

## List of Services at Citizens National Bank

Checking Accounts	Money Market and Savings Accounts	
Classic Blue Checking Premier Blue Checking <i>(with Identity Theft Protection)</i> High Yield Checking Clean Slate Checking - with Checks Clean Slate Checking – no Checks Private Banking Checking <i>(with Identity Theft Protection)</i> Legal IBA	Smart Blue Savings RewardMe Savings Ultimate Money Market <i>(New Money Only)</i> High Yield Money Market My Money Market Relationship Money Market Financial Freedom Safety Net Savings Christmas Club Certificates of Deposit Individual Retirement Accounts (IRAs) Maximum Money Market <i>(Desoto County)</i> Health Savings Clean Slate Savings ScoreBuilder Savings Limited Edition Savings	
Card Services (Consumer)	Online Services	
Visa Debit Card Platinum Visa Credit Card Visa Purchase Alerts Verified by Visa Visa’s Zero Liability Policy	Telephone Banking Apple Pay Samsung Pay Verified by Visa MX Money Management Online Banking eStatements	eBill Pay Purchase Rewards Mobile Banking Text Banking Rapid Deposit Mobile Rapid Deposit ATM Zelle
Loans	Mortgage	
Home Equity Line of Credit Private Banking Line of Credit Home Equity Loans Auto Loans Personal Loans ScoreBuilder Loans ScoreBuilder Lines of Credit Small Business Unsecured Line of Credit Land Loans True Opportunity CD/Savings Secured Loans Savings Secured Loans Private Banking Mortgage/HeLoan Combo	Express Mortgages Medical Express Mortgages Executive Express Mortgage Conventional Fixed-Rate Mortgage Federal Housing Administration (FHA) Veterans Affairs (VA) United States Department of Agriculture (USDA) Down Payment Assistance Program Smart6 Housing Assistance for Teachers (HAT) Mortgage Credit Certificate Mortgage Revenue Bond Loan Home Opportunity Loan Home Restoration Loan (Meridian Region Only) Bridge Loans Construction Loans Manufactured Home Loan	

<b>Business</b>	<b>Business Money Market and Savings Accounts</b>
Business Blue Checking Business Blue Analysis Checking Business Interest Checking Community Checking Interest on Lawyer’s Trust Accounts Lottery Trust Accounts Specialty Cash Business Checking Accounts Small Business Blue Specialty Banking Business Interest Demand Sweep	Business Blue Money Market Business Blue Savings Business Financial Freedom
<b>Business Cards</b>	<b>Business Banking Services</b>
Business Visa Debit Card Business Platinum Visa Credit Card Business Rewards Visa Credit Card Business Purchasing Visa Credit Card Visa Purchase Alerts Verified by Visa Visa’s Zero Liability Policy	Business eBanking ACH Origination Positive Pay Online Wire Access eDeposit Business Sweeps Merchants Services ( <i>Credit Card Processing</i> ) Business ePayables Payments Processing ( <i>Lockbox Solutions</i> )
<b>Business Loans</b>	<b>Wealth Management Services</b>
Commercial Real Estate Loans Small Business Administration Loans Operating Lines of Credit Term Loans Small Business Unsecured Lines of Credit Small Business Loans: Unsecured Equipment/Inventory/Accounts Receivables Medical Equipment Real Estate Stocks, Bonds, Life Insurance Construction Business Line of Credit Secured	1031 Qualified Intermediary Exchanges Corporate Trust Estate Administration Estate Planning Institutional Custody Natural Resources Management Personal Trust Retirement Planning
<b>Raymond James Financial Services, Inc.</b>	
Customized Investment Portfolios Retirement Planning Planning for College Expenses	