

# Business Accounts



***Community***  
NATIONAL BANK



# *Putting Relationships* **FIRST!**

## ***Our Mission***

Whether you're buying a home, starting a business, or opening your first checking account, our local ownership and management give us the advantage and flexibility in helping you achieve your financial dreams. We built this bank on the belief that getting to know you is important and customer service still matters. We strive to give you service that you won't find elsewhere. Let us show you why we're different than any other bank!

## ***Locations***

### **West Bank**

215 S. Seth Child Road  
Manhattan, KS 66502  
785.323.1111  
Fax: 785.323.1112

### **East Bank**

210 Tuttle Creek Boulevard  
Manhattan, KS 66502  
785.323.4200  
Fax: 785.323.4201

### **Telebank:**

877.690.6929

### **Lobby & Drive Thru Hours**

Monday-Friday  
Drive Thru: 8 a.m.-6 p.m.  
Lobby: 9 a.m.-6 p.m.

Saturday  
Drive Thru: 8 a.m.-noon  
Lobby: 9 a.m.-noon

[www.cfnb.bank](http://www.cfnb.bank)

Member  
**FDIC**



## ***Miscellaneous Bank Services***

- ATM/debit card replacement.....\$5
- ATM/debit card pin replacement.....\$5
- Account research
  - Per hour ..... \$20
  - Minimum..... \$10
- Cashier's check.....\$5
- Check printing fee..... Prices vary
- Collection item ..... \$10
- Copy of item.....\$2
- Copy of statement .....\$2
- Deposit lock bag ..... \$20
- Deposit zipper bag.....\$5
- Fax services .....\$5
- Foreign currency order ..... \$20
- Garnishment..... \$25
- Money order.....\$2
- Notary
  - Customer ..... Free
  - Non-customer.....\$2
- Overdraft fees/Insufficient funds fees (NSF)\*  
Created by check, in person withdrawal, ATM withdrawal,  
or other electronic means
  - Paid NSF item ..... \$30
  - Returned NSF item..... \$30
- Returned deposit item.....\$5
- Returned mail/email .....\$5
- Safe deposit boxes..... Prices vary
- Stop payment..... \$25
- Tax levy & other legal processes..... \$25
- Telephone transfer .....\$2
- Wire transfer
  - Outgoing..... \$15
  - Incoming.....\$5
  - Foreign ..... \$50
- Rolled coin fee of 10% of the total dollar amount

\*Multiple overdraft or nonsufficient fund (NSF) fees may be imposed if a single item, such as a check or preauthorized transfer is presented for payment more than once. For example, if an item is presented and declined due to insufficient funds and is represented again, an overdraft or NSF fee may be imposed each time the item is presented. For more information and to understand and avoid overdraft and NSF fees, refer to the Tools & Resources section of [www.cfnb.bank](http://www.cfnb.bank) or request a copy.

# Compare Our Accounts

	Community Business Checking	Community Small Business Checking	Community Business Plus Interest Checking*	Community Non-Profit Checking*	Community Business Savings*	Community Business Premium Money Market*
Minimum Opening Deposit	\$100	\$100	\$100	\$100	\$500	\$1,000
Monthly Maintenance Fee	\$6 (no minimum balance required)	\$5 if \$500 minimum balance is not maintained	\$6 (no minimum balance required)	\$6 if \$100 minimum balance is not maintained	\$5 if \$500 minimum balance is not maintained	\$10 if \$1,000 minimum balance is not maintained
Debit, Deposit & Withdrawal Fees	\$0.15 per debit \$0.08 per deposited item	\$0.30 per debit (first 30 free) \$0.15 per deposited item	\$0.15 per debit \$0.08 per deposited item	\$0.15 per debit (first 15 free) \$0.08 per deposited item (first 15 free)	\$1 per withdrawal (first 3 free)	\$10 per debit (first 6 free)
Interest Rate	Competitive earnings credit based on daily available balance**	Competitive earnings credit based on daily available balance**	Earns a competitive variable interest rate on daily available balance	Earns a competitive variable interest rate on daily available balance	Earns a competitive variable interest rate on daily available balance	Earns a competitive variable interest rate on daily available balance
Other Information	None	None	Sole proprietorships only	None	None	None

\*The following terms apply to interest earning accounts. Checking and money market interest will compound and pay to your account monthly. Savings interest will compound and pay to your account quarterly. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue no later than the business day the bank receives credit for the deposit of non-cash items (for example, checks). At our discretion, the interest rate and annual percentage yield may change. Fees may reduce yields. If you close an interest earning account before interest is credited, interest will be forfeited.

\*\*An earnings credit for average daily available balance is based on current market rates and applied as a reduction to charges.

Please refer to bank interest rate sheet or website for current interest rates. Checking, money market, and savings accounts with no customer initiated activity for 12 consecutive months will be considered dormant. A \$5 monthly dormant fee will be assessed on checking and money market accounts with a balance of \$100 or less.

## Business Online Services Available

- Initiate electronic payments and direct deposits using ACH Manager
- Identify altered checks and prevent check fraud through Positive Pay
- Deposit checks electronically through Remote Deposit
- Initiate wire transfers through Wire Manager

## Services Available for All Accounts

- Internet banking available
- Notifi account alerts available
- 24 hour account information line

*Make the change! You'll see why we're different than the other banks.*

**Communit<sup>y</sup>**  
NATIONAL BANK