



209 Keen Street  
P.O. Box 810  
Burkesville, KY 42717  
(270) 864-2323



[www.cbconline.com](http://www.cbconline.com)



**Telephone Banking**  
**270-864-2378 (BEST)**

Account information is available  
24 hours per day - 7 days per week

**Mobile & Online Banking**

Account activity - including check images, account transfers & online bill payment options. Banking wherever it is convenient for you.

**Remote Mobile Deposit**

You can use your mobile device to deposit checks wherever you are, 24/7.

**Bob - change to cash machine**

**Round-up Savings Plan**

A savings plan by which Visa purchases may be rounded up to the next whole dollar amount with the remainder transferred to another account of your choice.

**ATS Overdraft Transfer**

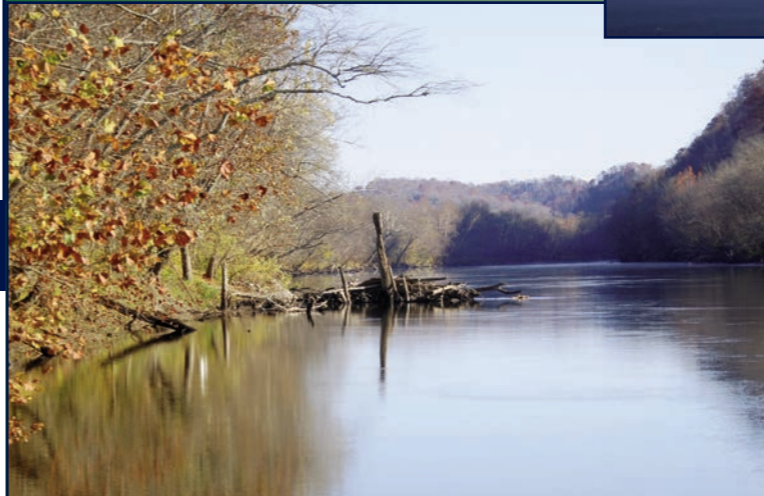
This is a tool to protect your account from an overdraft when you link another checking or savings account. In the event your account becomes overdrawn, funds can be automatically transferred to cover the overdraft.

**Medallion Stamp Guarantee**

**Moving Trailer**



*The  
Citizens  
Club*



*Enjoy a  
checking account  
designed for you!*

*The  
Citizens  
Club*



1215

*Citizens Bank of Cumberland County offers the following types of accounts:*

### **Citizens Value Account**

No maintenance fee  
No minimum balance  
Checks will be truncated  
Other fees may apply (overdraft fee, stop payment fee, cashier's checks, etc)

### **Citizens Advantage Account**

When you maintain a \$500 average balance, you will avoid a monthly maintenance fee of \$7.

### **Citizens NOW Account**

When you maintain a \$1500 average balance, you will avoid a \$10 service charge.

*\* Citizens NOW Club or Gold Account also available to receive club account benefits.*

### **Citizens Super NOW Account**

When you maintain a \$2500 average balance, you will avoid a \$15 service charge.

*\* Citizens Super NOW Club or Gold Account also available to receive club account benefits.*

### **Citizens Business Cents Account**

When you maintain a \$2500 average balance, you will avoid a \$15 service charge. Account is offered to business customers who were previously ineligible for interest bearing accounts.

### **Citizens Money Market Account**

When you maintain a \$2500 average balance, you will avoid a \$15 service charge. During any statement cycle, you may not make more than 6 withdrawals or transfers.

### **Citizens Savings Account**

Interest paid quarterly with no minimum account balance. 3 withdrawals per quarter with no service charge.

### **Citizens Christmas Club Savings Account**

No minimum account balance with a \$2000 maximum account balance. Interest is credited annually. Any withdrawal from the account will result in closure and a \$10 service charge.

