

CNB's Business Banking Services Division Helps Small Business Realize \$42,000 in Annual Cost Savings

When it comes to running your business, credit card processing may be out of sight, out of mind. It's really important that you keep a watchful eye on the costs you incur with processing, though, because you may be overspending dramatically in this area without even realizing it.

For example, Kristi Hodges, our Business Banking Sales Officer, recently helped one business owner with ten locations take advantage of **\$42,000 in annual savings!** Another business, with two locations, is realizing **\$9,000 in savings per year** thanks to Kristi and CNB's Business Banking Services Division. "The credit card industry has undergone **dramatic changes** in recent years and pricing is much more **competitive**," Kristi said, "so it's important to let us take a look at the rates you are currently paying on your transactions."

"If it has been **three years or more** since you've looked at the cost associated with merchant services, you're probably **paying too much**," Kristi said. "If it's been **more than five years** since you've analyzed cost, it is imperative to turn your attention to this aspect of your business because you're most certainly **losing money**," she said. "Additionally, your equipment should be highly encrypted so that your transactions are processed safely and securely," she added.



Kristi Hodges, Business Banking
Services Sales Officer

Service also matters when it comes to your merchant services provider. Many business owners get lost in a sea of automation when they encounter problems with their equipment, and it can bring sales to a standstill. "We provide **24/7 support** to our merchants, and all of our agents are located within Mississippi, so we're able to provide **extremely personalized service**," she said.

The Bank also offers mobile and online processing capabilities to ensure that you have the latest technology options if your business needs to process these types of transactions.

At Citizens National Bank, we stand ready to help you create **higher efficiency, lower expenses, and increase revenue** for your business. While results may vary by client, Kristi will be happy to visit your business, review your current merchant statements, and provide an in-depth analysis of your potential savings ... **all at no cost to you!**

Contact your [Relationship Banker](#) and uncover the possibility to realize big savings today!