

SAVINGS, CDs & IRAs

Invested in you



Savings & investment products
that will help you prepare
for life's big events and create
the secure future you deserve

For more information
or branch locations, go to
www.cnbonline.com

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 NATIONAL BANK
Citizens
The bank for your life

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STATEMENT SAVINGS

The easiest way to start saving today. Earn interest. Retain access.

- **Low \$200 minimum monthly balance to avoid fees**
- **Competitive interest rates compounded daily and paid quarterly**
- **2 FREE withdrawals a month**
- **ATM access with linked checking account**
- **FREE 24/7/365 telephone banking with Your Account On Call**
- **Quarterly statements**

YOUNG SAVERS

It's never too early to start a saving habit. And a low minimum and **NO FEES** if you're under 18 years old make this savings account a great way to begin.

- **Low \$5.00 minimum opening balance**
- **No minimum balance and no monthly service fees**

PREMIER INVESTMENT MONEY MARKET

If you want a great rate but need access to your money make a Premier Investment.

- **Premier Rates – the higher your balance the higher your rate**
- **Premier Flexibility – up to six FREE withdrawals or transfers a month**
- **FREE 24/7/365 telephone banking with Your Account On Call**
- **One FREE order of checks**
- **Monthly Statement with FREE check images**

CHRISTMAS CLUB

It comes only once a year! Open your Christmas Club account early to ensure this Christmas is one to remember.

- **Interest accrued daily and paid annually in November, just in time for holiday shopping!**

CERTIFICATES OF DEPOSIT (CDs)

The safe and secure way to earn interest, your CD is insured and you'll never lose principal. A variety of options allow you to manage your money and achieve your financial goals.

- **FDIC insured**
- **Terms from 10 days to five years**
- **Competitive fixed or variable-rate CDs**

INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

The earlier you start saving for retirement, the better off you'll be. An IRA allows you to save money, earn interest and reduce the taxes you pay!

Traditional IRAs

- **Fixed and variable rates**
- **Contributions may be tax deductible**
- **Taxes on earnings or pre-taxed dollars are deferred until distribution**
- **Distributions may be taken without penalties at age 59½**

Roth IRAs

- **A more flexible IRA with tax-free growth**
- **Contributions are not tax deductible**
- **Qualified distributions after a 5-year period are tax-exempt if you're over 59½**
- **Withdrawn funds used to purchase a first home are tax-exempt if you're under 59½**

Coverdell Education Savings Account (CESA)

- **Save money and earn tax-exempt interest toward a child's education**
- **Make non-deductible contributions of up to \$2000 per year**
- **Qualified distributions and earnings are tax-exempt**