



**At close of business Friday, July 18th
Prairie Bank of Kansas will merge with
Community National Bank & Trust.**

**Please review the enclosed information
to assist you with the transition.**



Welcome to Community National Bank & Trust

Community National Bank & Trust is very pleased to officially welcome you to our CNB&T family. We are very excited to be part of your community.

Community National Bank & Trust has over \$2 billion in assets with 40 locations serving the communities in Kansas, Missouri, and Oklahoma. As a bank focused on its customers, integrity and community growth, the partnership we've gained allows our combined team to be more forward-looking and innovative than ever before. For our customers, this translates into excellent service and resources now and in the future.

Rest assured, the wonderful friendly faces that greet you as you come through our doors will remain the same! You'll also have the opportunity to take advantage of 40 other CNB&T banking centers along with expanded products and services that will be communicated to you in the coming weeks. We offer a full range of electronic, deposit, trust and investment management services, as well as business, agriculture, commercial real estate, construction, residential and consumer loans.

As part of the merger, we will convert all Prairie Bank of Kansas accounts to CNB&T's computer system beginning July 19, 2025. CNB&T has been working diligently with Jim and Jeannette Richardson, Rick Smith, and Lucas Sawyer and the great staff of Prairie Bank of Kansas to make this transition as smooth as possible. Following the conversion, you will have access to up-to-date online banking, mobile, telephone, and in-person services, making your banking experience faster, safer, and more convenient than ever before.

Our goal is to ensure that you are satisfied with your new banking relationship as a customer of CNB&T. We understand that you may have questions about your account(s) and how this merger affects you. We want to provide you with clear, concise information about this merger. In this guidebook, you will find details about the conversion, including important changes to deposit accounts and services that will take place, as well as key dates to remember.

Please take time to review this important and time-sensitive information. Keep it with you as a reference throughout the next several weeks. If you have any questions, our team is ready to help you. Visit your local banking center or call us at Stafford (620) 234-5226 or CNB&T Chanute (620) 431-2265.

While our look may be new, we strongly believe that the personal relationships our teams have within each community are what make the real difference. Thank you for embracing these exciting changes with us, and thank you for entrusting CNB&T with your banking!

A stylized, handwritten signature in black ink, appearing to read "Dan Mildfelt".

Dan Mildfelt
President, CEO and Chairman
Community National Bank & Trust

A handwritten signature in black ink, appearing to read "James Richardson".

Jim Richardson
Chairman of the Board / CEO
Prairie Bank of Kansas

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KEY DATES TO REMEMBER

Key dates at a glance - shown by date

Receive CNB&T Visa Debit Card in mail.....	By July 18, 2025
Last day to access BillPay payments through Prairie Bank of Kansas system.....	July 11, 2025 @ 5 pm
Last BillPay payment with Prairie Bank of Kansas dated	July 11, 2025
Last day to access to Prairie Bank of Kansas Online Banking	July 20, 2025 @ 5 pm
Date of last Prairie Bank of Kansas Statement.....	July 18, 2025
Computer System Conversion Date	July 19, 2025
Destroy old Prairie Bank of Kansas Mastercard® ATM or Debit Card	July 21, 2025
Begin using new CNB&T Visa® Debit Card	July 21, 2025
Begin using CNB&T Online Banking and Mobile Banking.....	July 21, 2025
Begin using CNB&T Online Bill Pay.....	July 21, 2025

Forms to be Completed and Returned to Bank

Overdraft Service Consent Form.....	Page 57
Check Order Form	Page 59

Conversion Details and Important Changes to Your Accounts and Services

Our computer system conversion and changes to your account terms and services will take place at close of business on Friday, July 18th. Beginning on Monday, July 21st, you may notice some changes in your accounts and services. These changes are outlined in this Guidebook.

Should you have questions about the conversion...

We hope this information is helpful in guiding you through our upcoming systems conversion. Please read it carefully. We look forward to having you as a Community National Bank & Trust customer and continuing to serve all of your financial needs. If you have any questions you may visit us, call us at Stafford 620-234-5226 or CNB&T Chanute 620-431-2265, or visit our website at www.mybankcnb.com.

DEBIT & ATM CARDS

When does my Prairie Bank of Kansas Mastercard® Debit card expire?

Your current Prairie Bank of Kansas Mastercard® Debit or ATM Card will expire on July 21, 2025 at 2:00 a.m. You may continue to use it until then. We recommend you destroy your Prairie Bank of Kansas Mastercard® Debit Card at the end of that day, July 21, 2025.

Can I continue to use my Prairie Bank of Kansas Mastercard® Debit card?

Yes, you may continue to use your Prairie Bank of Kansas Mastercard® Debit or ATM card until July 21st at 2:00 a.m. Once you receive your CNB&T Visa Debit or ATM card you can begin using it as of July 21, 2025.

When will I receive a CNB&T Debit card?

You should receive your new card and activation instructions by July 18, 2025. Upon receipt of your new CNB&T VISA® Debit Card, please activate the card and keep it in a secure place.

When can I begin using my new CNB&T VISA® Debit Card?

Do not attempt to use your new CNB&T VISA® Debit Card until July 21, 2025. At that time, it will replace your Prairie Bank of Kansas Mastercard® Debit or ATM Card. You must activate your new CNB&T VISA® Debit Card prior to using it. Be sure to update any recurring payments, such as insurance premiums, streaming entertainment services, or storage rentals, with your new CNB&T VISA® card information.

How do I activate my new CNB&T VISA® Debit Card?

Accompanying your new card will be specific instructions on how to activate your card. Activate your card immediately upon receipt. Please remember your new CNB&T VISA® Debit Card will not work until July 21, 2025 and only after it has been activated.

What are the standard limits for a new CNB&T VISA® Debit Card?

The standard daily and transaction limit for point-of-sale transactions on your new CNB&T VISA® Debit Card is \$1,500. The daily ATM cash withdrawal limit is \$525.

Where can I use my new CNB&T VISA® Debit Card?

You may use your new CNB&T VISA® Debit Card at any VISA® ATM location* or VISA® business partners nationwide. For a full list of CNB&T ATM locations visit <https://www.mybankcnb.com/about/locations-hours.html> *Fees and restrictions may apply.

Will my new CNB&T VISA® Debit Card work with my mobile wallet?

Yes, we are excited to announce that following conversion, your CNB&T VISA® will be able to be connected to your mobile wallet.

For instructions on installing and configuring Mobile Payments on your Apple device visit:

<https://support.apple.com/guide/iphone/set-up-apple-pay-iph9b7f53382/ios>

For Instructions on installing and configuring Mobile Payments on your Android device visit:

<https://pay.google.com/about>

For instructions on installing and configuring Mobile Payments on your Samsung device visit:

<https://www.samsung.com/us/samsung-pay/>

Services – Card Suite Lite Customized Fraud Alerts

Card Suite Lite is available to download at any time. Once you receive your CNB&T Visa Card and it has been activated, then you can register your card within the Card Suite Lite app. You will then be able to set up alerts, purchase limits, blocks, etc.

Direct Deposit or Automated Clearing House (ACH)/Draft Entries

Will my account number change?

Yes, your account number will change and will be available on July 21, 2025.

Will there be a new routing number for my direct deposit and automatic draft (ACH) transactions?

Yes, there will be a new routing number. However, your current arrangements will continue without interruption. We encourage you to contact all originators (employer, utilities, insurance, credit card companies and social security administration, etc.) to provide them with the new routing number and your new account number. The new routing number for your CNB&T account(s) will be 101105817. This will be effective on July 21, 2025.

Services – Online Banking and Mobile Banking

I currently have Online Banking with Prairie Bank of Kansas. Will I need to re-enroll in Community National Bank & Trust's Online Banking?

No, you will not need to re-enroll in CNB&T's Online and/or Mobile Banking if you are currently a Prairie Bank of Kansas Online and/or Mobile Banking user. Log into Online Banking at mybankcnb.com, using a desktop computer or mobile app, enter your existing username and temporary password. Your temporary password will be a combination of your zip code + last four digits of your SSN. You will then be prompted to use the Out-of-Band authentication, verifying a code number by phone call to your telephone number on record, or by text message to your mobile phone number, to confirm your identity. The system will have you create a new password to use going forward.

