

CB&S Bank
Loan and Deposit Products and Services

The bank offers the following loan products:

Personal

- Consumer Loans
 - Automobile
 - Boat
 - Recreation Vehicle Loans
 - Personal
- Home Equity Lines of Credit (HELOCs)
- Residential Mortgage Loans (first and second liens)
- First Time Homebuyer Loan
- Medical Residency Loan
- Home Construction Loans
- Express Loans
- CashPlease Loans
- Relief Loans
- Credit Cards

Business

- Commercial Loans
- Small Business Loans

- Agricultural Loans

Please contact any of our branches to complete an application or to obtain specific information concerning our loan products, including fees. Online applications can also be entered through our website – cbsbank.com

The following deposit accounts are offered by CB&S Bank:

Personal

- Checking
 - Star Rewards Account
 - Star Account
 - All About U Student Account
 - Prime Advantage
 - Golden Customer Club
 - Star Money Market
 - Personal Money Account
- Savings
 - Star Savings

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- Star Rewards Savings
- Christmas Club Savings
- Vacation Club Savings
- Super Star Savers Club
- Certificates of Deposit (various maturities)
- Individual Retirement Accounts (IRAs)

Business

- Checking
 - Star Business Checking
 - Special Star Account
 - Business Select Checking
 - Business Analysis Checking
 - Business Interest Checking
 - Business Prime Advantage Checking
 - Business Premium Checking
 - Business Advantage Money Market
 - Business Money Market
- Savings
 - Business Savings
 - Business Certificates of Deposit
 - Workplace Advantage Checking (For employees of Businesses)
 - Business Manager

Please contact any of our branches to obtain specific information concerning these accounts, including interest rate, annual percentage yield, and any fees we may charge.

In addition to our loan and deposit products, CB&S Bank offers the following services:

- Internet Banking
- Online Credit Applications
- Bill Pay Services
- Zelle Person-to-Person Payments
- e-Statements/e-Notices
- Mobile Banking
- Mobile Deposit
- Business Express Deposit
- Merchant Services

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- Check Verification
- Electronic Check and ACH Recovery Services
- Debit Cards/ATM Cards – Consumer & Business
- ID Protect (For consumers)
- Safe Deposit Boxes
- Accessline (Telephone Banking)
- Online Switch Kit
- Reorder Checks Service
- Direct Deposit
- ATM Access
- Overdraft Coverage
- Electronic Funds Transfer Services
- Bank by Mail
- Cashier's Checks
- Savings Bonds Redemption
- ACH Origination
- ID Theft Prevention for Businesses – Tips on website
- ID Theft Prevention for Consumers – Tips on website
- Wire Transfers
- Credit Sense
- Easy Savings Plan
- Treasury Management Services
- Financial Services
- Private Banking

CB&S Bank
Products available at:
Trenton, GA, Lookout Mountain, GA and Higdon, AL Branches

Non Interest Personal Checking (monthly)	\$6.00
(\$100.00 minimum to open, service charge waived if minimum balance is over \$600.00)	
NOW Personal Checking (monthly)	\$7.00
(\$100.00 minimum to open, service charge is waived if balance is over \$600.00, interest earned if balance is over \$600.00)	
Money Market Checking (monthly)	\$8.00
(\$2,500.00 minimum to open, 6 checks outside CB&T per month and unlimited checks cashed inside, service charge waived if balance is over \$2,500.00)	
*\$1.00 per item in excess of monthly allowable transactions	
Commercial Checking	Analysis Charge \$12.00
(\$100.00 minimum to open, \$0.25 per credit, \$0.12 per debit, \$0.06 each for all other deposited checks – less allowance credit)	
Small Business Checking	Analysis Charge \$10.00
(\$100.00 minimum to open, 35 debits per month, every debit over 35 is \$0.15 each, interest earned if balance is over \$600.00)	
Non Interest Business Checking	Analysis Charge \$10.00
(\$100.00 minimum to open, 35 debits per month, every debit over 35 is \$0.15 each)	
Regular Savings (monthly)	\$1.00
(\$100.00 minimum to open, service charge waived if balance over \$100.00, \$1.00 charge if over 1 withdrawal per month)	
Moola Moola Savings	FREE
(12 years old and under, \$25.00 minimum to open)	
Student Checking (monthly)	\$3.00
(\$100.00 minimum to open, service charge waived if balance is over \$600.00, interest earned if balance is over \$600.00)	
Senior Checking	FREE
(\$100.00 minimum to open, interest earned if balance is over \$600.00)	
Account Activity Printout	\$1.00
Account Research (minimum per hour)	\$25.00