

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

Community First Bank, N.A. offers many loans to meet your needs for either personal or business. Our loan officers are available during business hours or by appointment during evenings. Below is an overview of our loan products. Please contact one of our loan officers to discuss these or the other products we have available

**Real Estate Loans**

- ◆ Fixed or variable rate loans for the purchase or refinance of real estate

**Installment Loans**

- ◆ Fixed or variable rates available
- ◆ Flexible terms
- ◆ To refinance or purchase cars, boats, motorcycles or if you just need a personal loan

**Home Equity Loans**

- ◆ This loan is available with either fixed or variable rates and is secured by the equity in your home.
- ◆ The interest may be tax deductible (consult your tax advisor).
- ◆ No closing costs or annual fees.

**Credit Cards**

- ◆ We offer several credit card programs (Visa, MasterCard, and MasterCard Gold)
- ◆ Competitive interest rates
- ◆ No annual fees

**Business Loans**

- ◆ We offer numerous business products to assist with a purchase, refinancing or your business expansion
- ◆ Operating lines of credit
- ◆ Real estate purchase or refinance
- ◆ Equipment loans
- ◆ Letters of credit

**Agricultural Loans**

- ◆ Real estate
- ◆ Equipment
- ◆ 1 and 3 year operating lines of credit
- ◆ Ag LOC Checking Account
- ◆ Livestock loans
- ◆ Agri-Linked deposit
- ◆ Agri Sweep Accounts

**Locations**

**Forest Office**

118 East Lima Street  
Forest, Ohio 45843  
Phone: 1-419-273-2595  
Fax: 1-419-273-2598

**Kenton Office**

438 South Main Street  
Kenton, Ohio 43326  
Phone: 1-419-673-1084  
Fax: 1-419-675-3111

**Upper Sandusky Office**

101 N. Sandusky Ave.  
Upper Sandusky, Ohio 43351  
Phone: 1-419-209-0308  
Fax: 1-419-209-0381

**ATM LOCATIONS**

Forest Office - Full Service  
118 E. Lima St., Forest

Kenton Office - Full Service  
438 S. Main St., Kenton

Upper Sandusky Office - Cash Only  
101 N. Sandusky Ave., Upper Sandusky



**BUSINESS  
SERVICE  
BROCHURE**

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



**Business Savings**

(for all Businesses and Associations)

- ◆Minimum opening deposit of \$50.00
◆Interest compounded and credited to account quarterly
◆Monthly maintenance fee of \$2.00
◆Minimum daily balance to avoid charge is \$250.00
◆\$1.00 maintenance fee for each debit transaction in excess of 6 during a calendar month
◆The interest rate may be changed on your account at any time
◆Quarterly statements will be mailed unless there have been electronic funds transfers and then the statements will be mailed monthly.

**Business Super Savings**

(for all Businesses and Associations)

- ◆Minimum opening deposit of \$5,000.00
◆Tiered super savings interest rate compounded and credited to account quarterly
Tier 1 - balance of \$20,000 and over
Tier 2 - balance of \$5000.00 to \$19,999.99
Tier 3 - balance of \$4999.99 or less
◆Monthly maintenance fee of \$10.00
◆Minimum daily balance to avoid charge is \$5000.00
◆\$1.00 maintenance fee for each debit transaction in excess of 6 during a calendar month
◆The interest rate may be changed on your account at any time
◆Quarterly statements will be mailed unless there have been electronic funds transfers and then the statements will be mailed monthly.

**Business Money Market Account**

(for all Businesses and Associations)

- ◆Minimum opening deposit of \$2,500.00
◆Tiered money market interest rate credited to account monthly
Tier 1 - balance of \$50,000 and over
Tier 2 - balance of \$25,000.00 to \$49,999.99
Tier 3 - balance of \$10,000.00 to \$24,999.99
Tier 4 - balance of \$2,500.00 to \$9,999.99
◆Monthly maintenance fee of \$15.00
◆Minimum daily balance to avoid charge is \$2500.00
◆Transfers from a Money Market deposit account to another account or to third parties by preauthorized, automatic, or telephone transfer are limited to six per statement cycle with no more than 6 check, draft or similar to third parties. A service charge of \$20.00 will be charged if more than 6 checks are posted to your account during a statement cycle.
◆The interest rate may be changed on your account at any time

**Non Profit Associations**

- ◆ One non interest bearing/ service charge free account per association
◆ Taxpayer identification number required
◆ Minimum opening deposit of \$50.00

**Sweep Accounts**

- ◆ Loan and deposit sweeps available
◆ Ask a customer service representative for further information

**Business Checking**

(for Sole Proprietorship, LLC, Partnership and Corporations)

- ◆Minimum opening deposit of \$100.00
◆Monthly maintenance fee of \$5.00
◆Minimum daily balance to avoid charge is \$500.00
◆Monthly Maintenance fee will be waived if a balance of at least \$500.00 is maintained in another deposit account or a business loan. The account or loan must be in the same name and taxpayer identification number as the business checking account.
◆No per check fee
◆No monthly statement preparation fee

**Business Money Tree Checking**

(for Sole Proprietorship and Non Profit Associations)

- ◆Minimum opening deposit of \$1500.00
◆Interest credited to account monthly
◆Monthly maintenance fee of \$10.00
◆Minimum daily balance to avoid charge is \$1500.00
◆No per check fee
◆No monthly statement preparation fee

**Other Features**

- ◆On-Line Banking / Bill Pay with no fee
◆OOPS! (Occasional Overdraft Privilege Service) available to qualified customers
◆Statements by email available upon request (secured by password)
◆Annual rental fee waived on a safe deposit box
◆Direct deposit origination, Ask for details

**Other Fees**

Table with 2 columns: Fee Name and Amount. Includes items like Nonsufficient Funds, Overdraft Protection Charge, Stop-Payment, etc.

\* A fee will be assessed if the customer's account requires special handling such as monitoring signatures or multiple signatures. The fee will be \$5.00 per statement cycle.