When will my access to Prairie Bank of Kansas Online Banking or Prairie Bank of Kansas Mobile Banking end?

Access to Prairie Bank of Kansas Online and Mobile Banking will end on Saturday, July 20, 2025 at 5:00 p.m.

When will CNB&T's Online Banking and Mobile Banking be available?

CNB&T's Online Banking and Mobile Banking will be available beginning July 21, 2025. To access mobile banking, download CNB&T's mobile banking app for Apple or Android products by searching for Community National Bank & Trust, or Mybankcnb Mobile in the Apple App Store, or in Google Play.

Services – Mobile Deposit

I currently use Mobile Deposit with Prairie Bank of Kansas. Will I need to re-enroll in CNB&T's Mobile Deposit? After you have downloaded the mobile app, you will be auto enrolled to use the Mobile Deposit feature. Account must be open for 30 days to utilize Mobile Deposit.

Is there a fee to use Mobile Deposit?

There are no fees for using Mobile Deposit.

When is the cut off time for Mobile Deposit?

CNB&T's Mobile Deposit cut off time is 4:00 pm Monday thru Friday, excluding Federal Bank Holidays.

Services – Electronic Statements

I'm currently enrolled to receive Prairie Bank of Kansas electronic statements. Will I need to re-enroll? No, if you are currently enrolled to receive Prairie Bank of Kansas electronic statements you will be automatically enrolled in CNB&T eStatements.

Will my electronic statement history transfer to e-statements?

Prairie Bank of Kansas e-statement history will be transferred to CNB&T eStatements. However, statement history may be delayed up to 90 days through the initial data transfer.

Services – Online Bill Pay

I'm an existing Prairie Bank of Kansas Online Bill Pay user. Will I need to re-enroll for CNB&T Online Bill Pay? Yes, you will need to enroll in the Online Bill Pay and accept the terms and conditions. Any payees you have set up with Prairie Bank of Kansas Online BillPay will need to be set up again in CNB&T Online Bill Pay.

Will I need to reconfigure my payees, recurring payments, or payment categories in CNB&T's Online Bill Pay system? Yes, any bill payments you have set up with Prairie Bank of Kansas should be dated prior to July 11, 2025. Prairie Bank of Kansas Online Bill Pay will not be available as of July 11, 2025 at 5:00 pm.

Will my Bill Pay history transfer?

No, your Prairie Bank of Kansas Online Bill Pay history will not transfer to the CNB&T system. We encourage all e-Bills you have set up to be deactivated by July 4th, 2025 and re-established after July 21, 2025. We encourage you to take screen prints of your current Bill Pay Payees & Payments you have set up with Prairie Bank of Kansas in order for you to have them available to add to the CNB&T Online Bill Pay.

When will CNB&T Online Bill Pay be available?

Access to Prairie Bank of Kansas Online Bill Pay will end on July 11, 2025. CNB&T Online Bill Pay will be available beginning July 21, 2025.

Services – Telephone Banking

I don't have mobile banking or online access, is there another way for me to access my account information 24/7?

Yes, CNB&T offers all customers free Telephone Banking. To enroll in Telephone Banking, call your customer service rep at 660-747-5513 or 620-431-2265. You may access your accounts through Telephone Banking at 1-800-295-7412 once you have been activated by CNB&T.

Checking Accounts

For further details, please refer to the enclosed Product & Services Disclosure.

Will my checking account number(s) change with this conversion?

Yes, your checking account number(s) will change and will be available on July 21, 2025.

Do I need to destroy my Prairie Bank of Kansas checks and reorder CNB&T checks?

You may continue to use your Prairie Bank of Kansas checks until you receive your new checks. Included in this packet is a Check Order form for you to bring into CNB&T to place your first Free order of CNB&T checks. To encourage customers to begin using CNB&T checks as soon as possible, bring in your Prairie Bank of Kansas checks to be destroyed and have your name placed in a drawing for a chance to win an iPad. Drawing will take place August 29, 2025 @ 10:00 a.m.

What if I don't order my checks through CNB&T's vendor?

If you order checks from an outside source, please provide them with the new bank name (Community National Bank & Trust), your new account number, and CNB&T's routing and transit number **(101105817)**.

Savings Accounts, IRAs and Certificate(s) of Deposit

For further details, please refer to the enclosed Product & Services Disclosure.

Will my savings, IRA, and CD account number(s) change with this conversion?

All Savings Account, IRA Account and Certificate(s) of Deposit account number(s) will change and be available on July 21, 2025.

Will my Certificate of Deposits and IRAs maturity date(s) change? What about the interest rate?

All present terms and annual percentage yields will be honored on certificates of deposit and IRAs. If your CD or IRA is automatically renewable, at maturity it will renew at Community National Bank & Trust's then current rate.

Will my savings, IRA and Certificate of Deposit account terms and conditions change with this conversion?

All Savings Account, IRA Account and Certificate(s) of Deposit account terms and conditions will remain unchanged until maturity if CD or IRA is automatically renewable.

Interest on Accounts

Will there be changes in the way I receive the interest payments on my Prairie Bank of Kansas accounts?

There will be no changes in the way you receive the interest payments.

Will there be changes in the variable interest rates on my Prairie Bank of Kansas accounts?

CNB&T pays a variable interest rate on checking and savings accounts. The Annual Percentage Yield (APY) and interest rate are subject to change at any time and are set by CNB&T.

Will there be changes in the fixed interest rates on my Prairie Bank of Kansas accounts?

There will be no changes to the fixed interest rate on your Certificate(s) of Deposit or IRAs. They will remain the same until your scheduled maturity date and then may change. You will be notified in advance of the original maturity date and will be given the opportunity to renew or select another product to meet your needs. Please contact us for our current rates.

Deposit Cutoff Times

What are CNB&T's deposit cutoff times?

Deposits made after 6:00 pm, Monday through Friday, or on Saturday, will be credited on the next business day.

Overdraft Services

How do we decide to pay an item or debit-Available Balance?

We use an available balance method to determine if there are sufficient funds in your account to pay an item or debit transaction. The available balance reflects deposits and transactions that have been posted to your account and transactions that have not posted to your account, including the following: checks you have presented for payment, deposit holds, and holds on debit card transactions that have been authorized but not yet posted (i.e., preauthorization holds). These pending transactions and holds reduce your available balance. For example, you have \$100 in your account and a pending transaction of \$30. Your available balance is \$70 because the pending \$30 transaction reduces your available account balance.

How do we assess fees - Actual (Ledger) Balance?

If there are insufficient funds to pay a debit transaction or item based on your actual (ledger) balance, we may either: 1) return the debit or item or 2) pay the debit or item at our discretion. We may charge you fees if we return the debit or item, or pay the debit or item on your behalf.

If we do not pay the debit transaction or item on your behalf and return the debit or item, we may charge you non-sufficient funds fees. Pursuant to NACHA Operating Rules and Guidelines and other applicable laws, a debit or item may be presented for payment more than one time. We may charge you non-sufficient funds fees for each resubmission of a debit or re-presentation of an item, which means you may incur multiple non-sufficient funds fees if a debit or item is returned more than one time. For example, you write a check from your account with us. The check is returned for non-sufficient funds, and we may charge you non-sufficient funds fees. The same check is then re-presented to us for payment, and the check is returned again for non-sufficient funds. We may charge you non-sufficient funds fees the second time the check is presented for payment and returned for non-sufficient funds. If we pay the debit transaction or item on your behalf, you will be responsible for the overdrawn balance, and we may charge you overdraft fees.

What are our customers options for us to cover overdrafts?

We have standard overdrafts practices that are included with your account. We also offer overdraft protection plans, such as Credit Reserve or a link to a savings account, which may be less expensive than our standard practices. To learn more, ask us about these plans.

