | **606.546.5120** |
| (Auto) | **606.546.3146** |
| **Harlan, KY** | **606.574.8969** |
| **Cumberland, KY** | **606.589.2161** |
| **Pineville, KY** | **606.337.7992** |
| **Middlesboro, KY** | **606.248.4584** |
| **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** |
| **Fountain City, TN** | **865.688.0062** |
| (Insurance Department) | **865.686.4701** |
| **West Knoxville, TN** | **865.769.2245** |
| **Kingsport, TN** | **423.245.2816** |

**www.cbtn.com**

**Facebook fanpage**:
www.facebook.com/commercialbankonline

**Follow us on Twitter**
@commercialbank_

**Knox Co., KY.:** drive-thru: 8 a.m. – 5 p.m.; lobby: 8 a.m. – 4 p.m.(6 p.m. on Friday); Corbin, Union Plaza, and Parkway open Saturday: 8 a.m. – noon.
**All other locations:** drive-thru: 7:30 a.m. – 4 p.m.; lobby: 8 a.m. – 4 p.m. (6 p.m. on Friday).

### Dial-a-Bank
Claiborne County, TN - (423)869-5187
Union County/Knox County, TN
(865)922-6242; Bell County, KY (606)248-0355;
Harlan County, KY (606)574-8971;
Barbourville, KY (606)546-6306,
Corbin (606)523-4050;
toll free 1-877-248-0355.

COMMERCIAL BANK

# BUSINESS BANKING

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