

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

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 and 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, and there are no closing costs or annual fees.

• Credit Cards

We offer several credit card programs (Visa, MasterCard and MasterCard Gold) with competitive interests and no annual fees.

• Business Loans

We offer numerous business products to assist with a purchase, refinancing or business expansion

• Agricultural Loans

To help with purchasing of real estate, equipment or livestock. We offer 1 or 3 year operating lines of credit, Agri-Linked deposits and Agri sweep accounts.

Other Fees

Nonsufficient Funds (each item)	\$30.00
..... Maximum of \$120.00 per day	
Overdraft Protection Charge	\$5.00
Stop-Payment (all items)	\$25.00
Deposited Checks Returned Unpaid ...	\$10.00
Checks Sent for Collection	\$15.00
Overdraft On Savings	\$30.00
Savings Acct. Closed Within 90 Days..	\$25.00
Certified Checks	\$8.00
Cashiers Checks	\$4.00
Money Orders	\$2.00
Phone Transfers	\$2.00 per transfer
..... \$2.50 w/receipt	
Account Activity Printout	\$3.00
Acct. Assistance Per Hour(1 hr.min.)	\$30.00
Acct. Research Per Hour(1 hr. min.)	\$30.00
..... *Minimum of \$10.00	
Reproduction of Item	\$3.00
Reproduction of Statement Per Page	\$3.00
Photocopies	\$.50
Debit Card	\$7.00 per Year
Replace Debit/ATM Card	\$7.00
Change PIN on Debit/ATM	\$5.00
Safe Deposit Box Key Replacement	\$30.00
Wire Transfers Incoming & Outgoing	\$15.00
Foreign Wire Transfers-	
..... Incoming and Outgoing	\$45.00
Foreign Drafts	\$35.00
Legal Document Prep.Tax Levies, Garnishments	
.....	\$50.00
Night Deposit Bags	\$20.00 Per Bag
(First Bag Free)	
Non-Customer Coin Fee	20%
Zipper Bags	\$3.00

*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.



PERSONAL DEPOSIT ACCOUNTS

Community First Bank, N.A.



MEMBER FDIC

	Regular Checking	Community Club Plus	Community Golden Plus	Community Direct Plus	Money Tree	Money Market Account	Savings	Super Savings
Monthly Fee	\$6.00 waived with \$500 Minimum daily balance	\$6.00 \$5.00 for age 50 and over	\$2.50 waived with \$100.00 minimum daily balance	None *As long as you maintain a direct deposit into this account*	\$10.00 waived with \$1,500 minimum daily balance	\$15.00 waived with \$2,500 minimum daily balance	\$2.00 waived with \$250.00 minimum daily balance	\$10.00 waived with \$5,000.00 minimum daily balance
Minimum Opening Deposit	\$50.00	\$50.00	\$50.00	\$50.00	\$1,500.00	\$2,500.00	\$50.00	\$5000.00
Features	<p>OOPS! Occasional overdraft privilege service available to qualified customers.</p> <p>Online Banking/Bill Pay with no fee</p> <p>No service charge for persons age 60 and over.</p> <p>\$1.00 will be waived on monthly maintenance fee if you do not have your checks images returned in your statement.</p> <p>Service Charge is waived if you maintain a \$500.00 minimum daily balance in another deposit account in your name and social security number (excludes an IRA account)</p>	<p>OOPS! Occasional overdraft privilege service available to qualified customers.</p> <p>Online Banking/Bill Pay with no fee</p> <p>*No minimum balance *No Fee Checks (limit of 2 boxes) *No annual fee for ATM/ Debit Card *No fee for phone transfers *Up to 10 cashier's checks or money orders each month with no issue fee *No fee overdraft protection from a qualified deposit account. *Safe deposit box for one year with no rental fee *Discount coupons on other CFB services</p> <p>\$1.00 will be waived on monthly maintenance fee if you do not have your check images returned in your statement</p>	<p>OOPS! Occasional overdraft privilege service available to qualified customers.</p> <p>Online Banking/Bill Pay with no fee</p> <p>For our customers who are 55 and over.</p> <p>*No fee checks (limit 2 boxes) *No annual fee for ATM/ Debit Card *Up to 10 cashier's checks or money orders each month with no issue fee</p>	<p>OOPS! Occasional overdraft privilege service available to qualified customers.</p> <p>Online Banking/Bill Pay with no fee</p> <p>*no minimum balance *no annual fee for ATM/ Debit Card *no limit on transactions *no per check fee</p> <p>*checks will not be returned in your statement. Copies can be made at the customer's request. Three (3) free copies per year. Additional copies will be assessed the regular research rate.</p> <p>*if there is no direct deposit for 3 consecutive statement cycles, the account will be converted to a Regular Checking Account</p>	<p>OOPS! Occasional overdraft privilege service available to qualified customers.</p> <p>Online Banking/Bill Pay with no fee</p> <p>*interest credited monthly *interest rate may be changed on your account at any time *monthly statement</p>	<p>Online Banking/Bill Pay with no fee</p> <p>*tiered money market interest rate credited to account monthly Tier 1 - balance of \$50,000 and over Tier 2 - balance of \$25,000 to \$49,999.99 Tier 3 - balance of \$10,000 to \$24,999.99 Tier 4 - balance of \$2,500 to \$9,999.99 *interest rate may be changed on your account at any time *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 by 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</p>	<p>Online Banking/Bill Pay with no fee</p> <p>Interest compounded and credited to account quarterly</p> <p>\$1.00 maintenance fee for each debit transaction in excess of 6 during a calendar month</p> <p>Interest rate may be changed on your account at any time</p> <p>No service charge for accounts held by children under 18 years of age</p> <p>*Quarterly statements will be mailed unless there have been electronic funds transfers and then the statements will be mailed monthly.</p>	<p>Online Banking/Bill Pay with no fee</p> <p>Tiered super passbook interest rate compounded and credited to account quarterly Tier 1 - balance of \$20,000 and over Tier 2 - balance of \$5,000 to \$19,999.99 Tier 3 - balance of \$4999.99 or less</p> <p>\$1.00 maintenance fee for each debit transaction in excess of 6 during a calendar month</p> <p>Interest rate may be changed on your account at any time</p> <p>*Quarterly statements will be mailed unless there have been electronic funds transfers and then the statements will be mailed monthly.</p>