What accounts qualify for Overdraft Service?

All accounts except Student accounts qualify for Overdraft Services.

What are our standard overdraft practices that come with my account?

At our discretion, we do consider authorizing and paying overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic Bill Payments

We do not consider authorizing and payment of overdrafts for the following types of transactions unless you ask us to:

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined. Discretion means that your transactions (including everyday debit card purchases and ATM transactions if you opt in for this additional service) are not guaranteed to process, and CNB&T reserves the right not to pay a transaction. We typically do not pay overdrafts if your account is not in good standing, you are not making regular deposits, you have had excessive overdrafts, or your account has not been open for at least 30 days.

What fees will be charged if Community National Bank & Trust pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee up to \$32.00 each time we pay an overdraft
- We will charge you an additional fee of \$5.00 per day if your account is overdrawn for 10 or more consecutive business days.

There is a limit of \$160.00 on the total overdraft / NSF fees we can charge you for overdrawing your account per day. We will charge you a fee up to \$32.00 each time we pay an overdraft on items \$3.01 or greater and up to a total combined Overdraft/NSF fees of \$160.00.

What if I want Community National Bank & Trust to consider authorizing and paying overdrafts on my ATM and everyday debit card transactions?

If you want us to consider authorizing and paying overdrafts on ATM and everyday debit card transactions, contact us at Stafford (620) 234-5226 or Chanute (620) 431-2265, or bring in the Consent Form included in this packet. If you have more than one account you want us to consider authorizing and pay overdrafts for ATM and everyday debit card transactions, you must provide us with the account number(s) for each.

Loan Accounts

Will my loan change with the conversion?

Your loan account number will be changing. Prairie Bank of Kansas will continue to accept payments on your loan(s) until the close of business on July 18, 2025. After that date your payments should be made payable to Community National Bank & Trust.

How will I receive notifications for loan payments?

The first payment notice you will receive from Community National Bank & Trust will be mailed 10 days before the payment is due and will include your newly assigned 10 digit loan number. If your loan is currently set up with an automatic payment, these payments will continue as usual. If you wish to convert your loan to automatic payment, please contact us on or after July 21, 2025.

Bank Statements

When will my final Prairie Bank of Kansas account statement be cut?

Your final Prairie Bank of Kansas statement with account activity will be processed on July 18, 2025. You will receive a paper statement with account activity through that date. Refer to the Account Summary Guide for statement cycle changes.

How will fees / charges be assessed, and interest credited for the final Prairie Bank of Kansas account statement?

All monthly service charge fees will be waived for all accounts on the final Prairie Bank of Kansas statement. All Demand Deposit accounts accrued interest will be paid on the July 18, 2025 statement. All Savings account interest will continue to accrue and be credited to your account on your first CNB&T statements.

When will I receive my first CNB&T account statement?

Refer to the Account Summary Guide for statement cycle changes. All monthly service charge fees will be waived until September 1, 2025.

Deposit Accounts

How will my accounts change?

Your account number(s) will change as well as your account type. Please refer to the Account Summary Guide on the following pages, which details the changes that will occur on July 19, 2025.

When will these changes take place?

As of the close of business on Friday, July 18, 2025, your current account(s) will convert to the CNB&T deposit system.



ACCOUNT SUMMARY GUIDE

Affected Prairie Bank of Kansas accounts are shown in the first column, the new CNB&T account type name in the second column. See disclosure for terms and conditions.

DEPOSIT ACCOUNTS (Effective: Close of Business July 18, 2025)		
If Your Prairie Bank of Kansas Account was . . .	Your CNB&T Account will be . . .	Disclosure can be found on page . . .
Interest Checking →	ePower Checking	<ul style="list-style-type: none"> No Monthly Service Charge 3rd Thursday of Month Statement Cycle Variable Interest rate Up to \$25.00 ATM fee refund per cycle <p>To receive the Annual Percentage Yield (APY) and ATM refunds you must perform the following in each qualification cycle:</p> <ul style="list-style-type: none"> e-statements 1 Direct Deposit or ACH Automatic payment post and clear the account during monthly statement cycle 12 CNB&T debit card purchases post and clear the account during monthly statement cycle
Classic Checking E-Checking →	Basic Checking	<ul style="list-style-type: none"> No Monthly Service Charge Unlimited Check Writing 3rd Tuesday of Month Statement Cycle
Advantage Checking →	Guardian Secure Checking	<ul style="list-style-type: none"> \$4.95 monthly maintenance fee \$2.00 monthly fee for paper statements, avoid this by signing up for e-statements 3rd Thursday of Month Statement Cycle
Money Market Checking →	Money Market Checking	<ul style="list-style-type: none"> 6 free checks per cycle, then \$10 per check thereafter 10 non-CNB&T deposited items free, then \$0.20 per item thereafter \$10 service charge if minimum balance is less than \$900 EOM statement cycle
Senior Checking →	50+ Club Checking	<ul style="list-style-type: none"> Free cashier checks & stop payment processing \$3.50 minimum balance fee if balance is below \$100 Free standard safe deposit box (or discounted larger box), where available 3rd Tuesday of Month Statement Cycle
Business Checking →	Small Business Checking	<ul style="list-style-type: none"> \$3.00 monthly service charge if balance falls below \$1000 \$0.13 per check written over 60 \$0.06 per non CNB&T deposited item over 100 EOM statement cycle
Business Money Market Checking →	Commercial Money Market Checking	<ul style="list-style-type: none"> 6 free checks per cycle, then \$10 per check thereafter 10 non-CNB&T deposited items free, then only \$0.10 per item thereafter \$10 service charge if minimum balance is less than \$900 EOM statement cycle
Business Interest Checking →	Business Super Now Checking	<ul style="list-style-type: none"> \$8.75 service charge if minimum balance is less than \$900 \$0.20 per check written over 30 \$0.10 per non CNB&T deposited item over 10 EOM statement cycle

SAVINGS ACCOUNTS

(Effective: Close of Business July 18, 2025)

If Your Prairie Bank of Kansas Account was . . .	Your CNB&T Account will be . . .	Disclosure can be found on page . . .
Regular Savings Youth Savings (account owner age 18 & over)	 Regular Savings	<ul style="list-style-type: none"> • Variable Interest Rate • Interest Paid Quarterly • 6 free withdrawals per cycle, then only \$1 fee per withdrawal • 30 free non CNB&T deposited items, then only \$0.25 each • \$2.00 quarterly fee if average balance falls below \$25.00 • EOQ statement cycle <p style="text-align: right;">54</p>
Youth Savings	 Young Investors Club Savings	<ul style="list-style-type: none"> • Variable Interest Rate • Interest Paid Quarterly • 6 free withdrawals per cycle, then only \$1 fee per withdrawal • 30 free non CNB&T deposited items, then only \$0.25 each • \$2.00 quarterly fee if average balance falls below \$5.00 • EOQ statement cycle <p style="text-align: right;">55</p>



DEFINITIONS. Throughout this Agreement, these terms have the following meaning:

- "You," "your," and "account owner" refer to the Customer whether or not there are one or more Customers named on the account.
- "We," "our," and "us" refer to the Bank, Community National Bank & Trust.
- "Item" or "items," as defined by Article 4 of the Uniform Commercial Code (UCC), means an instrument or a promise or order to pay money handled by a financial institution for collection or payment. The term includes a check but does not include a payment order governed by Article 4A of the UCC or a credit or debit card slip.
- "Debit transactions," "debit," or "debits" refer to funds that are taken out of your account. Common types of debits may include: checks that you have written, ACH payments, wire transfers, PIN-based debit card transactions, and signature-based debit card transactions.
- "Credit transactions," "credit," or "credits" refer to deposits of funds into your account. Common types of credits include: cash deposits, direct deposits, check deposits, and ACH and wire transfers made payable to you. Credits are generally added to your account and are made available to you in accordance with our funds availability schedule.

