

## 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 Health Savings Account	Smart Blue Savings RewardMe Savings Ultimate Money Market <i>(New Money Only)</i> High Yield Money Market My Money Market Maximum Money Market PerformanceBlue Money Market Plus High Yield Checking <i>(New Money Only)</i> Local Advantage Money Market Financial Freedom Safety Net Savings Christmas Club Certificates of Deposit Individual Retirement Accounts (IRAs) Clean Slate 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	Bill 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 Land Loans True Opportunity CD 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) Housing Assistance for Teachers (HAT) Mortgage Credit Certificate) Home Opportunity Loan Home Opportunity Plus Smart7 Easy 8 Trusty10 DPA 14 (Tunica and Washington Counties Only) Just Rate Home 4 All FHLB Home Restoration Loan (Meridian Region Only) Bridge Loans Construction Loans Manufactured Home Loan	

<b>Business</b>	<b>Business Money Market and Savings Accounts</b>
<ul style="list-style-type: none"> <li>Business Blue Checking</li> <li>Business Blue Analysis Checking</li> <li>Business Interest Checking</li> <li>Community Checking</li> <li>Interest on Lawyer’s Trust Accounts</li> <li>Lottery Trust Accounts</li> <li>Specialty Cash Business Checking Accounts</li> <li>Small Business Blue</li> <li>Business Interest Sweep</li> <li>Business Interest Demand</li> </ul>	<ul style="list-style-type: none"> <li>Business Blue Money Market</li> <li>Business Blue Exclusive Money Market</li> <li>Optimum Blue Business Money Market</li> <li>Local Advantage Business Money Market</li> <li>Business Blue Savings</li> <li>Business Financial Freedom</li> </ul>
<b>Business Cards</b>	<b>Treasury Management Services</b>
<ul style="list-style-type: none"> <li>Business Visa Debit Card</li> <li>Business Platinum Visa Credit Card</li> <li>Business Rewards Visa Credit Card</li> <li>Business Purchasing Visa Credit Card</li> <li>Visa Purchase Alerts</li> <li>Verified by Visa</li> <li>Visa’s Zero Liability Policy</li> </ul>	<ul style="list-style-type: none"> <li>Business Online Banking</li> <li>ACH Origination</li> <li>Positive Pay (Check and ACH)</li> <li>Online Wire Access</li> <li>eDeposit</li> <li>Business Sweeps</li> <li>Merchants Services (<i>Credit Card Processing</i>)</li> <li>Business Bill Pay</li> <li>Payments Processing (<i>Lockbox Solutions</i>)</li> </ul>
<b>Business Loans</b>	<b>Wealth Management Services</b>
<ul style="list-style-type: none"> <li>Commercial Real Estate Loans</li> <li>Small Business Administration Loans</li> <li>Operating Lines of Credit</li> <li>Term Loans</li> <li>Small Business Unsecured Lines of Credit</li> <li>Small Business Loans: <ul style="list-style-type: none"> <li>Unsecured</li> <li>Equipment/Inventory/Accounts Receivables</li> <li>Medical Equipment</li> <li>Real Estate</li> <li>Stocks, Bonds, Life Insurance</li> <li>Construction</li> </ul> </li> <li>Business Line of Credit Secured</li> </ul>	<ul style="list-style-type: none"> <li>Discretionary Investment Management</li> <li>Corporate Trust</li> <li>Estate Administration</li> <li>Estate Planning</li> <li>Institutional Custody</li> <li>Personal Trust</li> <li>Retirement Planning</li> <li>1031 Qualified Intermediary Exchanges</li> <li>Natural Resources Management</li> </ul>
<b>Raymond James Financial Services, Inc.</b>	
<ul style="list-style-type: none"> <li>Customized Investment Portfolios</li> <li>Retirement Planning</li> <li>Planning for College Expenses</li> </ul>	