The Park National Bank

List of Services as of April 1, 2025

Consumer Products

Deposit Accounts

- Checking Accounts
- Savings Accounts
- Certificate of Deposit (CD)
- Money Market Accounts
- Health Savings Checking Account
- Health Savings Investment Account (No Term)

Individual Retirement Accounts (Deposit Based)

- Traditional IRA (Term/No Term)
- Roth IRA (Term/No Term)
- Rollover IRA
- Inherited IRA
- SEP IRA

Digital Banking

- Online Banking
- Online Bill Pay
- Mobile Banking
- Mobile Wallet - (Android, Apple and Samsung Pay)
- Zelle
- Text Banking
- Real Time Account Alerts (Text, Email, Mobile Apps)
- Paperless Statements
- Park Direct
- Financial Manager
- Credit Sense
- Online mortgage application
- Online Deposit Account Opening
- Bank to Bank Transfers

Overdraft Protection

- Overdraft Account Link
- Checkline
- Courtesy Overdraft Protection

Other Services (Bank Customers Only)

- Official Checks/Money Orders
- Counter Checks
- Wire Transfers
- Safe Deposit Boxes
- Foreign Currency Exchange
- Financial Calculators (Internet Only)
- Visa Debit/ATM Cards
- Visa Account Updater***
- 3-D Secure***
- Visa's Zero Liability Protection***
- Freedom Years
- Personal Checks – (Available from Deluxe Check Printers)
- Stay connected (with Facebook, YouTube and Vimeo, Linkedin)
- Fraud Protection
- On Demand Payment
- Checkbook Balancing
- Legal Process Transactions
- Direct Deposit
- Loan Production Office
- Live Customer Support (Including Online Banking and Bill Pay Support)

*** Not administered by the bank

Credit Cards**

- Visa Everyday Rewards + Card
- Visa Platinum Card
- Visa Max Cash Preferred
- Visa Travel Rewards+ Card
- Reserve Rewards+ Card
- Visa College Real Rewards Card
- Visa Max Cash Secured Card
- Visa Secured Card
- Credit Card Account Access**

**Issued and administered by Elan Financial Services

Loans

- Personal Loans
- Vehicle Loans
- Boat Loans
- RV Loans
- Medical Expense Loans
- Equipment Loans

Home Loans

- Fixed or Adjustable rates
- Federal Housing Administration (FHA)
- Veterans Administration (VA)
- Guaranteed Rural Housing
- First-Time Home Buyer Program (OH, KY, NC & SC)
- Bridge Loans
- Condo/Townhome Loans
- Lot Loans
- Construction Loans
- Jumbo Loans
- Portfolio Loans
- Conventional Refinance
- Cash-Out Refinance
- Home Equity Line of Credit (HELOC)
- Home Sweet Home Purchase Loan
- Home Sweet Home Equity Loan
- Home Loan Grant Program

Wealth Management Services

- Personal Retirement Planning Services
- 401(k) and other Retirement Plans
- Individual Retirement Accounts (Investment Based)
- IRA Rollover
- Roth IRA
- Traditional IRA
- Inherited IRA
- Probate, Estate Planning and Estate Settlement
- Custody, Escrow, and Guardianships
- Polaris Investments
- Investment Management
- Directed Trustee Services
- Revocable Living Trust
- Charitable Trust
- Spendthrift Trust
- Bypass Trust
- Marital Deduction Trust
- Special Needs Trust
- Trust Online
- Wealth Online

Not all listed products and services are offered at each office location.

Refer to office personnel for additional information.

The Park National Bank
List of Services as of April 1, 2025

Business Products

Business Checking
- Commercial Checking Plus
- Commercial Checking
- Business Checking
- Interest Earning Business Checking
- Non-Profit Checking
- Interest on Lawyers Trust Accounts (IOLTA) Checking
- Interest on Trust Accounts (IOTA) Checking
- Business Money Market
- IntraFi DDA and MMA

Business Savings
- Business Savings Accounts
- Business Sweep Arrangement Services
- Commercial Sweep Services
- Certificate of Deposit (CD)
- IntraFi CDARS

Cash Management Services
- Account Reconcilement
- Automated Clearinghouse Services (ACH Services)
- Business Debit Card
- Lockbox Services
- Payment Solutions (Virtual Merchant)
- Business Online Banking
- Business Mobile Banking
- Business Online Bill Payment
- Business Mobile Deposits
- Check Imaging
- Paperless Statements
- Direct Deposit
- Controlled Disbursement
- Positive Pay
- Sweep Arrangement Services
- Public Funds
- Merchant Services
- Remote Deposit
- Commercial Online Banking
- Account Analysis
- Secured Browser Download

