

Citizens National Bank of Albion



Account Features	Statement Savings	Christmas Club Savings	Regular Checking	Incentive Account	NOW Account	Super NOW	Money Market Checking
Features	No minimum balance & interest paid quarterly	No minimum balance & interest paid annually	No minimum balance & no monthly fees	Reward paid if requirements below are met	Interest paid monthly with minimum balance of \$500	Interest paid monthly with minimum balance of \$2,500	Tiered interest rate account with \$2,500 minimum balance
Monthly Requirements	n/a	n/a	n/a	* 10 non-pinned transactions * Log into CNB website * 1 ACH transaction	n/a	n/a	n/a
Rewards	n/a	n/a	n/a	* 5¢ cash back on every non-pinned transaction * Up to \$10 foreign ATM fees refunded per month * Free gift at sign-up	n/a	n/a	n/a
Minimum deposit to open account	\$50	n/a	\$50	\$50	\$500	\$2,500	\$2,500
Statement Options	Paper Statements or E-Statements	Paper Statements or E-Statements	Paper Statements or E-Statements	E-Statements	Paper Statements or E-Statements	Paper Statements or E-Statements	Paper Statements or E-Statements
Notice Options	Paper Notices or E-Notices	Paper Notices or E-Notices	Paper Notices or E-Notices	E-Notices	Paper Notices or E-Notices	Paper Notices or E-Notices	Paper Notices or E-Notices
Minimum balance to avoid monthly service charge	n/a	n/a	n/a	n/a	\$500	\$2,500	\$2,500
Monthly service charge if balance drops below minimum required	n/a	n/a	n/a	n/a	\$5	\$5	\$5
Allowable transactions before monthly service charge	*No more than six transfers &/or withdrawals during any one calendar month. Service fee n/a	*\$10.00 fee per withdrawal for any amount withdrawn prior to maturity.	Unlimited	Unlimited	Unlimited	Unlimited	*Three checks & three transfers each statement cycle. Excessive transactions \$10.00 per statement cycle
Minimum balance to earn interest	\$0.01	\$0.01	n/a	n/a	\$0.01	\$0.01	\$0.01
Images of checks with each statement	n/a	n/a	Yes	Yes	Yes	Yes	Yes
Free Debit Card	Yes	n/a	Yes	Yes	Yes	Yes	n/a
Maximum ATM Withdrawal Limit	\$400 per day	n/a	\$400 per day	\$400 per day	\$400 per day	\$400 per day	n/a
Insufficient Funds/Overdraft Fees	n/a	n/a	\$30 per item	\$30 per item	\$30 per item	\$30 per item	\$30 per item
Stop Payment Fee	n/a	n/a	\$30 per order	\$30 per order	\$30 per order	\$30 per order	\$30 per order
Free Online Banking at www.cnbalbion.com	Yes	n/a	Yes	Yes	Yes	Yes	Yes
Free Online Bill Pay	n/a	n/a	Yes	Yes	Yes	Yes	Yes
Free TouchTone Banking 888.445.9990	Yes	Yes	Yes	Yes	Yes	Yes	Yes
CNB ATM Fees Waived	Yes	n/a	Yes	Yes	Yes	Yes	n/a
Foreign ATM Fees Reimbursed	No	n/a	No	Up to \$10 per month if requirements met	No	No	n/a

Effective August 10, 2018. *Contact your Customer Service Representative to obtain disclosures for further details. See website for Privacy Policy.