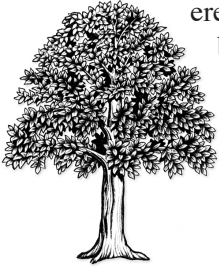


The Community Trust Linden Tree

In Europe during the Middle Ages, a Linden Tree could be found in every village square. Under its leafy shade, the people gathered to conduct the village business.



Over time the Linden Tree came to symbolize the community itself and the trust its citizens placed in the community.

It is a fitting symbol for Community Trust & Banking. We value our customers and our community and we work hard every day to earn and keep that trust.

We're putting down strong roots in this community.



COMMUNITY TRUSTSM
& B A N K I N G C O M P A N Y

9125 Lee Highway
Ooltewah, TN 37363
423-238-1111

8045 E. Brainerd Road
Chattanooga, TN 37421
423-238-8300

4712 Hixson Pike
Hixson, TN 37343
423-238-8350

24 Hour Bankline 423-238-3450

BANKING HOURS

Monday - Thursday 8:30am - 4:00pm
Friday 8:30am - 6:00pm
Drive Thru Opens M - F 8:00am
Saturday Drive Thru Service 9:00am - noon
(East Brainerd Branch Only)

www.comtrustbank.com

**MEMBER
FDIC**



COMMUNITY TRUSTSM
& B A N K I N G C O M P A N Y

**BUSINESS
ACCOUNTS**

Small Business Checking

Minimum Opening Deposit:	\$100
Maintenance Fee:	No monthly maintenance fee if account maintains a minimum daily balance of \$1,500; if balance falls below \$1,500 the account will be charged a \$9 maintenance fee.
Interest:	None
Allowance per month:	50 deposits, 50 checks, \$0.25 per excess item
Internet Access:	Free NetTeller & Bill Pay
*VISA Debit Card:	Free

Business Checking

Minimum Opening Deposit:	\$100
Maintenance Fee:	Monthly Analysis Fee
Interest:	None
Allowance per month:	Unlimited checking and deposits
Internet Access:	Free NetTeller & Bill Pay
*VISA Debit Card:	Free

Business Interest Checking (For Sole Proprietorships & Non-profits)

Minimum Opening Deposit:	\$100
Maintenance Fee:	No monthly maintenance fee if account maintains a minimum daily balance of \$1,000 or average daily balance of \$1,500; if balance falls below \$1,000 and average balance is less than \$1,500, the account will be charged a \$10 maintenance fee.
Interest:	Maintain a minimum daily balance of \$1,000 compounded monthly
Allowance per month:	40 checks, \$0.25 per excess item
Internet Access:	Free NetTeller & Bill Pay
*VISA Debit Card:	Free

Business Money Market Account

Minimum Opening Deposit:	\$1,000
Maintenance Fee:	No monthly maintenance fee if account maintains a minimum daily balance of \$1,000 or average daily balance of \$1,500; if balance falls below \$1,000 and average balance is less than \$1,500, the account will be charged an \$8 maintenance fee.
Interest:	Maintain a minimum daily balance of \$1,000, tiered rates, compounded monthly.
Allowance per month:	Unlimited withdrawals in person. Up to 6 pre-authorized, automatic or telephone transfers each month, transfer may include up to 3 checks. Excess transfers \$10 per transaction.
Internet Access:	Free NetTeller & Bill Pay

Money Market Plus Account

Minimum Opening Deposit:	\$1,000
Maintenance Fee:	No monthly maintenance fee if account maintains a minimum daily balance of \$25,000; if balance falls below \$25,000, the account will be charged a \$15 maintenance fee.
Interest:	Maintain a minimum daily balance of \$1,000, tiered rates, compounded monthly.
Allowance per month:	Unlimited withdrawals in person. Up to 6 pre-authorized, automatic or telephone transfers each month, transfer may include up to 3 checks. Excess transfers \$10 per transaction.
Internet Access:	Free NetTeller & Bill Pay

*Subject to credit approval