GENERAL AGREEMENT. You understand that the following Account Agreement ("Agreement") governs your Checking account with us, along with any other documents applicable to your account, including any account opening Disclosures that have been provided to you, which are incorporated by reference. You understand that your account is also governed by applicable law.

The account opening Disclosures include the fees and charges applicable to the account, the interest rate(s) and applicable annual percentage yield (APY), compounding and crediting of interest, minimum balance requirements, and other pertinent information related to the account. The information found in any account opening Disclosures may change from time to time in our sole discretion. If the fees, charges, minimum balance requirements, or other items change in a manner that would adversely affect you, we will provide you with written notice 30 days prior to the change. By providing a written or electronic signature on the Account Information document or other agreement to open your account, or by using any of our deposit account services, you and any identified account owners agree to the terms contained in this Account Agreement.

YOUR CHOICE OF ACCOUNT. You have instructed us as to the title and type of the account that you have chosen. You acknowledge that it is your sole responsibility to determine the full legal effect of opening and maintaining the type of account you have chosen. We have not set forth all laws that may impact your chosen account. For example, there are conditions that may need to be satisfied before transferring accounts due to death or other events as well as reductions to an account required or permitted by law. You must determine whether the account you select is appropriate for your current and future needs. Except as required by law, we assume no legal responsibility to inform you as to the effect of your account choice on your legal interests.

AUTHORIZATION TO OBTAIN INFORMATION. You authorize us to check your account, credit and employment history, and obtain reports from third parties, including credit and consumer reporting agencies, to verify your eligibility for the account, products and services you request and for other accounts, products, or services we may offer you or for which you may qualify.

INDIVIDUAL ACCOUNT. The named party in an individual account owns the account and may withdraw all or some of the account. On the death of the party, ownership passes as part of the party's estate.

TRANSFERS AND ASSIGNMENTS. We may assign or transfer any or all of our interest in this account. You cannot assign or transfer any interest in your account unless we agree in writing.

FINANCIAL EXPLOITATION. As permitted by law, we may act or decline to act to prevent, stop, or mitigate financial exploitation of an adult. For example, we may (1) delay, decline, or place a hold on a transaction or disbursement involving the adult; (2) approve or deny other requests or modifications to the account, such as a transfer of funds, change in ownership, or change in beneficiaries; or (3) notify a third party of the financial exploitation. We will not be liable for the actions we take on the account if we acted in good faith and exercised reasonable care. For purposes of this section, "adult" means vulnerable adult, elder adult, senior adult, eligible adult, or other person as defined by applicable law.



POWER OF ATTORNEY. If you wish to name another person to act as your attorney in fact or agent in connection with your account, we must approve the form of appointment.

RESTRICTIVE LEGENDS. We are not required to honor any restrictive legend on checks you write unless we have agreed to the restriction in writing signed by an officer of the Bank. Examples of restrictive legends are "two signatures required", "must be presented within 90 days" or "not valid for more than \$1,000.00."

STALE OR POSTDATED CHECKS. We reserve the right to pay or dishonor a check more than six (6) months old without prior notice to you. You agree not to postdate any check drawn on the account. If you do, and the check is presented for payment before the date of the check, we may pay it or return it unpaid. We are not liable for paying any stale or postdated check. Any damages you incur that we may be liable for are limited to actual damages not to exceed the amount of the check.

PREAUTHORIZED CHECKS OR DRAFTS. You should guard information about your account (such as your routing number and your account number) as carefully as you would guard blank checks. If you voluntarily give such information about your account to a party which is seeking to sell you goods or services, without physically delivering a check to that party, any debit to or withdrawal from your account it initiates will be deemed authorized by you.

VERIFYING FUNDS AVAILABILITY FOR CHECK. You authorize us to release funds availability information about your account to individuals or merchants who represent to us that they have received a check from you.

CHECK SAFEKEEPING. If you utilize a check safekeeping system or any other system offered by us for the retention of your checks, you understand that the canceled checks will be retained by us and destroyed after a reasonable time period or as required by law. Any request for a copy of any check may be subject to a fee, as indicated in the Fee Schedule or Disclosures and as allowed by law. If for any reason we cannot provide you with a copy of a check, our liability will be limited to the lesser of the face amount of the check or the actual damages sustained by you.

YOUR RESPONSIBILITY FOR BACK OF CHECK. All negotiable paper ("checks") presented for deposit must be in a format that can be processed and we may refuse to accept any check that does not meet this requirement. All endorsements on the reverse side of any check deposited into your account must be placed on the left side of the check when looking at it from the front, and the endorsements must be placed so as not to go beyond an area located 1-½ inches from the left edge of the check when looking at it from the front. It is your responsibility to ensure that these requirements are met and you are responsible for any loss incurred by us for failure of an endorsement to meet this requirement.

ELECTRONIC CHECKS AND ELECTRONICALLY-CREATED ITEMS. Pursuant to Regulation CC, electronic checks may be treated the same as paper checks for check collection and processing purposes. See the Substitute Checks section for more information.

Electronically-created items ("ECI") are check-like items created in electronic form that never existed in paper form. For example, you set up automatic bill payments with us to pay your utility bill. From your account information, we create an ECI that is sent to your utility company for payment. An ECI cannot be used to create a substitute check since it never existed in paper form.

SUBSTITUTE CHECKS. To make check processing faster, federal law permits financial institutions to replace original checks with "substitute checks." These substitute checks are similar in size to the original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check. Some or all of the checks that you receive back from us may be substitute checks. An electronic check can be used to create a substitute check since the electronic image and electronic information was derived from its paper form.

REMOTE DEPOSIT CAPTURE. Remote deposit capture ("RDC") allows you to make deposits to your account from remote locations by electronically transmitting digital images of your original paper checks, which are drawn on or payable through United States financial institutions in United States dollars to us. We may then use the digital image to create an electronic check or substitute check for collection. If you use our RDC services, if applicable, we may require you to endorse the back of the paper check to indicate that it has been remotely deposited. For example, "for mobile deposit only" or "for mobile deposit at Community National Bank & Trust only."

REMOVEDLY CREATED CHECKS. A removedly created check, as defined in Regulation CC, means a check that is not created by the paying bank and that does not bear a signature applied, or purported to be applied, by the person on whose account the check is drawn. By having a deposit account with us, you certify that all removedly created checks deposited to your account(s) will be expressly and verifiably authorized by the payer. And we reserve the rights to refuse for deposit any such removedly created check if we have any reason to believe that the check is fraudulent in any manner and to obtain from you the payer's express, verifiable authorization for any such check.

WITHDRAWALS. Deposits will be available for withdrawal consistent with the terms of the Disclosures. Withdrawals may be subject to a service charge.

DEPOSITS. Deposits may be made in person, by mail, or in another form and manner as agreed by us in our sole discretion. We are not responsible for transactions mailed until we actually receive and record them. We may in our sole discretion refuse to accept particular instruments as a deposit to your account. Cash deposits are credited to your account according to this Agreement. Other items you deposit are handled by us according to our usual collection practices. If an item you deposit is returned unpaid, we will debit your account for the item and adjust any interest earned. You are liable to us for the amount of any check you deposit to your account that is returned unpaid and all costs and expenses related to the collection of all or part of such amount from you. Funds deposited to your account, excluding any Time Deposit accounts, are available in accordance with the Disclosures.



COLLECTION OF DEPOSITED ITEMS. In receiving items for deposit or collection, we act only as your agent and assume no responsibility beyond the exercise of ordinary care. All items are credited subject to final settlement in cash or credits. We shall have the right to forward items to correspondents including all Federal Reserve Banks, and we shall not be liable for default or neglect of said correspondents for loss in transit, nor shall any correspondent be liable except for its own negligence. You specifically authorize us or our correspondents to utilize Federal Reserve Banks to handle such items in accordance with provisions of Regulation J (12 CFR Part 210), as revised or amended from time to time by the Federal Reserve Board. In the event we are subject to local clearinghouse rules, you specifically authorize us to handle such items in accordance with the rules and regulations of the clearinghouse.

