

## OTHER SERVICES

### Your Partner In Business

Managing a business in today's economy can be a real challenge for entrepreneurs. At Community Bank of the South, we can provide you with the tools necessary to start, maintain and succeed in business. We offer a wide variety of quality financial products and services to suit your business needs.

As a truly local bank, we have the luxury of getting to know our customers on a personal basis, which makes it possible for us to carve our own niche and provide products and services that are responsive to the diverse needs of the business community. We are constantly developing innovative products that meet the changing demands of the marketplace. What's more, decisions are made right here - by people who know you and your business. Our response time is as fast as it is considerate, since personal connection is part of every relationship.

Whatever your business banking needs, we welcome your questions, comments, inquiries, ideas...and, of course, your business.

### Miscellaneous Services

- Business Debit Card\*
- Stop Payment
- Domestic & International Wire Transfers
- Direct Deposit of Payroll
- ACH Crediting
- Account Transfers
- Official Checks
- Travelers Checks
- Collection Service
- Statement Copies
- Telephone Banking
- Night Depository
- Notary Services
- Online Banking
- Safe Deposit Box
- Commercial Merchant Services
- Remote Deposit Capture

For information on personal banking products, please refer to our Personal Banking Product & Service Guide brochure.

\*Upon Credit Approval

### About Community Bank of the South

Founded in 1999 by a group of local businessmen and community leaders, Community Bank of the South, headquartered on Atlanta Road in Smyrna, has four offices in Cobb County. As a true community bank, we live up to our motto, "Local People, Local Decisions."

We are able to continuously offer new products and services designed to make banking more convenient. Community Bank of the South has initiated a number of services and products that carry the bank's service philosophy a step farther including remote deposit capture, merchant services, corporate online banking, business debit cards, investment services, and rapid loan approval and processing.

We have a sincere interest in improving the quality of life in Cobb County. Whether we're supporting a non-profit organization through employee volunteer efforts, corporate contributions or affordable financing, our success rests upon the success of our customers and community. For more information on Community Bank of the South, call (770) 436-4567 or visit [www.cbsouth.com](http://www.cbsouth.com).

### Board of Directors

Charles J. Jones  
*Chairman of the Board*

B.J. "Bill" Alexander  
*Vice Chairman of the Board*

R. Randall Bentley, Sr.  
Jack W. Corn  
Guy F. Hill, Jr.  
Jay Y. McClure  
Tom M. Phillips  
A. Milburn Poston  
Lee A. Scroggins, Jr.  
James C. Wallace  
James T. Willoughby  
Diane P. Jones, *Director Emeritus*

10/09



**Smyrna**  
3016 Atlanta Road  
Smyrna, GA 30080  
(770) 436-4567

**West Cobb**  
3596 Dallas Hwy.  
Marietta, GA 30064  
(770) 419-3125

**Canton Road**  
3324 Canton Road  
Marietta, GA 30066  
(678) 594-7300

**East Cobb**  
3140 Johnson Ferry Rd.  
Marietta, GA 30062  
(770) 650-6500

24-Hour Online Banking  
[www.cbsouth.com](http://www.cbsouth.com)

To report a lost or stolen VISA® Check Card,  
call 1-888-519-7018

24-Hour Telebank: 1-800-834-2842

Member FDIC/ Equal Housing Lender



## COMMERCIAL BANKING Product & Service Guide



*Local people. Local decisions.*

Member FDIC/ Equal Housing Lender

### 401k Review • Trust Services • Insurance • Complimentary Portfolio Review



INVEST Financial Corporation, Member FINRA, SIPC, is not affiliated with CBS Wealth Management or Community Bank of the South. Securities, advisory services and insurance products are offered through INVEST Financial Corporation, a Registered Broker Dealer and federally Registered Investment Adviser, and its affiliated insurance agencies are:

Not FDIC Insured

Not a Bank Deposit

May Lose Value

## COMMERCIAL DEPOSIT SERVICES

### **Business Regular Checking**

This account features an earnings credit which is applied to reduce or eliminate fees. If the earnings credit exceeds the fees for any period, no fees are assessed. No excess earnings credit will be paid.

- \$100.00 minimum deposit to open
- \$15.00 monthly maintenance fee
- \$.15 per debit item
- \$.08 per deposited item
- \$.50 per deposit

### **Economy Business Checking**

We've tailored the Economy Business account to meet the needs of a small business. The account features 50 free items per month.

