

# Self-Directed Investment Accounts

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Self-directed investment accounts are ideal for individuals who prefer to make their own investment decisions. These provide access to a wide range of mutual funds and often the minimum investment requirement can be waived, so any amount can be invested in any one or combination of funds.

Clinton National Bank offers different alternatives for self-directed accounts, depending upon the investments desired and initial dollar amount to invest. Individuals that open these have complete control over their portfolio and investment decisions. Clinton National Bank executes investment instructions and provides quarterly statements of account activity and security values.

## **Self-directed Investment Account services provided:**

- Free online account access with TrustReporter.
- Execution of buy and sell orders.
- Daily investment of any cash balances in an interest-bearing money market account.
- Accurate and timely accounting of transactions.
- Dividend and income collection and mutual fund reinvestment.
- Quarterly statements.

IRS CIRCULAR 230 NOTICE: To the extent that this message or any attachment concerns tax matters, it is not intended to be used and cannot be used by a taxpayer for the purpose of avoiding penalties that may be imposed by law.

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