# The Citizens Club

*Receive the following benefits when you become a member of The Citizens Club:*

## **Financial Features**

### **No Minimum Balance Required**

#### **Personalized Checks**

Receive all the personalized checks you need at no additional cost to you. Your special member checks will be printed with your name and address, or take advantage of a 50% discount on other selected check styles.

#### **Unlimited Check Writing**

Write all the checks you like. There is no per-check charge.

#### **Cashier's Checks**

These secure, convenient instruments are available to you at no issue fee.

#### **Free Visa Debit Card**

No issue fee. (Subject to approval)

#### **Notary Service**

We'll be happy to notarize your important letters and documents at no charge to you.

## **Insure against loss**

### **\$10,000 Accidental Death & Dismemberment Insurance<sup>1</sup>**

Citizens Club coverage includes up to \$10,000 of 24-hour Accidental Death & Dismemberment Insurance. Coverage is divided equally among joint account holders and reduces by 50% at age 70.

### **\$2,500 Dependent Child Coverage<sup>1</sup>**

As a Citizens Club member, your eligible children will be covered with up to \$2,500 dependent child coverage.

### **\$1,000 Grandchild Coverage<sup>1</sup>**

As a Citizens Club member, your eligible grandchildren will be covered with up to \$1,000 grandchild coverage.

### **Cellular Telephone Protection<sup>1</sup>**

Receive up to \$300 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. Maximum of two claims per year. Covers the first three phones on a cellular telephone bill paid through your checking account. (Cellular telephone bill must be paid using eligible account.)

## **Feel confident with security benefits**

### **\$5,000 Identity Fraud Expense Reimbursement Coverage<sup>1</sup>**

Receive up to \$5,000 to help pay expenses, clear your name and restore your identity, should you become the victim of identity fraud.

### **Debit and Credit Card Registration**

Register your credit, debit and ATM cards and have peace of mind knowing you can call one toll-free number to cancel and request replacement cards should your cards become lost or stolen. (Registration and activation required.)

### **Credit File Monitoring<sup>2</sup>**

Credit monitoring is the monitoring of one's credit history in order to detect any key changes or suspicious activity. It is important to check your credit reports regularly because early detection is key to minimizing the damage that mistakes and fraudulent activity can have on your credit. As a member, you have access to credit file monitoring - credit report will be checked daily and you will be notified by email when key changes are detected. Members may also request a single-bureau Credit Score and Credit Report. *Credit Score is a VantageScore 3.0 based on single credit bureau data. Third parties may use a different VantageScore or a different type of credit score to assess your creditworthiness.* (Registration and activation required.)

## **Save when you play**

### **Cash Back Member Rewards**

You can earn 10% cash back on your everyday purchases - such as groceries, household supplies, entertainment. Save receipts and submit quarterly for cash back rewards. You are eligible to submit receipts totaling up to \$100 each quarter for a total cash back of up to \$10/quarter or up to \$40/annually. (Registration and activation required. Additional terms and conditions may apply.)

### **Preferred Hotel Savings Guide**

Members have access to more than 3,000 hotel properties across the U.S. at 10 – 50% savings. Whether your destination is business or pleasure, do it for less. (Registration and activation required.)

### **Theme Park & Movie Tickets**

Next time you go to your favorite theme park or movie theatre you could enjoy all the fun and save from 10% to 40%! Get your tickets in advance and avoid waiting in line. (Registration and activation required.)

### **Rental Car Discounts**

Receive auto rental discounts at Avis, Hertz, Alamo, National and Budget. Members are provided special discount codes and toll-free telephone access for priority service.

## **All for a low monthly fee of \$7.**

### **Citizens Gold Account**

Members 50 and over can receive all the benefits of The Citizens Club for only \$5 per month.

<sup>1</sup> Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is offered through the company named in the Guide to Benefit or on the certificate of insurance.

<sup>2</sup> Credit file monitoring may take several days to begin following activation.

**Insurance Products are not insured by the FDIC or any Federal Government Agency; Not a deposit of or guaranteed by the bank or any bank affiliate.**