

Personal Savings 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



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 or request a copy.

Compare Our Accounts

	Community First Health Savings Account*	Community Personal Savings*	Community Premium Money Market*	Community Certificate of Deposit**
Minimum Opening Deposit	\$50	\$100	\$1,000	\$1,000
Monthly Maintenance Fee	\$3 if \$50 minimum balance is not maintained	\$3 if \$100 minimum balance is not maintained	\$10 if \$1,000 minimum balance is not maintained	None
Withdrawals Per Month	\$1 per withdrawal (first 3 free)	\$1 per withdrawal (first 3 free)	\$10 per withdrawal (first 6 free)	Penalty for early withdrawal varies according to term of certificate
Interest Rate	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 ledger balance
Other Information	Must be eligible to qualify	None	None	None

*The following terms apply to interest earning savings and money market accounts. Interest will compound and pay to your account quarterly. Interest will compound and pay to your money market account monthly. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the available balance 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. Please refer to bank interest rate sheets for current interest rates.

**Interest will compound and pay to your certificate annually and/or at maturity depending upon term of your certificate. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate of the available balance in the account of each day. The disclosed annual percentage yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings. Presentation of the original certificate is required to make any withdrawals. 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.

Free Services Available for All Personal Savings Accounts

- Internet banking, mobile banking, and mobile deposit available
- Notifi account alerts available
- 24 hour account information line

Community First ATM Card

- 24 hour account access
- Free ATM usage at:
 - Any CFNB ATM
 - Any UMB Ultra ATM
- The first \$20 of ATM fees are waived each rolling calendar month
- \$1.50 fee at all other ATMs in addition to fees assessed by other bank ATMs

Safe Deposit Boxes (20" Deep x 10" Wide)

- 3" Tall Box.....\$35 annually
- 5" Tall Box.....\$55 annually
- 10" Tall Box.....\$100 annually

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

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