

Personal Checking

Traditional Personal

- A \$5.75 service charge if balance falls below minimum \$1,000.01.
- An additional \$5.50 charge to receive paper statements. Enroll with E-Statements to avoid the paper statement fee.

Traditional Student

- No monthly service charge, regardless of balance.
- Available to students age 26 and under.
- No fees for using an ATM we do not own. ***Ask us for details***
- An additional \$5.50 charge to receive paper statements. Enroll with E-Statements to avoid the paper statement fee.

Traditional Personal NOW

- An \$8.00 service charge if balance falls below a minimum of \$5,000.01.
- Earns variable interest for balances greater than the minimum.

Club Checking

- Earns variable interest for balances of \$4,000.01 and greater.
- Enjoy the perks of a Club Checking account like Cell Phone Insurance, Identity Theft 911, and more.
- Service charge varies on type of account:
 - Single - \$10.50 a month
 - Joint - \$11.50 a month
 - Family - \$12.50 a month
 - Seniors Single - \$5.00 a month
 - Seniors Joint - \$6.00 a month
 - Seniors Family - \$7.00 a month
 - Minimum opening deposit is \$100.00.

Traditional Personal Money Market

- \$0-\$5,000.00 - \$7.50 a month service charge; 0% interest
- \$5,000.01-\$15,000.00 - \$5.00 a month service charge; variable interest rate
- \$15,000.01 and up - No service charge; market rates set monthly
- Minimum deposit required to open is \$5,000.00

Personal Savings

Extra Interest Savings

- \$0-\$500.00 - \$4.00 per month service charge
- \$500.01 and up - no service charge; variable interest rate
- After the 4th withdrawal within one month there will be a charge of \$1.00 per withdrawal.
- Minimum deposit required to open is \$100.00 for the regular savings account.

Platinum Savings

- \$0-\$500.00 - \$4.00 per month service charge
- \$500.01 and up - no service charge; variable interest rate
- After the 4th withdrawal within one month there will be a charge of \$1.00 per withdrawal.
- Minimum deposit of \$50,000.00 required for the Platinum savings account's highest interest rate.

Young Savers

- No service charge; variable interest rate
- Under 18 years of age
- Minimum deposit required to open is \$5.00
- After the 4th withdrawal within one month there will be a charge of \$1.00 per withdrawal.

Christmas Club

- No service charge; variable interest rate
- Minimum deposit required to open is \$5.00
- Account subject to debit penalty charge
- Account subject to debit penalty charge- After the 2nd withdrawal \$5.00 per withdrawal

Vacation Club

- No service charge; variable interest rate
- Minimum deposit required to open is \$5.00
- Account subject to debit penalty charge
- Account subject to debit penalty charge- After the 2nd withdrawal \$5.00 per withdrawal

**Note: Early close-out fee- \$75.00 (within 90 days of opening) *Dormant account fee \$7.50 ((365 of no activity and less than \$5,000.00 or \$100.00 for a Young Savers account)*

Business Checking and Savings

Traditional Business

- \$0-\$25,000 - \$15.00 per month
- \$25,000.01 and up - no charge
- No per item charge
- Minimum deposit required to open is \$100.00
- Additional \$5.50 charge to receive paper statements. Enroll in E-Statements to avoid the paper statement fee.

Traditional Business Interest

- \$0 - \$50,000.00 - \$25.00 monthly service charge; 0% interest
- \$50,000.01 - \$100,000.00 - \$12.00 monthly service charge; variable interest rate
- \$100,000.01 and up - No service charge; variable interest rate
- Minimum deposit required to open is \$100.00

Traditional Business NOW

- \$0 - \$50,000.00 - \$25.00 monthly service charge; 0% interest
- \$50,000.01 - \$100,000.00 - \$12.00 monthly service charge; variable interest rate
- \$100,000.01 and up - No service charge; variable interest rate
- Minimum deposit required to open is \$100.00

Traditional Business Money Market

- \$0-\$5,000 - \$7.50 monthly service charge; 0% interest
- \$5,000.01 - \$15,000.00 - \$5.00 monthly service charge; variable interest rate
- \$15,000.01 and up - No service charge; variable interest rate
- Minimum deposit required to open is \$100.00

Business Savings Account

- \$0-\$500.00 - \$4.00 monthly service charge;
- \$500.01 and up - no service charge; variable interest rate
- After the 4th withdrawal within one month there will be a charge of \$1.00 per withdrawal
- Minimum deposit required to open is \$100.00 for the regular savings account

Business Platinum Savings Account

- \$0-\$500.00 - \$4.00 monthly service charge;
- \$500.01 and up - no service charge; variable interest rate
- After the 4th withdrawal within one month there will be a charge of \$1.00 per withdrawal
- Minimum deposit of \$50,000.00 required for the Business Platinum Savings highest interest rate.