Business Credit Cards **
- Visa Business Cash Preferred Card
- Visa Business Card
- Visa Business Real Rewards Card
- Visa Smart Business Rewards Card
- Visa Signature Business Company Card
- Visa CommUnity Card
- One Card

**Issued and administered by Elan Financial Services

Business Loans
- Equipment Financing/Term Loans
- Commercial and Investment Real Estate
- Construction and Development Loans
- Structured Warehouse Lending
- Line of Credit
- Agriculture Loans (USDA and Farm Service Agency (FSA)
- SBA & Government Loans Programs (SBA Express, SBA7(a), Certified Development Company/504, USDA, Ohio 166 Loan Program, Ohio Collateral, Enhancement Program (CEP) Loan Program, The Ohio Capital Access Loan Program)
- Aircraft Finance
- Commercial & Equipment Leasing Programs

Retirement Plan Services
- 401(k) Multi-fund Family Investment Options
- 401(k) Safe Harbor Plan
- Profit-sharing Plans
- Non-qualified Plans
- Money Purchase Pensions
- Other Pension Plans
- Simple IRA
- Simplified Employee Pension Plan (SEP)
- Go Retire

Not all listed products and services are offered at each office location.
Refer to office personnel for additional information.

First Citizens National Bank
Division of Park National Bank
List of Services as of February 1, 2026

Consumer Products

Consumer Checking Accounts
- Simply Good Checking
- Wall Street Checking
- Dogwood Checking
- eSolutions Plus Checking
- Easy Access Account (No Check Activity Permitted)

Consumer Savings Accounts
- Regular Savings
- First Time Savings
- Christmas Club Savings
- Certificate of Deposit (CD)
- Individual Retirement Account (IRA)
- Health Savings Account

Consumer Services
- Mobile Banking
- Telephone & Text Banking
- Online Banking & Bill Pay
- eStatements
- Debit Cards
- Credit Cards
- IDX Identity Theft Protection
- SecurLock Equip Debit Card Fraud Prevention
- Zelle Person-to-Person Payment System
- Safe Deposit Boxes

Consumer Loans
- Personal Loans
- Home Purchase Loans
- Home Refinance Loans
- Home Equity Lines of Credit
- Reverse Mortgage Loans
- Special Purpose Mortgage Programs
- FHA Loans
- THDA Loans
- USDA Loans
- VA Loans

Trust Services
- Trust Consultation & Planning
- Estate Planning & Settlement
- Investment & Retirement Management
- Living Trusts
- Testamentary Trusts
- Charitable Trusts
- Special Needs Trusts
- Simplified Employee Pension

Business Products

Business Deposit Accounts
- Business Checking
- Business Interest Checking
- Account Analysis Checking
- Account Analysis with Interest Checking
- Business Regular Savings Account
- Business Sweep Account

Business Services
- Mobile Banking
- Telephone Banking
- Online Banking & Bill Pay
- eStatements
- Business Debit Cards
- Business Credit Cards

Commercial Loans
- Agricultural Loans
- Commercial Real Estate Loans
- Construction & Facility Loans
- Equipment Financing Loans
- Operating Loans / Operating Lines of Credit
- Residential Development & Construction Loans
- SBA & USDA Loans

Treasury Services
- ACH Services
- Business Payroll Services
- Commercial Capture Xpress
- Loomis Safepoint
- Positive Pay Check Fraud Prevention
- Merchant Card Services
- Fraud Protection Card Services
- Wire Services

PRODUCTS & SERVICES AVAILABILITY

*Access to all products and services is limited at the bank's drive-in branch location below. This location is designed to provide remote access for conducting drive through transactions. In-person access to the facility is not available for opening new deposit accounts, opening safe deposit boxes, submitting loan applications, or obtaining any other products or services that require face-to-face meetings with bank personnel.

Downtown Drive-In Branch
117 S. Church Ave.
Dyersburg, TN 38024

**Access to the bank's Treasury Services Team in Dyersburg is limited to the following location:

Industrial Park Business Center
2211 St. John Ave.
Dyersburg, TN 38024

***Access to the bank's Wealth Management & Trust Services Department is limited to the following location:

Main Bank
1 First Citizens Pl.
Dyersburg, TN 38024