If we permit you to withdraw funds from your account before final settlement has been made for any deposited item, and final settlement is not made, we have the right to charge your account or obtain a refund from you. In addition, we may charge back any deposited item at any time before final settlement for whatever reason. We shall not be liable for any damages resulting from the exercise of these rights. Except as may be attributable to our lack of good faith or failure to exercise ordinary care, we will not be liable for dishonor resulting from any reversal of credit, return of deposited items or for any damages resulting from any of those actions.

STATEMENTS. We will provide you with a periodic statement showing the account activity. The last address you supply us in writing will be deemed the proper address for mailing this statement to you. The account holder who receives this statement is the agent for his/her co-account holder(s) for purposes of receiving the statement and items. You must exercise reasonable care in reviewing your statement and reasonable promptness in notifying us of any discrepancies, such as alterations or forged or unauthorized signatures, even if by the same wrongdoer. Reasonable promptness will not exist if you fail to notify us within 30 days after we mail or otherwise make the statement available to you. If you fail to notify us of any discrepancies, with reasonable promptness, your right to assert such discrepancies will be barred or limited to the extent permitted by law. Additionally, you agree that we will not be liable for discrepancies reported to us after one year after we mail or otherwise make the statement or items available to you, even if we failed to exercise ordinary care. However, if the discrepancy is the result of an electronic fund transfer, the provisions of the Disclosures will control its resolution. If you do not receive a statement from us because you have failed to claim it or have supplied us with an incorrect address, we may stop sending your statements until you specifically make written request that we resume sending your statements and you supply us with a proper address.

ELECTRONIC STATEMENTS AND NOTICES. You may have the option to have statements and notices regarding this account provided to you in an electronic form, including to a designated e-mail address, through an online banking portal, or other electronic method, upon your authorization. The authorization may be withdrawn at any time to return to a mailed paper form by providing written notice to us at the address provided. The fees for receiving in either form, and for receiving paper copies, are described in your Disclosures.

ACH AND WIRE TRANSFERS. This Agreement is subject to Article 4A of the Uniform Commercial Code - Funds Transfers as adopted in the State of Missouri. If you send or receive a wire transfer, you agree that Fedwire® Funds Service may be used. Federal Reserve Board Regulation J is the law that covers transactions made over Fedwire® Funds Service. When you originate a funds transfer for which Fedwire® Funds Service is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named.

If you are a party to an Automated Clearing House ("ACH") entry, you agree that we may transmit an entry through the ACH, and you agree to be bound by the National Automated Clearing House Association ("Nacha") Operating Rules and Guidelines, the rules of any local ACH, and the rules of any other systems through which the entry is made.

PROVISIONAL PAYMENT. Credit we give you is provisional until we receive final settlement for that entry. If we do not receive final settlement, you agree that we are entitled to a refund of the amount credited to you in connection with the entry, and the party making payment to you via such entry (i.e., the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

INTERNATIONAL ACH TRANSACTIONS. If your transaction originates from a financial agency that is outside of the territorial jurisdiction of the United States, it may be subject to additional review for compliance with the rules of the Office of Foreign Assets Control (OFAC). If additional review is required, the International ACH transaction will not be available to you until it passes final verification.

NOTICE OF RECEIPT. We will not provide you with notice of our receipt of the order, unless we are so requested by the transfer originator in the order. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

CHOICE OF LAW. We may accept on your behalf payments to your account which have been transmitted, that are not subject to the Electronic Fund Transfer Act, and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state where we are located.

DIRECT DEPOSITS. We may offer direct deposit services, including preauthorized deposits (e.g., payroll checks, Social Security or retirement checks, or other government checks) or preauthorized transfers from other accounts. If your account is overdrawn, you authorize us to deduct the amount of the overdraft from any deposit, including deposits of government payments or benefits. If we are required to reimburse the U.S. government for any benefit payment directly deposited into your account, we may deduct the amount returned from any of your accounts, unless prohibited by law.

STOP PAYMENTS.

STOP PAYMENT ON CHECKS. You may stop payment on a check drawn against your account by a record or written order or other confirmation as allowed by us, provided that we receive the Stop Payment Order in a time and manner that gives us a reasonable opportunity to act on it. The Stop Payment Order must describe the check or account with reasonable certainty. Oral stop payment orders are binding on us for 14 calendar days only and must be confirmed by you in a record or writing within that period, or acknowledged in a



letter by the Bank. If the record or written confirmation is not received as specified, we will no longer be bound by your request, and we may honor subsequent debits to your account for that payee-originator's transfer arrangement. Stop Payment Order on a check remains in effect for six months or until we receive a record or writing revoking the Stop Payment Order, whichever occurs first. If the check on which a Stop Payment Order has been placed has not cleared or been returned to you by the payee, you may renew the Stop Payment Order for an additional six months by providing a request to us in a record or writing within the time period the Stop Payment Order is in effect. You understand that we may accept the Stop Payment Order request from any of the authorized signers of the account regardless of who signed the check.

We have a daily cutoff time by which we must receive any knowledge, notice, Stop Payment Order, set-off or legal process affecting our right or duty to pay a check. That cutoff time is one hour after the opening of your branch's banking day, following the banking day on which your branch received the check.

STOP PAYMENT ON ACH DEBITS. A Stop Payment Order may be placed on either a one-time debit transfer or on a multiple debit entry transfer. If you request a Stop Payment Order on an Electronic Check Conversion or other one-time debit transfer, we must receive the request, orally or in a record or writing, in a period of time that provides us a reasonable opportunity to act on it prior to acting on the debit entry, otherwise the Stop Payment Order shall be of no effect. If you requested a stop payment on a multiple debit entry transfer, we must receive the Stop Payment Order, orally or in a record or writing, at least three business days before a scheduled multiple debit entry. Oral stop payment orders are binding on us for 14 calendar days only and must be confirmed by you in a record or writing within that period, or acknowledged in a letter by the Bank. If the record or written confirmation is not received as specified, we will no longer be bound by your request, and we may honor subsequent debits to your account for that payee-originator's transfer arrangement. A Stop Payment Order on an ACH debit will remain in effect until the earlier of 1) your withdrawal of the Stop Payment Order, or 2) the return of the debit entry, or, where a Stop Payment Order is applied to more than one debit entry under a specific authorization involving a specific payee (Originator), the return of all such debits. When a stop is placed on a multiple debit entry transfer, we may require your confirmation in a record or writing stating that you have canceled your authorization for the transfer with the payee (a Stop Payment Order does not revoke authorization).

The Stop Payment Order shall be governed by the provisions of the Uniform Commercial Code 4A in effect in the state in which we are located, the Electronic Fund Transfer Act (Regulation E), Nacha Operating Rules, and any applicable state law.

You may be charged a fee every time you request a Stop Payment Order, and for each Stop Payment Order renewal you make. A release of the Stop Payment Order may be made by the person who initiated the stop payment request or any of the authorized signers on the account. Our acceptance of a stop payment request does not constitute a representation by us that the item has not already been paid or that we have had a reasonable opportunity to act on the request.

DEATH OR INCOMPETENCY. Neither your death nor a legal adjudication of incompetence revokes our authority to accept, pay, or collect items until we know of the fact of death or of an adjudication of incompetence and have a reasonable opportunity to act on it. To the extent permitted by law, even with knowledge, we may for 10 days after the date of death, pay checks drawn on or before the date of death unless ordered to stop payment by a person claiming an interest in the account.

NON-SUFFICIENT FUNDS AND OVERDRAFTS.

HOW WE DECIDE TO PAY AN ITEM OR DEBIT - AVAILABLE BALANCE. We use an available balance method to determine if there are sufficient funds in your account to pay an item or debit transaction. The available balance reflects deposits and transactions that have been posted to your account and transactions that have not posted to your account, including the following: checks you have written, deposit holds, and holds on debit card transactions that have been authorized but not yet posted (i.e., preauthorization holds). These pending transactions and holds reduce your available balance. For example, you have \$100 in your account and a pending transaction of \$30. Your available balance is \$70 because the pending \$30 transaction reduces your available account balance.