Remote Deposit Capture

Spend less time depositing checks and more time running your business. When using Remote Deposit Capture you can make unlimited deposits to your business account from your home or office. We provide the check scanner and warranty at NO cost for the first year! For information on pricing, please contact your local office.

ACH Origination

Do you want to offer your employees Direct Deposit Payroll or pay your vendors without having to write a check? Do you want to collect payments from your employees, members or vendors without having to receive a physical check for the payment each month? If the answer is yes, Community Bank of Louisiana can help! We offer a solution for our business customers to help automate the process of depositing or collecting funds via ACH. For information on pricing, please contact your local office.

Positive Pay

Positive Pay is a fraud detection tool offered by Community Bank of Louisiana. It is a service that matches the account number, check number and dollar amount of each check presented for payment. Positive Pay requires the company to transmit a file of issued checks to the bank each day. When those issued checks are presented for payment at the bank, they are compared electronically against the list of transmitted checks. When a check is presented that does not have a "match" in the file, it becomes an "exception item". The client reviews the image using online banking and instructs the bank to pay or return the check.

Merchant Services

As your neighbor and local bank, Community Bank of Louisiana is dedicated to understanding your needs. With our customers in mind, Community Bank has partnered with Banc Card, the leading merchant services provider in the industry, to bring you a better, more personal banking experience. With more than 20 years of delivering cutting-edge, secure and reliable systems to customers, Banc Card is the perfect partner to help us meet your needs.

Customized Plan to Fit Any Business

- Banc Card partners with the top five processors in the industry, assuring you the best systems for your business
- Mobile/Point of Sale/Virtual Terminals
- E-Commerce
- State of Art Technology
- Local Face-to-Face Service
- Expedited Funding Available
- 24/7 Customer Support

Processing

- VISA, MasterCard, Discover and American Express on one monthly statement
- PIN debit, Electronic Benefits Transfer (EBT), Corporate purchasing cards, fleet cards, Diners Club, JCB, UnionPay and foreign cards
- EMV/NFC terminals
- Shopping Carts/PC Software Programs/Virtual terminal
- Smartphone/iPad/wireless terminals

Value-Added Solutions

- Electronic check verification, conversion, guarantee and ACH check services
- Electronic gift, promotional and loyalty cards
- Point-of Sale Solutions
- Payment terminals, software and internet products, and value-added resellers
- Interface solutions
- Convenience pay services
- Online reporting and support tools

GET STARTED TODAY!

Request to be contacted by emailing us at cs@cbofla.bank or contact our local payment specialist, Marshall Cliburn at (318) 286-4331.

FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government

All Community Bank of Louisiana offices will be closed on Thursday, June 19 in observance of Juneteenth. Normal business hours will resume on Friday, June 20.

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PERSONAL

PERSONAL BANKING WITH A PERSONAL TOUCH

From your very first savings account to your beachfront retirement home, Community Bank of Louisiana is there for it all with personal banking products for every stage of life.

[Access Your Account](#)



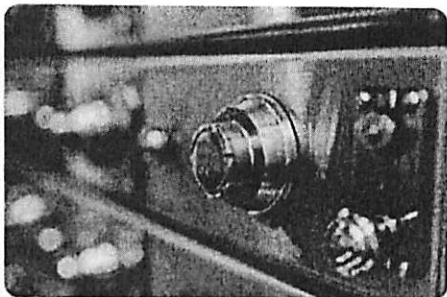
BANK YOUR WAY

With a Little Help From CBLA



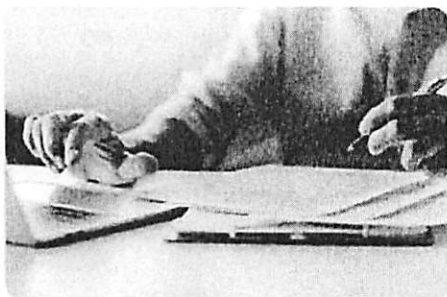
Checking

A variety of checking accounts to fit your needs.



