

INCENTIVE CHECKING ACCOUNT

Earn Rewards For the Way You Bank

WHAT YOU HAVE TO DO

To receive the incentives, the following requirements have to be met by the end of each month:

- have at least 10 “non-pinned” transactions post and clear your account (incentive not earned on transactions where a PIN is entered)
- receive statements by email
- receive notices by email
- log in to the Citizens National Bank Online Banking website at least once
- have at least 1 ACH transaction post and clear your account (direct deposit or automatic withdrawal)

There are no service charges or penalties for months where requirements are not met!

ALREADY HAVE A CITIZENS NATIONAL BANK REGULAR CHECKING ACCOUNT?

Speak to a New Account Representative to switch to an Incentive Checking Account. You keep the same checks, same debit card and same account number.



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THE INCENTIVES

Each month, you can earn:

- 5¢ cash back on every “non-pinned” transaction
- Up to \$10.00 of foreign ATM transaction fees refunded

Incentive checking accounts also receive:

- USB flash drive
- online banking and bill pay
- VISA debit card (restrictions may apply)
- email statements and notices



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Note: \$50 minimum deposit required to open a new Incentive Account.