- \$100.00 minimum deposit to open
- No minimum balance requirement
- \$10.00 monthly maintenance fee
- First 50 debit items per month free
- \$.50 for each debit in excess of 50

### **Business NOW Account**

This is an ideal account for non-profit and sole proprietorships.

- \$100.00 minimum deposit to open
- Pays market interest rate
- Interest compounded daily and posted monthly
- A \$1,000.00 minimum daily balance or a \$2,000.00 average balance eliminates a monthly maintenance fee
- \$12.00 fee if balance requirements not met

### **Certificate of Deposit**

- Minimum balance to open - \$2,500
- Variety of terms available
- Interest earned on fixed market rate
- Interest paid monthly, quarterly, semi-annually, annually
- Penalty for early withdrawal
- Call for current rates

### **Business Savings Account**

- \$200.00 minimum deposit to open
- Earns attractive market interest rate
- 6 free transfers or withdrawals per quarter
- \$2.00 fee per each withdrawal in excess of six per quarter
- \$6.00 quarterly service charge assessed if balance falls below \$200.00
- Interest compounded daily and posted quarterly

### **Commercial Money Market Account**

Tiered interest rates await business owners with this special account.

- Tiered rates based on balance
- \$5,000.00 minimum deposit to open
- \$10.00 maintenance fee assessed if balance drops below \$5,000.00
- Interest paid on balances of \$5,000.00 or more
- 6 transfers or withdrawals allowed per monthly statement cycle
- \$10.00 fee for each excessive withdrawal
- Interest compounded daily and posted monthly

### **Commercial Money Market Plus Account**

Designed to reward higher balances with a corresponding higher rate, this account is an excellent way to maximize interest while retaining access to funds.

- Tiered rates based on balance
- \$100,000.00 minimum deposit to open
- \$10.00 maintenance fee assessed if balance drops below \$100,000.00
- Interest paid on all balances
- 6 transfers or withdrawals allowed per monthly statement cycle
- \$10.00 fee for each excessive withdrawal
- Interest compounded daily and posted monthly

### **Other Services**

- SEP IRA – Simplified Employee Pension Individual Retirement Account

## COMMERCIAL LOANS & CASH MANAGEMENT

### **Commercial Loans**

From lines of credit to construction loans, Community Bank of the South offers a complete range of commercial credit services to meet the demands of your business. The loan professionals at Community Bank of the South stand ready to put their expertise and full spectrum of commercial loans to work for your success. You'll find a prompt response and the best in personal service. After all, we're local people...making local decisions.

- Direct Commercial Loans
- Small Business Administration (SBA) Loans
- Commercial Construction Loans
- Commercial Real Estate Loans
- Working Capital/Seasonal Lines of Credit
- Corporate Credit Cards with combined or individual statements

Additionally, we offer consumer based loans such as:

- Personal Loans
- Auto/Boat/RV/Home Improvement Loans
- Home Equity Lines of Credit
- Credit Cards

### **Corporate Online/Cash Management**

Corporate Cash Management at your fingertips. Corporate Online allows you to conduct a host of transactions including:

- Review capabilities on all checking accounts and transaction summaries
- Checking account stop payments
- Checking transaction sorts/searches
- Loan History/Loan Payments
- Funds transfer including maintenance and review
- File transfers including payroll direct deposit
- Internal and external transfers
- May require credit approval

Community Bank of the South offers commercial customers either a Basic or Premium package. Please see account officer for details.

### **Deposit@Work Remote Deposit Capture**

CBS business customers can now deposit checks from the convenience of their office. Remote Deposit Capture is a Check 21 technology that enables a business to scan, image and transmit checks conveniently from the office to the bank for processing. Benefits include:

- Make deposits anytime day or night
- Expanded deadline of 6:00 p.m. for same-day deposits
- Increase the efficiency of your deposit process
- Consolidate funds from several remote locations into one bank
- Cut courier fees and reduce trips to the bank
- Increased security
- All you need is an Internet connection and an approved check scanner.

For pricing information and a demonstration of Deposit@Work, call (770) 436-4567 or your bank representative today.

*Please see a Community Bank of the South Customer Service Representative for current interest rates and disclosure information.*