

## Personal Checking Accounts

## Business Checking Accounts

Account Name	Free Checking	Hometown Checking	Prime Time 50 Checking	Investment Checking	E-Vantage Checking	Account Name	Business Checking	Commercial Checking	Investment Checking & Business NOW
Primary Users	Available to individuals	Available to individuals	Available to individuals who are 50 years or older	Available to individuals, non-profit corporations and organizations.	Available to individuals	Primary Users	Available to all businesses	Available to all businesses	Available to individuals, non-profit corporations and governmental units.
Minimum Deposit to Open	\$100.00	\$100.00	\$100.00	\$100.00	\$200.00	Minimum Deposit to Open	\$100.00	\$100.00	\$100.00
Minimum Balance Required to Avoid Service Charge	N/A	\$8.50 Maintenance Fee if daily balance drops below \$100 any day of the monthly cycle	\$8.50 Maintenance Fee if daily balance drops below \$100 any day of the monthly cycle	\$8.50 Maintenance Fee if daily balance drops below \$500 any day of the monthly cycle	N/A	Fee Structure	\$5.00 Maintenance Fee if balance falls below \$500.00	\$8.50 Maintenance Fee per monthly cycle	\$8.50 Maintenance Fee if daily balance drops below \$500 any day of the monthly cycle
Checks	Check printing fees vary by style of check ordered	\$5 discount on designer checks	Free standard checks, \$5 discount on designer checks	Check printing fees vary by style of check ordered	Check printing fees vary by style of check ordered	Checks	Check printing fees vary by style of check ordered	Check printing fees vary by style of check ordered	Check printing fees vary by style of check ordered
Statement	Checks are safe kept for customer convenience	Monthly with check images	Monthly with check images	Monthly with check images	E-Statements only	Statement	Monthly with check images	Monthly with check images	Monthly with check images
Withdrawals	No service-chargeable debit fee	No service-chargeable debit fee	No service-chargeable debit fee	30 free withdrawals (excluding POS or ACH) per monthly cycle, \$.20 service-chargeable debits thereafter	Unlimited paperless transactions 5 Free Checks per monthly cycle, \$.20 each thereafter	Withdrawals	150 free transactions per monthly cycle (excluding ACH & POS) \$.20 thereafter	\$ .15 service-chargeable Debit Fee (excluding POS or ACH) for drawn on CNB checks and debits	30 free withdrawals (excluding POS or ACH) per monthly cycle, \$.20 service-chargeable debits thereafter
Interest	N/A	N/A	Please refer to our list of interest rates for current rate information.  Compounded & credited monthly using the daily balance method.  Subject to change without notice.	Please refer to our list of interest rates for current rate information.  Compounded & credited monthly using the daily balance method.  Subject to change without notice.	Please refer to our list of interest rates for current rate information.  Compounded & credited monthly using the daily balance method.  Subject to change without notice.	Deposits		\$ .10 Transit Item Deposited Fee for each deposited check not drawn on Clinton National Bank	\$ .10 Transit Item Deposited Fee for each deposited check not drawn on Clinton National Bank
Additional Requirements					One Direct Deposit or One ACH withdrawal each monthly cycle	Interest	N/A	Earnings Credit based on CNB 3-month CD +1% with monthly earnings applied toward service charges (calculated on the monthly average ledger balance)	This is a tiered-rate account. Refer to our list of interest rates for current rate information and tier structure.  Compounded & credited monthly
Additional Benefits	EasyCheck Card/Shazam Card  PC Banking with Bill Pay  Phone Bank	EasyCheck Card/Shazam Card  PC Banking with Bill Pay  Phone Bank	EasyCheck Card/Shazam Card  Please see a Customer Service Representative for the special benefits of this account  Phone Bank		PC Banking with Bill Pay  No CNB Service Charges on ATM transactions  No Annual Fee on Overdraft Protection (Subject to Approval)  Phone Bank	Additional Benefits	EasyCheck Card/Shazam Card  PC Banking with Bill Pay, Phone Bank  Business Internet Banking Available	EasyCheck Card/Shazam Card  PC Banking with Bill Pay, Phone Bank  Business Internet Banking Available	EasyCheck Card/Shazam Card  PC Banking with Bill Pay, Phone Bank  Business Internet Banking Available