

The Park National Bank
List of Services as of April 1, 2026

Consumer Products	
<p>Deposit Accounts</p> <ul style="list-style-type: none"> • Checking Accounts • Savings Accounts • Certificate of Deposit (CD) • Money Market Accounts • Health Savings Checking Account • Health Savings Investment Account (No Term) <p>Individual Retirement Accounts (Deposit Based)</p> <ul style="list-style-type: none"> • Traditional IRA (Term/No Term) • Roth IRA (Term/No Term) • Rollover IRA • Inherited IRA • SEP IRA <p>Digital Banking</p> <ul style="list-style-type: none"> • 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 • Digital Personal Banker • Financial Manager • Credit Sense • Online Mortgage & Consumer Loan Applications • Online Deposit Account Opening • Bank to Bank Transfers • Online Chat (website & within online/mobile) • Online Appointment Scheduling <p>Overdraft Protection</p> <ul style="list-style-type: none"> • Overdraft Account Link • Checkline • Courtesy Overdraft Protection <p>Other Services (Bank Customers Only)</p> <ul style="list-style-type: none"> • 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, X, YouTube, Vimeo and 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) <p>*** Not administered by the bank</p>	<p>Credit Cards**</p> <ul style="list-style-type: none"> • Visa Everyday Rewards + Card • Visa Zero+ 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** <p>**Issued and administered by Elan Financial Services</p> <p>Loans</p> <ul style="list-style-type: none"> • Personal Loans • Vehicle Loans • Boat Loans • RV Loans • Medical Expense Loans • Equipment Loans <p>Home Loans</p> <ul style="list-style-type: none"> • Fixed or Adjustable rates • Federal Housing Administration (FHA) • Veterans Administration (VA) • USDA Guaranteed Rural Housing • First-Time Home Buyer Program (OH, KY) • 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 <p>Wealth Management Services</p> <ul style="list-style-type: none"> • 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 • Wealth Online

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

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Business Products	
<p>Business Checking</p> <ul style="list-style-type: none"> • 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 Network Deposits <p>Business Savings</p> <ul style="list-style-type: none"> • Business Savings Accounts • Business Sweep Arrangement Services • Commercial Sweep Arrangement Services • Certificate of Deposit (CD) • IntraFi Network Deposits <p>Treasury Management Services</p> <ul style="list-style-type: none"> • 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 	<p>Business Credit Cards **</p> <ul style="list-style-type: none"> • Visa Business Cash Preferred Card • Visa Business Zero+ Card • Visa Business Real Rewards Card • Visa Smart Business Rewards Card • Visa Signature Business Company Card • Visa CommUnity Card • Commercial Rewards Card • One Card <p><small>**Issued and administered by Elan Financial Services</small></p> <p>Business Loans</p> <ul style="list-style-type: none"> • 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 <p>Retirement Plan Services</p> <ul style="list-style-type: none"> • 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)

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Refer to office personnel for additional information.

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

Consumer Products	
<p>Consumer Checking Accounts</p> <ul style="list-style-type: none"> • Simply Good Checking • Wall Street Checking • Dogwood Checking • eSolutions Plus Checking • Easy Access Account (No Check Activity Permitted) <p>Consumer Savings Accounts</p> <ul style="list-style-type: none"> • Regular Savings • First Time Savings • Christmas Club Savings • Certificate of Deposit (CD) • Individual Retirement Account (IRA) • Health Savings Account • Educational Savings Accounts <p>Consumer Services</p> <ul style="list-style-type: none"> • Mobile Banking • Mobile Wallet (Android, Apple and Samsung Pay) • 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 <p><small>* Not administered by the bank</small></p>	<p>Overdraft Services</p> <ul style="list-style-type: none"> • Discretionary Overdraft Coverage • Overdraft Account Transfer • Overdraft Line of Credit <p>Consumer Loans</p> <ul style="list-style-type: none"> • Personal Loans • Home Purchase Loans • Home Refinance Loans • Home Equity Lines of Credit • Special Purpose Mortgage Programs • FHA Loans • THDA Loans • USDA Loans • VA Loans <p>Trust Services</p> <ul style="list-style-type: none"> • Trust Consultation & Planning • Estate Planning & Settlement • Investment & Retirement Management • Living Trusts • Testamentary Trusts • Charitable Trusts • Special Needs Trusts • Simplified Employee Pension
Business Products	
<p>Business Deposit Accounts</p> <ul style="list-style-type: none"> • Business Checking • Business Interest Checking • Account Analysis Checking • Account Analysis with Interest Checking • Business Regular Savings Account • Repurchase Accounts • Certificate of Deposit (CD) <p>Business Services</p> <ul style="list-style-type: none"> • Mobile Banking • Telephone Banking • Online Banking & Bill Pay • eStatements • Business Debit Cards • Business Credit Cards 	<p>Commercial Loans</p> <ul style="list-style-type: none"> • 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 <p>Treasury Services</p> <ul style="list-style-type: none"> • ACH Services • Business Payroll Services • Commercial Capture Xpress • Loomis Safepoint • Fraud Detection Services • Merchant 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