

Community First Bank,
N.A.

Mission
Statement

We are a locally owned and controlled family-oriented bank, dedicated to providing the best quality of professional banking services to small businesses, seniors, family farm and community homeowners in Hardin County, Wyandot County, and the surrounding areas.

To achieve this mission, Community First Bank, N.A. must continually emphasize and reinforce five key components:

- Family Values
- Creativity
- Technology Education
- Education
- Quality Service and Performance

Locations and Hours

Forest Office

118 East Lima Street
Forest, Ohio 45843
Phone: 419-273-2595
Fax: 419-273-2598

Kenton Office

438 South Main Street
Kenton, Ohio 43326
Phone: 419-673-1084
Fax: 419-675-3111

Upper Sandusky Office

101 North Sandusky Avenue
Upper Sandusky, Ohio 43351
Phone: 419-209-0308
Fax: 419-209-0381

Lobby Hours - Forest & Kenton

Monday-Thursday	9:00 a.m.-4:00 p.m.
Friday	9:00 a.m.-5:00 p.m.
Saturday—Forest Only	9:00 a.m.-12:00 p.m.

Drive-In Hours

Monday-Thursday	8:00 a.m.-4:30 p.m.
Friday	8:00 a.m.-5:00 p.m.
Saturday	8:00 a.m.-12:00 p.m.

Upper Sandusky Hours

Monday-Thursday	8:30 a.m.-4:30 p.m.
Friday	8:30 a.m.-6:00 p.m.
Saturday	8:30 a.m.-12:00 p.m.
Walk-up Window	Regular Hours

*Farm visits and evening appointments
available upon request.

08-09



**AGRICULTURAL
SERVICES**

**Community
First Bank,
N.A.**

MEMBER FDIC



Welcome to Community First Bank, N.A. Agricultural Services

We have selected a few key products we know you will be interested in. Keep in mind we are a community bank, owned and operated by local people with farming backgrounds. We are willing to be flexible to fit our product into your operation. Stop in or call today for more details.

3 Year “Fixed Rate” Operating Line of Credit

- Revolving Line of Credit
- Secured by Real Estate Equity
- No Need to Come In Every Year to Renew Operating Loans
- Low Closing Costs
- Transfer Money to a CFB Deposit Account by Telephone, In Person, Or Allow It to Be Automatically Transferred From Your Loan At No Charge.
- Convenient Payment Structure to Fit Your Cash Flow
- Competitive Interest Rates
- Tie to a CFB AG LOC Checking Account or Business Deposit Account

Farm Real Estate Loans

- Adjustable Rates With Annual Caps of 2% and Lifetime Caps of 5%
 - Monthly, Quarterly, Semi-Annual and Annual Payment Schedules
 - No Application Fees
 - Up to 30 Year Terms
 - Farm Ground, Rural Housing, Out Buildings, Building Lots, and Construction Loans
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Farm Equipment Loans

- Fixed or Variable Rates
 - Approved Lender for Low Interest Linked Deposit Loan
 - Financed Up to 7 Years on New or Used Equipment
 - No Pre-Payment Penalties
 - Minimal Down Payment or Other Collateral Equity
 - Loan Can Be Closed at Bank or Your Farm
 - Payments Can Be Auto Drafted From a CFB Deposit Account
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Additional Products Available

- Agri-Linked Deposit Operating Loans
- FSA Guarantee & Assistance Loans
- Livestock, Grain Inventory, Tile Loans
- Annual Operating Lines
- Auction Letters of Credit

AG LOC Checking Account

For Sole Proprietorships & Individuals

- Interest Credited Monthly
- No Minimum Balance Required
- No Monthly Service Fee
- \$50.00 Minimum Balance to Open
- Personalized Yellow Safety Checks Provided At No Additional Cost (3 Boxes Per Year)
- Monthly Statements
- Debit ‘Check’ Card - Free
- One Year Fixed Interest Rate Based At 6% Below Loan Operating Line of Credit Interest Rate
- No Charge Transfer From Checking to Loan or Loan to Checking

- Access Your Ag Operating Loan With Our Agri-Sweep Feature or Overdraft Protection at No Fee
- No Per Item Fee

**Some Restrictions Apply*

- *Per Government Regulations, Partnerships, Limited Liability Corp., or Incorporated Farms will not qualify for interest payments. All other features will apply.*
 - *If Ohio Linked Deposit is approved, interest rate will be reduced based on current going rate at the time of approval through this program.*
 - *Tied to Agricultural Operating Line of Credits Only*
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Business Deposit Accounts

- Regular Business Checking Account - Non-Interest Bearing for Partnerships, LLCs, & Corporations
- Interest Bearing Account for Individuals & Sole Proprietors
- Money Market Deposit Accounts
- Access Your Ag Operating Loan With Our Agri-Sweep Feature & Overdraft Protection