Savings

Liquid and long-term savings options that work for you.



Loans

Flexible personal loan options for your unique, personal situations.

PERSONAL BANKING AT THE SPEED OF LIFE

Bring your bank wherever life takes you, with online and mobile banking that lets you bank without missing a beat.

- ✓ Deposit checks on the go with your smartphone camera
- ✓ Keep tabs on your bank balances from anywhere

✓ Transfer money when you need it most



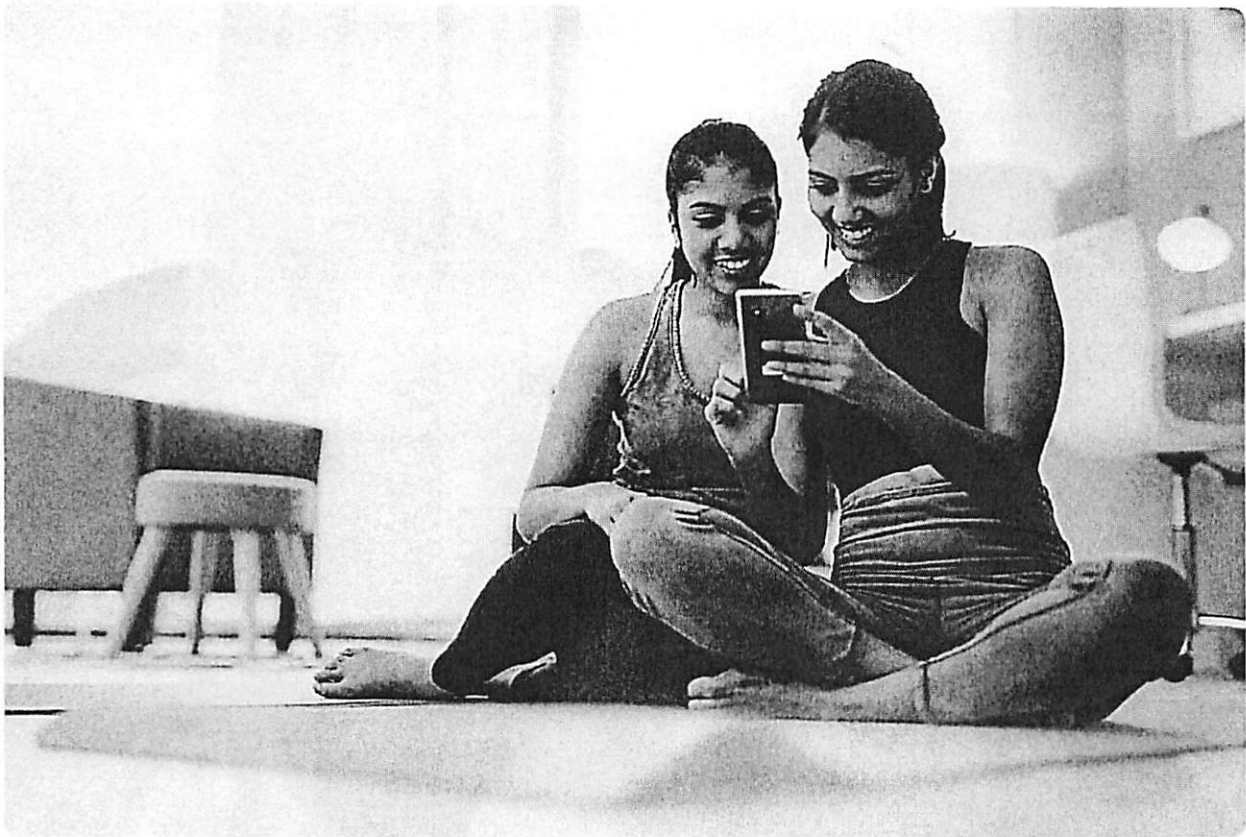
Online Banking

Mobile Banking



YOUR SAFETY IS OUR PRIORITY.

You work hard for your money – that's why we work just as hard to keep it secure. We keep tabs on your accounts so you can rest easy knowing your money is always safe and sound.



ONLINE FEATURES FOR PERSONAL BANKING

CBL's online banking offers additional features for both personal and business banking. These are just a few of the ways we're working to help make managing your finances as convenient as possible.

Online Banking Features

COMMON CENTS BLOG

A modern, everyday bank blog sharing our two cents on everyday financial advice.