HOW WE ASSESS FEES - ACTUAL (LEDGER) BALANCE. If there are insufficient funds to pay a debit transaction or item based on your actual (ledger) balance, we may either: 1) return the debit or item or 2) pay the debit or item at our discretion. We may charge you fees if we return the debit or item or pay the debit or item on your behalf.

RETURN ITEM FOR NON-SUFFICIENT FUNDS. If we do not pay the debit transaction or item on your behalf and return the debit or item, we may charge you non-sufficient funds fee. Pursuant to Nacha Operating Rules and Guidelines and other applicable laws, a debit or item may be presented for payment more than one time.

OVERDRAFTS. If we pay the debit transaction or item on your behalf, you will be responsible for the overdrawn balance, and we may charge you overdraft fees.

SIGNATURES. Your signature on the Account Information document is your authorized signature. You authorize us, at any time, to charge you for all checks, drafts, orders, or other items for the payment of money, that are drawn on us regardless of by whom or by what means (including facsimile signature(s)) your signature may have been affixed so long as the signature resembles the signature specimen in our files. For withdrawal and other purposes relating to any account you have with us, we are authorized to recognize your signature; and we will not be liable to you for refusing to honor signed instruments or instructions if we believe in good faith that one or more of the signatures appearing on the instrument or instructions is not genuine.

If your items are signed using any facsimile signature or non-manual form of signature, you acknowledge that it is solely for your benefit and convenience. You agree that no facsimile signature you have authorized us to honor may be considered a forgery or an unauthorized signature, and that every authorized facsimile signature shall be effective as the signatory's own original, manual signature. You accept sole responsibility



for maintaining security over any device affixing the signature as such signature will be effective regardless of whether the person affixing it was authorized to do so. Your authorization notwithstanding, we are not obligated to accept or pay any items bearing facsimile signatures.

Further, most checks, and other items are processed automatically, i.e., without individual review of each item. Therefore, unless we agree in a separate writing, in our sole discretion, upon your request and due to unique circumstances to conduct individual review of each item, you agree that we are acting within common and reasonable banking practices by automatically processing checks, and other items, i.e., without individual review of each check, or item. You agree to indemnify, defend, and hold us harmless from and against all loss, costs, damage, liability, and other injury (including reasonable attorney fees) that you or we may suffer or incur as a result of this practice.

PAYMENT OF INTEREST. Interest will be calculated and paid in accordance with the Disclosures provided to you at the time you opened the account.

FEES, SERVICE CHARGES AND BALANCE REQUIREMENTS. You agree to pay us and are responsible for any fees, charges or balance/deposit requirements as provided in the Disclosures provided to you at the time you opened the account. Fees, charges and balance requirements may change from time to time. We also reserve the right to impose a service charge for cashing checks drawn on your account if the person cashing the check is not a customer of this Bank.

SPECIAL ACCOUNT INSTRUCTIONS. You may request that we facilitate certain trust, will, or court-ordered account arrangements. However, because we do not give legal advice, we cannot counsel you as to which account arrangement most appropriately meets the specific requirements of your trust, will, or court order. If you ask us to follow any instructions that we believe might expose us to claims, lawsuits, expenses, liabilities, or damages, whether directly or indirectly, we may refuse to follow your instructions or may require you to indemnify us or provide us with other protection. We may require that account changes requested by any account owner, such as adding or closing an account or service, be evidenced by a signed document that evidences a change to an account and accepted by us. You and any surviving owner or beneficiary agree to indemnify and hold us harmless from any claim or liability asserted against us as a result of the disposition of funds in reliance on this Agreement and any account designations of yours.

SET-OFFS AND SECURITY INTEREST. If you ever owe us money as a borrower, guarantor, or otherwise, and it becomes due, we have the right under the law (called "set-off") and under this Agreement (by which you grant us a security interest in your deposit account and any other accounts held by you) to use your account funds to pay the debt, where permitted by law. If your account is held jointly, that is, if there is more than one account owner, we may offset funds for the debt of any one of the joint owners. Similarly, we may also set-off funds from the individual accounts of any one of the joint owners to satisfy obligations or debts in the joint account. The security interest granted by this Agreement is consensual and is in addition to our right of set-off.

CLAIMS. In response to any garnishment, attachment, restraining order, injunction, levy, citation to discover assets, judgment, reclamation, other order of court or other legal process ("Claim(s)"), we have the right to place a hold on, remove from your account(s) and/or remit to the designated third-party(ies) any amount on deposit in your account(s) as set forth in and required by such Claim(s). If the account(s) is/are held jointly, we may place the hold, remove from the account(s) and/or remit the amounts from the account(s) arising from any Claim(s) relating to any one or more of the account holders. In addition, we may charge against your account(s) any fee authorized by law in connection with the Claim(s) or as otherwise set forth in the Disclosures.

DORMANT/INACTIVE ACCOUNTS. You understand that if your account is dormant or inactive, we may charge fees specified in the Disclosures and cease any interest payments to the extent permitted by the law. If your account is inactive for a period of twelve months or more and the account is subject to an inactivity fee, we will notify you of the inactivity on the account. You agree that we are relieved of all responsibility if your account balance is escheated (that is, turned over to the state) in accordance with state law.

ATTORNEYS' FEES AND EXPENSES. You agree to be liable to us for any loss, costs or expenses, including reasonable attorneys' fees to the extent permitted by law, that we incur as a result of any dispute involving your account, and you authorize us to deduct any such loss, costs or expense from your account without prior notice to you. This obligation includes disputes between yourself and us involving the account and situations where we become involved in disputes between you and an authorized signer, another joint owner, or a third party claiming an interest in the account. It also includes situations where you, an authorized signer, another joint owner, or a third party takes action with respect to the account that causes us, in good faith, to seek the advice of counsel, whether or not we actually become involved in a dispute.

LEGAL PROCESS AGAINST ACCOUNT. You agree to be responsible for, to reimburse us, and/or have your account charged for any expenses or reasonable attorney fees we incur due to an attachment, garnishment, levy or subpoena of records of your account. Any garnishment or other levy against your account is subject to our right of set-off and security interest. We may restrict the use of your account if it is involved in any legal proceeding.

CLOSING ACCOUNT. We may close the account at any time, with or without cause, after sending you notice if advance notice is required by law. If applicable, a notice may be sent to you that specifies when the account will be closed. At our discretion, we have the authority to pay an otherwise properly payable check, which is presented after the closing of your account. Such a termination will not release you from any fees or other obligations incurred before the termination. We will send a check for the balance in our possession to which you are entitled.

OUR WAIVER OF RIGHTS. You understand and agree that no delay or failure on our part to exercise any right, remedy, power or privilege available to us under this Agreement shall affect or preclude our future exercise of that right, remedy, power or privilege.

YOUR WAIVER OF NOTICE. By signing the Account Information form, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your deposit account to the extent permitted by law. For example, if a check that you deposited is dishonored and returned to us, we are not required to notify you of the dishonor.



NOTICE. You are responsible for notifying us of any address or name changes, death of an account holder, or other information affecting your account. Notices must be in a form and manner acceptable to us with enough information to allow us to identify the account. Notice sent by you to us is not effective until we have received it and have had a reasonable opportunity to act upon it. Written notice sent by us to you is effective when mailed to the last address supplied.

LIABILITY. If we do not properly complete a transaction according to this Agreement, we will be liable for your losses or damages not to exceed the amount of the transaction, except as otherwise provided by law. We will not be liable if, for example: (1) your account contains an insufficient available balance for the transaction; (2) circumstances beyond our control prevent the transaction; (3) your loss is caused by your or another financial institution's negligence; or (4) your account funds are subject to legal process or other claim. We will not be liable for consequential damages, except liability for wrongful dishonor. We are not responsible for a check that is paid by us if we acted in a commercially reasonable manner and exercised ordinary care. We exercise ordinary care if our actions or non-actions are consistent with applicable state law, Federal Reserve regulations and operating letters, clearing house rules, and general financial institution practices followed in the area we serve. You grant us the right, in making payments of deposited funds, to rely exclusively on the form of the account and the terms of this Agreement. Any conflict regarding what you and our employees say or write will be resolved by reference to this Agreement.

