



**Making the Switch
is Easy with...**

**Community
Bank** *of Pickens
County*

"We can make a difference"

**We will help you
every step of the way
with the simple
instructions on the
following pages.**

• • • • •

Keep Banking Simple

We will assign you
a personal banker to make switching
your account hassle-free!

Community Bank of Pickens County is truly a hometown community bank. All your inquiries and all our decisions are made right here in Pickens County. Founded in 2000, we are a locally owned and operated community bank. We are local people serving the local needs of a growing and diversified community. We want your business and will work very hard to earn it!

We offer:

✱ **Relationship Rewards Checking** offers you unlimited access to your money while allowing you to earn a high interest rate on the balance. No monthly fee or minimum balance required. There are three Easy qualifications that must be met each cycle:

- Make 10 Check Card Purchases
- Set up 1 Direct Deposit or Automatic Payment from your account
- Enroll & receive Electronic Statement

If you meet the qualifications, you will receive a high interest rate on balances and in addition, you will receive ATM fee refunds nationwide. \$100 minimum to open.

✱ **Spirit checking** offers free checking account with unlimited transactions.

Community Incentive Checking offers an opportunity to earn more interest as your balance increases, with unlimited check writing and no monthly service fee when you maintain a \$1,000 balance.

✱ **Community Veterans Checking** offers a special checking account to those who dedicate their lives to serve our country.

✱ **Community 50+ Checking**

For customers who are 50 or older, this account offers a wide variety of personal services with no monthly service fee.

✱ **Electronic Statements** (E-Statements) are available for any of our checking accounts and our money market account. You are notified via email that your statement is ready to download. We store up to 18 statements at a time for your reference.

✱ **Community Money Market** offers higher interest than a traditional savings account but with the flexibility of having access to your funds.

Statement Savings Account

Christmas Club savings account offering limited withdrawals but higher interest.

Certificate of Deposit offers security while earning interest.

Individual Retirement Accounts personal savings plans

Commercial Accounts:

Community Commercial Checking offers you the convenience of unlimited check writing with no service fee if you maintain a minimum daily balance of \$1,000.

Community Bank of Pickens County

Business/Solutions

We offer the solutions you need to manage and grow your business effectively:

Commercial Checking; Business Check Card; Electronic Statements; Online Banking with FREE Web Bill Pay; Money Market Account; Check Resultz Check Recovery; E-Corp offering access to multiple accounts; Security Rights Administration and Direct Deposit Payroll; Merchant Capture allows you to deposit checks directly from your office anytime; Safety Deposit Box; and Merchant Services to process credit card sales and point of sale equipment.

Please see our Customer Service Department for more details and brochures about our Deposit Accounts.

Loans Available for Business, Home Mortgages, Automobiles, Personal and Construction loans

We offer in house printed checks for next day service
All Account Inquiries answered locally
All Loan Decisions made locally

✱ Designates FREE Accounts.



Switch Kit Instructions



Step 1. Open a new Community Bank checking account.

Have your Community Bank checks handy. You will need your account and bank routing numbers for the next steps.

Step 2. Stop using your old checking account.

Keep your old checking accounts open until your direct deposits and automatic payments (*see steps 3 and 4*) take effect and until ALL outstanding checks clear.

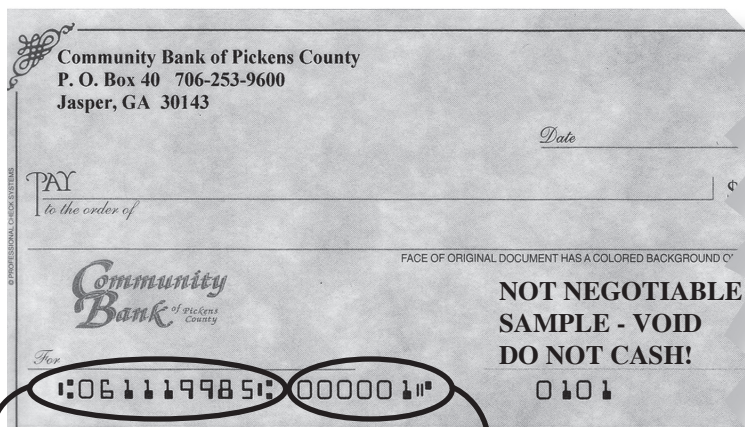
Step 3. Change or sign up for direct deposits.

