

## OTHER SERVICES

### ELECTRONIC BANKING

[www.cbsouth.com](http://www.cbsouth.com)

- Free access to account information
- Transfer Funds
- Stop Payments
- Ability to obtain copies of checks<sup>†</sup>

### Online Bill Pay\*

- Just set up payees, then point and click!
- FREE with certain accounts!<sup>†</sup>
- Compatible with various software

### Telebank: 1-800-834-2842

- Access your account 24 hours a day
- Use touch-tone telephone to access voice response system
- Obtain information and conduct transactions on your account

### CREDIT SERVICES

#### Credit Cards\*

Make all your purchases simple and easy with our MasterCard® and VISA® credit cards with competitive rates.

#### Loans\*

CBS offers a variety of loan options, all with competitive rates and terms.

- Consumer loans
- Commercial and business loans
- Home equity loans
- Mortgage loans

#### Overdraft Shelter\*\*

This service adds safety and protection to your personal checking account.

- Eliminates embarrassing NSF returned checks
- Protects your credit rating
- Saves returned check charges from merchants

#### Convenience Line\*

- Tied to personal checking account
- Fixed rate credit line
- Personal overdraft protection
- \$5 service charge per transfer

### MISCELLANEOUS SERVICES

- Stop Payment
- Overdraft Protection
- Account Transfers
- Official Checks
- Travelers Checks
- Domestic & International Wire Transfers
- Collection Service
- Statement Copies
- ATM
- Telephone Banking
- VISA® Check Card
- Night Depository
- Drive-In Banking
- Bank-by-Mail
- Notary Services
- Online Banking
- Safe Deposit Box

\* - Upon credit approval

\*\* - Subject to terms and conditions of the bank

\*\*\* - Subject to availability

† - See CBS Fee Schedule

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



## PERSONAL BANKING Product & Service Guide

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



Local people. Local decisions.

Member FDIC/ Equal Housing Lender

Retirement Planning • 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

## PERSONAL CHECKING

### **Totally Free Checking**

- No minimum balance
- No monthly service charge
- Unlimited check writing
- No per check charge
- Low \$100 opening minimum deposit
- Free Visa® Check Card
- Free telephone banking
- Free online banking

### **Freedom Checking**

- No monthly service charge
- Free bill pay\*
- Free check writing with direct deposit. \$.50 per check after 12 without direct deposit
- No minimum balance
- First order of custom checks free
- Low \$100 opening minimum deposit
- Free Visa® Check Card
- Free telephone banking
- Free online banking

### **Interest Checking**

- Earns competitive interest rate
- Unlimited check writing
- No monthly service charge with balance of \$1,000 minimum daily balance or \$2,500 average balance.
- \$12 monthly fee if balance requirements are not met
- Low \$100 opening minimum deposit
- Free Visa® Check Card
- Free telephone banking
- Free online banking

### **Fifty Plus Checking**

- For customers age 50 and over
- Earns competitive interest rate
- No minimum balance
- No monthly service charge
- No per check charge
- Unlimited check writing
- Free custom checks
- Free travelers checks
- Free official checks
- Discounted safe deposit box\*\*\*
- Low \$100 opening minimum deposit
- Free Visa® Check Card
- Free telephone banking
- Free online banking

### **Ultimate Checking**

- Earns competitive interest rate
- Free custom checks
- Unlimited check writing
- Preferred rates on certificates of deposit
- Preferred rates on consumer loans
- No fee travelers checks
- No fee official checks
- Discounted safe deposit box\*\*\*
- To qualify for Ultimate Checking without monthly service charge, must maintain \$10,000 or more in a CD, IRA, personal Money Market account or maintain \$5,000 or more in regular savings account.
- \$20 monthly maintenance fee if requirements are not met
- Free bill pay\*
- Low \$100 opening minimum deposit
- Free Visa® Check Card
- Free telephone banking
- Free online banking

## PERSONAL SAVINGS & RETIREMENT ACCOUNTS

### **Regular Savings**

- \$200 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
- No minimum balance requirements for minors or custodial accounts.

### **IRA Accounts**

CBS offers a variety of retirement accounts ranging from an IRA Savings Account to Certificates of Deposit in a wide range of terms. A CBS Customer Service Representative will be happy to provide you with the details for these accounts.

### **Certificate of Deposit**

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

### **Personal Money Market**

- Tiered balances
- \$1,000 minimum deposit to open
- Interest paid on balances of \$1,000.00 or more
- \$10 service charge assessed if daily balance drops below \$1,000
- 6 transfers or withdrawals allowed per monthly statement cycle
- \$10 fee for each withdrawal in excess of 6 per month
- Interest compounded daily and posted monthly

### **Personal Money Market Plus**

- Tiered balances
- \$100,000 minimum deposit to open
- Interest paid on all balances
- \$10 service charge assessed if daily balance drops below \$100,000
- 6 transfers or withdrawals allowed per monthly statement cycle
- \$10 fee for each withdrawal in excess of 6 per month
- Interest compounded daily and posted monthly

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

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\*\*\* - Subject to availability