

Putting Relationships FIRST!

Personal Checking Accounts

Miscellaneous Bank Services

- ATM/debit card replacement.....\$5
- ATM/debit card pin replacement.....\$5
- Account research
 - Per hour \$20
 - Minimum..... \$10
- Cashier's check.....\$5
- Check printing fee..... Prices vary
- Collection item \$10
- Copy of item.....\$2
- Copy of statement\$2
- Deposit lock bag \$20
- Deposit zipper bag.....\$5
- Fax services\$5
- Foreign currency order \$20
- Garnishment..... \$25
- Money order.....\$2
- Notary
 - Customer Free
 - Non-customer.....\$2
- Overdraft fees/Insufficient funds fees (NSF)*
 - Created by check, in person withdrawal, ATM withdrawal, or other electronic means
 - Paid NSF item \$30
 - Returned NSF item..... \$30
- Returned deposit item.....\$5
- Returned mail/email\$5
- Safe Deposit Boxes..... Prices vary
- Stop payment \$25
- Tax levy & other legal processes..... \$25
- Telephone transfer\$2
- Wire transfer
 - Outgoing..... \$15
 - Incoming.....\$5
 - Foreign \$50
- Rolled coin fee of 10% of the total dollar amount

Our Mission

Whether you're buying a home, starting a business, or opening your first checking account, our local ownership and management give us the advantage and flexibility in helping you achieve your financial dreams. We built this bank on the belief that getting to know you is important and customer service still matters. We strive to give you service that you won't find elsewhere. Let us show you why we're different than any other bank!

Locations

West Bank

215 S. Seth Child Road
Manhattan, KS 66502
785.323.1111
Fax: 785.323.1112

East Bank

210 Tuttle Creek Boulevard
Manhattan, KS 66502
785.323.4200
Fax: 785.323.4201

Telebank:

877.690.6929

Lobby & Drive Thru Hours

Monday-Friday
Drive Thru: 8 a.m.-6 p.m.
Lobby: 9 a.m.-6 p.m.

Saturday
Drive Thru: 8 a.m.-noon
Lobby: 9 a.m.-noon

www.cfnb.bank

*Multiple overdraft or nonsufficient fund (NSF) fees may be imposed if a single item, such as a check or preauthorized transfer is presented for payment more than once. For example, if an item is presented and declined due to insufficient funds and is represented again, an overdraft or NSF fee may be imposed each time the item is presented. For more information and to understand and avoid overdraft and NSF fees, refer to the Tools & Resources section of www.cfnb.bank or request a copy.

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Compare Our Accounts

	Nifty 50 Plus Checking	Community Choice Checking: Economy	Community Choice Checking	Community Plus Interest Checking
Amount to Open	\$100	\$100	\$100	\$100
Minimum Balance Requirement?	None	None	\$300 minimum or \$750 average daily balance to waive monthly fee	\$750 minimum or \$1,500 average daily balance to waive monthly fee
Visa Debit Cards	✓	✓	✓	✓
Debit Card Transactions	Unlimited	Unlimited	Unlimited	Unlimited
Check Writing	Unlimited	\$1 per paper debit from the account	Unlimited	Unlimited
Free eStatements	✓	✓	✓	✓
Monthly Service Fees	None	None	\$6 if \$300 minimum balance or \$750 average daily balance is not maintained	\$10 if \$750 minimum balance or \$1,500 average daily balance is not maintained
Earns Interest?	Yes*	No	No	Yes*
Age Requirement	50 or older	18 or older	18 or older	18 or older
Other Benefits	First order of 60 Nifty 50 checks printed at CFNB FREE then 25% discount on future orders All Nifty 50 checks printed at CFNB FREE if relationship balance is \$10,000 or greater Earns a competitive variable interest rate on daily available balance greater than \$750 Discount on safe deposit box Free money orders Free cashier's checks	None	None	Earns a competitive variable interest rate on daily available balance

Free Services Available for All Personal Checking Accounts

- Instant Issue contactless debit card when opening account
- Internet banking, mobile banking, Card Control and mobile deposit
- Bill payment enrollment and Zelle® transfers
- Notifi account alerts
- 24 hour account information line
- eStatements
- Round-up to Savings program: easy way to save by rounding up all debit transactions to that account

Community First ATM Card & Debit Card

- 24 hour account access
- Free ATM usage at:
 - Any CFNB ATM
 - Any UMB Ultra ATM
- The first \$20 of ATM fees are waived each rolling calendar month
- \$1.50 fee at all other ATMs in addition to fees assessed by other bank ATMs

Checking Reserve/Overdraft Protection

A credit line attached to your checking account to cover unanticipated overdrafts. The approval and amount of the line varies based on creditworthiness.

Make the change! You'll see why we're different than the other banks.

Community
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*The following terms apply to interest earning checking and money market accounts. Interest will compound and pay to your account monthly. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the available balance in the account each day. Interest begins to accrue no later than the business day the bank receives credit for the deposit of non-cash items (for example, checks). At our discretion, the interest rate and annual percentage yield may change. Fees may reduce yields. If you close an interest earning account before interest is credited, interest will be forfeited. Please refer to bank interest rate sheet or website for current interest rates. Checking, money market, and savings accounts with no customer initiated activity for 12 consecutive months will be considered dormant. A \$5 monthly dormant fee will be assessed on checking and money market accounts with a balance of \$100 or less.