

Welcome... to Community Bank & Trust!

Community Bank & Trust is proud to be a full service bank. Your hard-earned money is safe, sound and secure with us. Plus, you have the peace of mind knowing that your deposits are insured by the Federal Deposit Insurance Corporation (the FDIC).

We look forward to providing you with the best customer service and highest quality financial products available anywhere.

Please review this brochure and feel free to discuss the account that is just right for your needs with one of our Customer Service Representatives. We do **"Banking the Customer's Way."**

Some of the services we offer are:

- Core Award Free Checking
- Golden Apple Checking
- Heroes Accounts
- Checking PLUS
- Second Slice Checking
- Business Accounts
- Money Market Accounts
- Regular Savings Accounts
- Money Magic Accounts
- Christmas Club Accounts
- Certificates of Deposits
- Individual Retirement Accounts
- Electronic Banking Services
- 24-Hour Telephone Banking
- Personal and Business Loans
- Night Depository Services
- Debit and ATM Cards

Let our friendly staff assist you with any of our banking products.



Personal Checking Accounts

Core Award FREE Checking

No fees, just rewards. Because your bank account deserves a break.

- Minimum to open \$100
- No monthly fee or per item charge
- Debit Card
- CashBack Rewards
- E-statements or image statements provided
- Requirements to earn CashBack Rewards
 - *10 Debit Card transactions per month
 - *1 ACH credit or debit per month
 - *E-Statements

Free Checks for Students

Golden Apple Checking

For customers 50 and over!

- Minimum to open \$100
- No monthly fee or per item charge
- Free Golden Apple checks
- Debit Card
- E-Statements or image statements provided
- No issuance fee for Travelers Checks
- 50% discount on Safe Deposit Boxes (based on availability)

Heroes Accounts

Available to members of the armed forces, both enlisted and reservists, and first responders, firemen, law enforcement and emergency personnel.

- Minimum to open \$100
- No monthly fee or per item charge
- Free specially designed checks
- E-statements or image statements provided
- No charge for Wire Transfers



- Debit Card
- No charge for account reconciliation and research
- CashBack Rewards
 - Requirements to earn CashBack Rewards
 - *10 Debit Card transactions per month
 - *1 ACH credit or debit per month
 - *E-statements

"Checking PLUS"

Checking with Interest!

- Minimum to open \$100
- Interest is paid monthly
- Unlimited check writing
- E-statements or image statements provided
- Debit Card



Second Slice Checking

- Minimum to open \$100
- Unlimited check writing
- ATM Card
- E-statements or image statements provided

Business Accounts

We are committed to developing a successful partnership with your business. Whether you are a sole proprietor or a large corporation, we have a checking account to meet your needs.

- Minimum to open \$100
- Commercial Checking
- Commercial Analysis
- Money Market Business Accounts
- Debit Cards
- E-statements or image statements provided
- Cash Management Services
- Night Depository Services

The people, the technology and the wisdom to find the right account for your business.

Money Market Accounts

Combines checking account flexibility with premium interest rates! Ask one of our staff members for current rates and annual percentage yields (APY).

- Minimum to open \$100
- Earn competitive money market rates on daily balances
- E-statements or image statements provided
- Federal regulation allows up to six (6) pre authorized transactions within the monthly cycle, and this includes electronic transfers, third party checks and other automated recurring withdrawals.

Ask for complete details about account transfers made in person at the teller window.



Savings Accounts

Regular Savings Accounts

Savings Accounts are a great way to save for a "rainy day."

- Minimum to open \$100
- Accounts earn interest on balances of \$100 or more and is paid quarterly
- Quarterly E-statements or image statements provided
- Federal regulation allows only six (6) telephone or electronic transfers in a 30 day period. In-person withdrawals are not limited.

Money Magic Accounts

Savings program for children 14 and under

- Minimum to open \$25
- Child receives t-shirt once balance reaches \$250
- Child receives magic kit once balance reaches \$500
- Quarterly E-statements or Image statements provided

Christmas Club Accounts

Start saving for Christmas today!

- Minimum to open \$25
- Weekly deposits to your Christmas Club Account earn a competitive rate of interest and help with your holiday purchases

Certificates of Deposits

We offer certificates designed for every savings budget:

- Minimum deposit required to purchase a Certificate of Deposit is \$500
- Maturities range from 1 month to 5 years (60) months
- Earn competitive market rates of interest and automatically renew
- Interest can be paid monthly, quarterly, semi-annually, annually or at maturity
- There is a penalty for early withdrawal

For complete details on a specific time deposit or for current interest rate and annual percentage yields (APY), please speak with one of our Customer Service Representatives.

Individual Retirement Accounts

A great way for planning your retirement! An IRA may provide you with tax benefits needed during your income-producing years while establishing an additional “nest egg” for your golden years. Funds are invested in certificates of deposit which are continually renewed at current competitive market rates during the life of your account. We will be happy to supply additional details, but you may want to consult with your tax advisor for complete tax benefits of an Individual Retirement Account.

Electronic Banking Services

www.RedAppleBank.com

Work Hard, Play Hard, Bank Easy. With RedAppleBank, you can get up-to-date information on all of your accounts with a click of a mouse, 24-hours-a-day. On-Line Banking

and Bill Payment enables you to manage your finances on your own terms.

- Bill Payment
- Mobile Banking
- eDocs-E Statements
- Cash Management Services

24-Hour Telephone Banking

It's ready when you are...24 hours a day. Anytime...Anyplace... 1 -866-853-2265 Use our 24-hour Telephone Banking Service to:

- Inquire on Balances
- Know when your checks have cleared
- Verify that direct deposits have been made



Loans – Personal & Business

Community Bank & Trust offers a complete line of loans and is an Equal Housing Lender. Whatever your need, we've got the loan to fill it with competitive rates and repayment schedules designed to suit you. We have loans “For all Seasons”.

- Automobile Loans
- Mortgages
- Personal Loans
- Equity Lines of Credit
- Personal Lines of Credit
- Business Loans

Anything to help make your life more enjoyable, we can help. Stop in and let one of our friendly Loans Officers assist you.

“Banking the Customer’s Way”

We hope that you'll find you're at home here.

Banking Hours For Your Convenience

Our Banking Centers hours are designed to meet your busy schedule Monday thru Saturday. Any Staff Member will be happy to give you more information on banking hours and locations.

Visa Check Card
24- hour ATM Banking
Is available for your added convenience.



www.RedAppleBank.com

1-866-902-2265

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Products



Services



Benefits