Use the attached Direct Deposit Enrollment Form to inform your employer or other organizations that you have a new Community Bank account. Fill out the form using the account and bank routing numbers from your new Community Bank checks.

Direct Deposit of Social Security or Government Checks.

The fastest way to change the direct deposit of your Social Security benefit is to call:

Social Security/SSI 1-800-772-1213
Veteran's Benefits 1-800-827-1000



Routing Number

Account Number

Step 4. Change any automatic payments.

If you have any monthly payments, such as utility or loan payments, automatically deducted from your account you can use the attached Automatic Payment Change Request to inform these companies of your new account information.

Step 5. Close your old account.

Once your checks have cleared and your automatic payments have been changed to your new account, fill out the attached form to inform your former bank that you wish to close your account.

Please make additional copies of attached forms as needed.

Automatic Payment Change Request

Do you make automatic payments from your checking account?

Perhaps to a life insurance company or health club? If you do, you'll want to notify these organizations to begin deducting the payments from your new Community Bank checking account.

Complete the form below, detach and include it in an envelope with a voided check or voided deposit slip from your Community Bank account. Mail it to the appropriate companies or organizations you have authorized to make withdrawals from your account.

While most companies accept this form, there may be some that require you to complete their own change request form.

Automatic Payment Change Request

To (Payee Name)	Payee Address															
Account Number (insert your Account No. with the Payee)																
Your Name	Your Address															
<p>I have opened a new account at Community Bank of Pickens County. Please change your records so that my electronic payments to you are deducted from my new account:</p> <p>Community Bank Routing Number*</p> <table border="1"> <tr> <td>0</td><td>6</td><td>1</td><td>1</td><td>1</td><td>9</td><td>9</td><td>8</td><td>5</td> </tr> </table> <p>Community Bank Account Number* (6 Digits)</p> <table border="1"> <tr> <td> </td><td> </td><td> </td><td> </td><td> </td><td> </td> </tr> </table>		0	6	1	1	1	9	9	8	5						
0	6	1	1	1	9	9	8	5								
Signature	Telephone Number ()															

Please make additional copies of this form as needed.

Automatic Payment Change Request

To (Payee Name)	Payee Address															
Account Number (insert your Account No. with the Payee)																
Your Name	Your Address															
<p>I have opened a new account at Community Bank of Pickens County. Please change your records so that my electronic payments to you are deducted from my new account:</p> <p>Community Bank Routing Number*</p> <table border="1"> <tr> <td>0</td><td>6</td><td>1</td><td>1</td><td>1</td><td>9</td><td>9</td><td>8</td><td>5</td> </tr> </table> <p>Community Bank Account Number* (6 Digits)</p> <table border="1"> <tr> <td> </td><td> </td><td> </td><td> </td><td> </td><td> </td> </tr> </table>		0	6	1	1	1	9	9	8	5						
0	6	1	1	1	9	9	8	5								
Signature	Telephone Number ()															



Direct Deposit Enrollment

Take the hassle out of getting to the bank in time!



Direct Deposit takes the worry out of getting your checks to the bank in time. No more wondering if the check will get to you on time so you can deposit it. With Direct Deposit your checks are conveniently and automatically deposited for you.

How to sign up for direct deposit

First ask your employer if they have a direct deposit form. If so, fill out their form for a new direct deposit request or a change request. If your employer does not have a standard form, fill out the form that follows using your **NEW ACCOUNT NUMBER** and **ROUTING NUMBER** (as shown in the illustration below).

You may also be able to use this form for any non-governmental organization, but check with your employer first. In addition, you can use this form to have dividend or insurance proceeds directly deposited into your account.

Community Bank of Pickens County
P. O. Box 40 706-253-9600
Jasper, GA 30143

101
64-1998/0611

Date _____

PAY _____ \$ _____

to the order of _____

Community Bank of Pickens County

FACE OF ORIGINAL DOCUMENT HAS A COLORED BACKGROUND ON WHITE PAPER.

**NOT NEGOTIABLE
SAMPLE - VOID
DO NOT CASH!**

For _____

⑆06 1 1 1998 5⑆ 00000 1⑆⑆

0 10 1

Routing Number Account Number

Direct Deposit Enrollment

New Request Change Request

Use this form to notify your employer (or any other non-governmental organization that regularly sends a payment to you) that you want the proceeds deposited directly into the Community Bank accounts specified below.