TAXPAYER IDENTIFICATION NUMBER AND BACKUP WITHHOLDING. You must provide a taxpayer identification number (hereinafter TIN) with your account with us. If you fail to provide your TIN within a reasonable time, we may suspend opening your account or close your account and return the balance to you, less any applicable service fees. We may withhold taxes from interest earned on your account as required by federal or state law or regulations. Your failure to furnish a correct TIN or meet other requirements may result in backup withholding. If your account is subject to backup withholding, we must withhold and pay to the Internal Revenue Service a percentage of interest and certain other payments.

TELEPHONE AND ELECTRONIC COMMUNICATION. You agree that we may call or send text messages to you at the telephone numbers that you provide to us, including a cell phone number, which may result in charges to you, for informational purposes regarding your account(s) with us. These calls and text messages may be made from an automatic telephone dialing system (i.e., an autodialer) or from an artificial or prerecorded voice message system. Additionally, you agree that we may send electronic communication to you at the email addresses you provide to us. You may contact us at any time if you no longer want to receive these communications from us. You also agree that we may monitor and record telephone and electronic communications that affect your account(s) with us to the extent permitted by law. We need not provide further notice to you or receive additional approval.

ONLINE OR MOBILE SERVICES. If you open an account or obtain a product or service from us using our online or mobile services, we may record your personal information from a scan or a copy of your driver's license or other personal identification card, or we may receive an image or make a copy of your driver's license or other personal identification card. We may store or retain this information to the extent permitted by law.

AMENDMENTS AND ALTERATIONS. Except as prohibited by law, we may amend this Agreement by adding, removing, or changing terms at any time. We will notify you of amendments as required by applicable law. Your continued use of the account evidences your agreement to any amendments. Notices will be sent to the most recent address shown on the account records. Only one notice will be given in the case of joint account holders.

SEVERABILITY. If a court for any reason holds a provision of this Agreement to be unenforceable, the rest remains fully enforceable. All headings are intended for reference only and are not to be construed as part of the Agreement.

ENFORCEMENT. You are liable to us for any losses, costs, or expenses we incur resulting from your failure to follow this Agreement. You authorize us to deduct any such losses, costs, or expenses from your account without prior notice to you. If we bring a legal action to collect any amount due under or to enforce this Agreement, we shall be entitled, subject to applicable law, to payment of reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post judgment collection actions.

EFFECTIVE APPLICABLE LAWS AND REGULATIONS. You understand that this Agreement is governed by the laws of Missouri, except to the extent that federal law is controlling. Changes in these laws and regulations may modify the terms and conditions of your account(s). We do not have to notify you of these changes, unless required to do so by law. If any of the terms of this Agreement come into conflict with the applicable law and are declared to be invalid or unenforceable, those terms will be nullified to the extent that they are inconsistent with the law and the applicable law will govern. However, this shall not affect the validity of the remaining provisions.

NOTICE OF POTENTIAL DISCLOSURE OF NEGATIVE INFORMATION TO CONSUMER REPORTING AGENCIES

This notice is being furnished pursuant to the Fair Credit Reporting Act (15 U.S.C. 1681) as amended by the Fair and Accurate Credit Transactions Act of 2003 (FACT Act).

NOTICE

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.



ELECTRONIC FUND TRANSFER DISCLOSURE AND AGREEMENT



For purposes of this disclosure and agreement the terms "we", "us" and "our" refer to Community National Bank & Trust. The terms "you" and "your" refer to the recipient of this disclosure and agreement.

The Electronic Fund Transfer Act and Regulation E require institutions to provide certain information to customers regarding electronic fund transfers (EFTs). This disclosure applies to any EFT service you receive from us related to an account established primarily for personal, family or household purposes. Examples of EFT services include direct deposits to your account, automatic regular payments made from your account to a third party and one-time electronic payments from your account using information from your check to pay for purchases or to pay bills. This disclosure also applies to the use of your ATM card (hereinafter referred to collectively as "ATM Card") or Visa CheckCard (hereinafter referred to collectively as "Debit Card") at automated teller machines (ATMs) and any networks described below.

TERMS AND CONDITIONS. The following provisions govern the use of EFT services through accounts held by Community National Bank & Trust which are established primarily for personal, family or household purposes. If you use any EFT services provided, you agree to be bound by the applicable terms and conditions listed below. Please read this document carefully and retain it for future reference.

DEFINITION OF BUSINESS DAY. Business days are Monday through Friday excluding holidays.

ELECTRONIC FUND TRANSFER SERVICES PROVIDED

ATM CARD SERVICES. The services available through use of your ATM Card are described below.

ATM CARD SERVICES:

- You may withdraw cash from your checking account(s), savings account(s), money market account(s), and NOW account(s).
- You may transfer funds between your checking and savings accounts, checking and money market accounts, checking and NOW accounts, savings and money market accounts, savings and NOW accounts, and NOW accounts and money market accounts.
- You may make balance inquiries on your checking account(s), savings account(s), money market account(s), and NOW account(s).
- You may use your ATM card to obtain cash advances from your Credit Ready Reserve (CRR) at an ATM.

DEBIT CARD SERVICES. The services available through use of your Debit Card are described below.

VISA CHECKCARD SERVICES:

- You may withdraw cash from your checking account(s), savings account(s), money market account(s), and NOW account(s).
- You may transfer funds between your checking and savings accounts, checking and money market accounts, checking and NOW accounts, savings and money market accounts, savings and NOW accounts, and NOW accounts and money market accounts.
- You may make balance inquiries on your checking account(s), savings account(s), money market account(s), and NOW account(s).
- You may use your Visa CheckCard to obtain cash advances from your Credit Ready Reserve (CRR) at an ATM.
- You may use your card at any merchant that accepts Visa® Debit Cards for the purchase of goods and services.

ATM SERVICES.

NETWORK. You can use your ATM Card or Debit Card to perform transactions at our ATM terminals and can access the accounts set forth above using our network.

POINT OF SALE TRANSACTIONS. Listed below is the card you may use to purchase goods and services from merchants that have arranged to accept your card as a means of payment (these merchants are referred to as "Participating Merchants"). Some Participating Merchants may permit you to receive cash back as part of your purchase. Purchases made with your card, including



any purchase where you receive cash, are referred to as "Point of Sale" transactions and will cause your "designated account" to be debited for the amount of the purchase. We have the right to return any check or other item drawn against your account to ensure there are funds available to pay for any Point of Sale transaction. We may, but do not have to, allow transactions which exceed your available account balance. If we do, you agree to pay an amount equal to the overdrawn balance plus any overdraft fees.

The following card and the corresponding designated account(s) may be used for Point of Sale transactions:

- Visa CheckCard: checking account.

Your ATM and Debit Cards may also be used to obtain cash from your designated account(s) at participating financial institutions when so authorized under the terms of your Account Agreement.

AUTHORIZATION HOLDS. An authorization hold is a temporary hold that is placed on your account for certain Debit Card transactions. The amount of the temporary hold may be more than the actual amount of the transaction, so your available account balance will temporarily be reduced by the amount of the temporary hold. If the authorization hold or the processing of subsequent transactions causes your account to have insufficient funds to pay the transaction, we may charge you non-sufficient funds fees if we return the item or overdraft fees if we pay the item on your behalf.

CURRENCY CONVERSION - Visa®. When you use your card with the Visa® logo at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is a rate selected by Visa® from a range of rates available in wholesale currency markets for the applicable transaction date, which rate may vary from the rate Visa® itself receives, or the government-mandated rate in effect for the applicable transaction date, in each instance, plus or minus any adjustment determined by the issuer. The conversion rate in effect on the transaction date may differ from the rate in effect on the central processing date or the posting date.

