



L to R: LeeAnn Dirks, Jason Funk, Trish Shierts, Michelle Newhouse, Mark Schik, Tara Wolff, Sam Coborn & Dez May

Our Business Services Team

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Trish Shierts

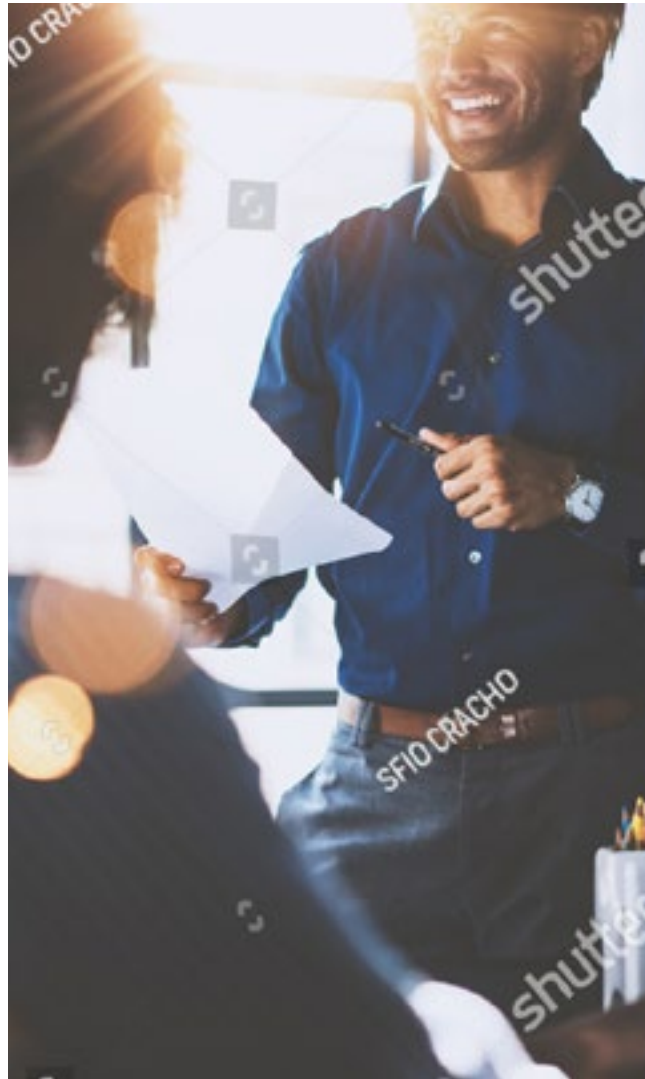
Customer Service Representative, Business Credit Card
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Tara Wolff

General Counsel, Business Services Team Leader
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Since 1933, we've been offering our business customers financial services with exceptional value and outstanding service. We invite you to discover how CNB can help you meet your business needs.

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Business Services



Whether your business is big or small, new or established, we're here to help you and your business with a wide variety of services to fit your needs. You'll get all the services of a big bank with the personalization and ease of a local community bank. At CNB, you know you're in good hands.

BUSINESS CHECKING ACCOUNTS	HOMETOWN PREMIER BUSINESS CHECKING	HOMETOWN BUSINESS CHECKING
Minimum Balance	\$500 to open	\$200 to open
Interest-Bearing?	No	No
Maintenance Fees	\$5.00 service charge if balance falls below \$1,000 Avoid service charge by taking advantage of at least one (1) additional business product or service**	None
Paper Statement Fee	None	None
Additional Benefits	Free check images included with monthly statement Unlimited number or dollar amount of withdrawals or deposits	Truncation of checks Unlimited number or dollar amount of withdrawals or deposits



All CNB business checking accounts also come with:

- FREE Instant Issue Debit Cards***
- FREE eStatements**
- FREE Mobile Banking**
- FREE Check Images with eStatements**
- FREE Mobile Deposit**
- FREE Transactions at CNB ATMs (other non-CNB charges may apply)**
- FREE Online Banking**
- Overdraft Protection***

*Subject to qualification



ADDITIONAL BUSINESS BANKING PRODUCTS & SERVICES

- **Business Services Team:** A professional team of CNB banking experts dedicated to serving the unique needs of our business clients. With detailed knowledge of our extensive menu of business products and services, coupled with decades of banking experience, our Team can create a tailored plan to help your business grow and succeed.
- **Remote Deposit Capture:**** Fast, convenient, safe and secure. Maximize efficiencies and reduce costs by depositing checks right from your office.
- **Bank EFT Program:**** Pay your employees quickly and easily through our Direct Deposit program and/or bill your customers electronically for products and services.
- **Merchant Processing:**** Credit and debit card solutions for your business are just a phone call away.
- **Employer-Sponsored HSAs:**** Tax deductions for you. Tax-free distributions for your employees.

BUSINESS LENDING OPTIONS

We offer a variety of business loans** tailored to meet the unique needs of a business, including:

- New Business Purchase Loans
- SBA Loans
- Business Expansion/Refinance Loans
- Agricultural Loans
- Construction and Land Development
- New and Used Equipment Loans
- Lines of Credit
- Credit Cards

**Subject to qualification