

9" x 6" Direct Mail Postcards

Is Your Business Burning Time & Money?

Save time. Save gas. Save money.

FILL UP ON US!
Activate Remote Deposit and receive a \$100 gas card!¹

OR

We'll Give You \$50!
Open a new Business Checking Account and we'll give you \$25.²

Add any Cash Management Service to a new or existing account and receive \$25!³

¹ Limited time offer. New account must be opened with funds not currently on deposit at Citizens Bank. Present account and proof of cash management services to see customer status requirements. Bank By Net Online Banking required. Maximum \$100 available per business. Limited time offer.

² Limited time offer. New account must be opened with funds not currently on deposit at Citizens Bank. Present account and proof of cash management services to see customer status requirements. Bank By Net Online Banking required. Maximum \$50 available per business.

Sweet!

Try any Cash Management Service and the first three months are on us!¹ (See coupon for details.)

Let us show you how to save time and money with our fully integrated suite of online Cash Management Services...including Remote Deposit, Sweep Accounts, ACH Services and more!

- Achieve greater control of your cash
- Improve efficiency
- Reduce expenses
- Generate greater profit

Contact a Citizens Bank Business Banker today to discover the latest in Cash Management Services and how they will benefit your business!

75 YEARS
1934 -

www.citizensbank24.com

BRISTOL ELIZABETHTON JOHNSON CITY KINGS

3 MONTHS FREE

Bank-By-Net Cash Management Services & Remote Deposit Services

Limited time offer. Bank-By-Net Cash Management and Remote Deposit services are subject to first 3 months account is open. Requires Citizens Bank business checking account with \$20,000 Minimum Daily Balance. Customer may start only free Cash Management services by opening a Citizens Bank business checking account with \$20,000 Minimum Daily Balance. Offers subject to approval. Customer may incur charges for Cash Management and Remote Deposit when monthly volume exceeds \$20,000 and/or Check 21 items. Customer responsible for cost of Remote Deposit equipment. Add'l fees may apply.

2.00% APY*

On Sweep or Business Money Fund Account

time managing deposits and more time for what's important... growing your business

www.citizensbank24.com

JOHNSON CITY KINGS

Play A Smart Game.

Running a business is a lot like the game of golf. To win you have to focus on one shot at a time and keep your eye on the ball.

As a community bank, we've experienced the challenge and satisfaction that comes from running a small business. Our team of business banking professionals is ready to assemble the perfect follow-through to help you and your business soar. Citizens bank understands the unique needs of homegrown small businesses...

Free Golf Balls!

When you open any Business Checking Account

¹ Limited time offer per business. Limited time offer account must be opened with funds not currently on deposit at Citizens Bank. Customer may choose to receive Small Business Checking Package instead of golf balls.

Business LOANS

Your Own Way ... in Johnson City

Discover why Citizens Bank is the smart choice for all your business lending needs:

- Great Rates
- Low Fees
- Local Decision Making
- Community-Minded Bankers at an Office Near You
- Investment in the Local Community
- Sound Banking Practices
- Understanding of Small Businesses ... Because We Are One

Johnson City Business Banking Team (l-r): Cindy Byrd, Roger Davis, Cindy Anderson, Rick Stovry

BRISTOL ELIZABETHTON JOHNSON CITY KINGS

LENDING OPTIONS for Your Business

Call us for special terms and Rates!

- Take advantage of low interest rates!
- Flexible amortizations and terms available.
- Customized Lending Solutions for your financial needs.
- Small Business Administration (SBA) and other specialized business lending programs.

RECEIVE \$50

When you Open Any New Business Checking or Money Fund Account

New account must be opened with funds not currently on deposit at Citizens Bank. Present coupon to see Citizens Bank Business Banker at FSI at time of account opening. To receive incentive, incentive will be provided to your Citizens Bank Business checking account after the first statement cycle. Limited time offer.

1.00% APY

When You Open a BUSINESS MONEY FUND ACCOUNT with \$25,000 or More

¹ Limited time offer. Account must be opened with funds not currently on deposit at Citizens Bank. 1.00% APY (Annual Percentage Yield) requires \$25,000 Minimum Daily Balance and is subject to approval. APR as of 1/1/10 is guaranteed through September 30, 2010.



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