Name	Social Security Number
Address	
City, State, Zip Code	

I hereby authorize (company/organization) _____, Hereinafter called "ORIGINATOR", to initiate credit entries and to initiate, if necessary, debit entries and adjustments for any credit error to my account(s) indicated below and the depository institution named below, hereinafter called "DEPOSITORY", to credit and/or debit the same to such account.

Primary Account

Depository Name (Bank) Community Bank of Pickens County	Account Type <input type="checkbox"/> Checking <input type="checkbox"/> Savings Account Number _____
Routing Number 0 6 1 1 1 9 9 8 5	Amount to Deposit <input type="checkbox"/> Net Pay <input type="checkbox"/> \$ _____ <i>fixed amount</i>

If the ORIGINATOR allows direct deposit to more than one account, I elect to have part of my proceeds put into the following account:

Optional Secondary Account

Depository Name (Bank) Community Bank of Pickens County	Account Type <input type="checkbox"/> Checking <input type="checkbox"/> Savings Account Number _____
Routing Number 0 6 1 1 1 9 9 8 5	Amount to Deposit <input type="checkbox"/> Net Pay <input type="checkbox"/> \$ _____ <i>fixed amount</i>

This authority is to remain in full force and effect until ORIGINATOR has received written notification from me of its termination in such time and in such manner as to offer ORIGINATOR and DEPOSITORY a reasonable opportunity to act on it.

Date	Signature
------	-----------



"We can make a difference"



Request to Close Account Notice

To:

From:



Please close the account(s) noted below and mail the balance, including any accrued interest to:

- Me, at the above address
- Community Bank of Pickens County:
 - P.O. Box 40
 - 15 Sammy McGhee Blvd.
 - Jasper, GA 30143
 - Account number: _____

All transactions have cleared the account(s) and all direct deposits and/or automatic payments have been stopped.

<u>Type of Account</u> Account Number	Authorization
<input type="checkbox"/> Checking Account _____ Account Number	I hereby authorize the closure of my account. All my checks have cleared the account to be closed and all direct deposits and automatic payments have been stopped. Signature _____ Joint Owner _____
<input type="checkbox"/> Checking Account _____ Account Number	I hereby authorize the closure of my account. All my checks have cleared the account to be closed and all direct deposits and automatic payments have been stopped. Signature _____ Joint Owner _____
<input type="checkbox"/> Savings/Money Market Account _____ Account Number	I hereby authorize the closure of my account. All my checks have cleared the account to be closed and all direct deposits and automatic payments have been stopped. Signature _____ Joint Owner _____
<input type="checkbox"/> Savings/Money Market Account _____ Account Number	I hereby authorize the closure of my account. All my checks have cleared the account to be closed and all direct deposits and automatic payments have been stopped. Signature _____ Joint Owner _____

Please make additional copies of this form as needed.



"We can make a difference"

Lobby Hours

Mon-Fri: 9-5 / Saturday: No Lobby Hours

Drive Thru Hours

Mon-Fri: 8-5 / Saturday: 8-12

Full Service Locations

Main Office

15 Sammy McGhee Blvd.
Jasper, Georgia

Cove Road Location

65 Cove Rd.
Jasper, Georgia



Our ATMs are located throughout the county for your convenience:

Bargain Barn *(Located Inside)*

3622 Camp Rd. (Highway 515)
Jasper, Georgia

West End Grocery Convenience Gas Station

2881 Jerusalem Church Rd.
Fairmount, Georgia

Mountainview Citgo

Corner of Burnt Mountain Rd. & Cove Rd.
Jasper, Georgia

OK Corral

2734 Highway 411 SE
Fairmount, Georgia

Dunn's Food Store

S.E. Corner of Hwy. 108 and Hwy. 515
Jasper, Georgia

Waleska IGA *(formerly Waleska Super Thrift)*

6839 Reinhardt College Parkway
Waleska, Georgia

Amoco/Hill City

4631 Highway 53 W.
(Corner of Hill City Dr. and Highway 53)
Jasper, Georgia

Bent Tree Community

(19th Hole Restaurant)
183 Little Pine Mountain Rd.
Jasper, Georgia

We appreciate your business!

Community Bank of Pickens County
P.O. Box 40 • 15 Sammy McGhee Blvd. & 65 Cove Road • Jasper, GA 30143
(706) 253-9600 • Fax: (706) 253-9612 • cbopc.com