IMPORTANT ADDITIONAL FEE NOTICE. Visa® charges an International Service Assessment Fee on all international transactions. Therefore, you will be charged 1% of the dollar amount of the transaction for each international transaction completed with your Visa® card when the country of the merchant or machine is different than your country as cardholder. Be aware that when making online purchases you may not know that the merchant is located in a different country.

Assessment of 0.15% up to 1% of the amount of an international transaction using your Visa CheckCard.

SERVICES PROVIDED THROUGH USE OF CALL NOW BANKING. You may perform the following functions through use of Call Now Banking:

- You may initiate transfers of funds between your checking and savings accounts, checking and money market accounts, checking and NOW accounts, savings and money market accounts, savings and NOW accounts, and NOW accounts and money market accounts.
- You may make balance inquiries on your checking account(s), savings account(s), money market account(s), NOW account(s), and Loan accounts.

For questions or more information, call us at: (800)295-7412

PREAUTHORIZED TRANSFER SERVICES.

- You may arrange for the preauthorized automatic deposit of funds to your checking account(s), savings account(s), money market account(s), and NOW account(s).
- You may arrange for the preauthorized automatic payments or other transfers from your checking account(s), savings account(s), money market account(s), and NOW account(s).

SERVICES PROVIDED THROUGH USE OF ONLINE BANKING AND MOBILE BANKING. Community National Bank & Trust offers its customers use of our Online Banking and Mobile Banking service.

Online and Mobile Banking service accessed via www.mybankcnb.com

Transfers account-to-account, person-to-person, mobile banking transfers, etc. and other services.

ELECTRONIC CHECK CONVERSION. If your account is a checking account, you may authorize a merchant or other payee to make a one-time electronic payment from this account using information from your check to pay for purchases or to pay bills.

LIMITATIONS ON TRANSACTIONS

TRANSACTION LIMITATIONS - ATM CARD.

CASH WITHDRAWAL LIMITATIONS. You may withdraw up to \$525.00 through use of ATMs in any one day.



There is a daily limit for all ATM withdrawal transactions. For security reasons, specific dollar limits are disclosed at the time the ATM Card is issued. Community National Bank & Trust reserves the right to change dollar amount limits at any time upon prior notification.

TRANSACTION LIMITATIONS - VISA CHECKCARD.

CASH WITHDRAWAL LIMITATIONS. You may withdraw up to \$525.00 through use of ATMs in any one day.

There is a daily limit for all ATM withdrawal transactions. For security reasons, specific dollar limits are disclosed at the time the Debit Card is issued. Community National Bank & Trust reserves the right to change dollar amount limits at any time upon prior notification.

POINT OF SALE LIMITATIONS. You may buy up to \$1,500.00 worth of goods or services in any one day through use of our Point of Sale service.

OTHER LIMITATIONS.

- The terms of your account(s) may limit the number of withdrawals you may make each month. Restrictions disclosed at the time you opened your account(s), or sent to you subsequently will also apply to your electronic withdrawals and electronic payments unless specified otherwise.
- Listed below are access devices that may be used to access a line of credit account, and the line of credit accounts that may be accessed. The amount of any cash advance available through use of your access device is subject to your separate agreement with Community National Bank & Trust, if any. Please refer to your Line of Credit Agreement for disclosures related to such limitations.
ATM card: Credit Ready Reserve (CRR)
Visa CheckCard: Credit Ready Reserve (CRR)
- We reserve the right to impose limitations for security purposes at any time.

NOTICE OF RIGHTS AND RESPONSIBILITIES

The use of any electronic fund transfer services described in this document creates certain rights and responsibilities regarding these services as described below.

RIGHT TO RECEIVE DOCUMENTATION OF YOUR TRANSFERS.

TRANSACTION RECEIPTS. Depending on the location of an ATM, you may not be given the option to receive a receipt if your transaction is \$15.00 or less. Upon completing a transaction of more than \$15.00, you will receive a printed receipt documenting the transaction (unless you choose not to get a paper receipt). These receipts (or the transaction number given in place of the paper receipt) should be retained to verify that a transaction was performed. A receipt will be provided for any transaction of more than \$15.00 made with your ATM Card or Debit Card at a Participating Merchant. If the transaction is \$15.00 or less, the Participating Merchant is not required to provide a receipt.

PERIODIC STATEMENTS. If your account is subject to receiving a monthly statement, all EFT transactions will be reported on it. If your account is subject to receiving a statement less frequently than monthly, then you will continue to receive your statement on that cycle, unless there are EFT transactions, in which case you will receive a monthly statement. In any case you will receive your statement at least quarterly.

PREAUTHORIZED DEPOSITS. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company:

- you can call us at (620)431-2265 to find out whether or not the deposit has been made.

USING YOUR CARD AND PERSONAL IDENTIFICATION NUMBER ("PIN"). In order to assist us in maintaining the security of your account and the terminals, the ATM Card or Debit Card remains our property and may be revoked or canceled at any time without giving you prior notice. You agree not to use your ATM Card or Debit Card for a transaction that would cause your account balance to go below zero, or to access an account that is no longer available or lacks sufficient funds to complete the transaction, including any available line of credit. We will not be required to complete any such transaction, but if we do, we may, at our sole discretion, charge or credit the transaction to your account; you agree to pay us the amount of the improper withdrawal or transfer upon request.

Your ATM Card may only be used with your PIN. Certain transactions involving your Debit Card require use of your PIN. Your PIN is used to identify you as an authorized user. Because the PIN is used for identification purposes, you agree to notify Community National Bank & Trust immediately if your ATM Card or Debit Card is lost or if the secrecy of your PIN is compromised. You also agree not to reveal your PIN to any person not authorized by you to use your ATM Card or Debit Card or to write your PIN on your ATM Card or Debit Card or on any other item kept with your ATM Card or Debit Card. We have the



right to refuse a transaction on your account when your ATM Card or Debit Card or PIN has been reported lost or stolen or when we reasonably believe there is unusual activity on your account.

The security of your account depends upon your maintaining possession of your ATM Card or Debit Card and the secrecy of your PIN. You may change your PIN if you feel that the secrecy of your PIN has been compromised. You may change your PIN by coming into any CNB&T facility, and upon ID verification, request a PIN change. You may also call 855-726-4885 to self-reset your PIN after ID verification.

RIGHTS REGARDING PREAUTHORIZED TRANSFERS.

RIGHTS AND PROCEDURES TO STOP PAYMENTS. If you have instructed us to make regular preauthorized transfers out of your account, you may stop any of the payments. To stop a payment,

call us at: (620)431-2265

or

write to: Community National Bank & Trust

PO Box 628

Chanute, KS 66720

We must receive your call or written request at least three (3) business days prior to the scheduled payment. If you call, please have the following information ready: your account number, the date the transfer is to take place, to whom the transfer is being made and the amount of the scheduled transfer. If you call, we will require you to put your request in writing and deliver it to us within fourteen (14) days after you call.

NOTICE OF VARYING AMOUNTS. If you have arranged for automatic periodic payments to be deducted from your checking or savings account and these payments vary in amount, you will be notified by the person or company ten (10) days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

OUR LIABILITY FOR FAILURE TO STOP PREAUTHORIZED TRANSFER PAYMENTS. If you order us to stop one of the payments and have provided us with the information we need at least three (3) business days prior to the scheduled transfer, and we do not stop the transfer, we will be liable for your losses or damages.

YOUR RESPONSIBILITY TO NOTIFY US OF LOSS OR THEFT. If you believe your ATM Card or Debit Card or PIN or internet banking access code has been lost or stolen,

call us at: 1-888-263-3370 (24hr 7 days a week) or 1-866-951-0255 (8:00AM to 5:00PM Central Time - Monday thru Friday)

or

write to: Community National Bank & Trust

PO Box 628

Chanute, KS 66720

You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

CONSUMER LIABILITY. Tell us AT ONCE if you believe your ATM Card or Debit Card or PIN or internet banking access code has been lost or stolen or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit, if applicable). If you tell us within two (2) business days after you learn of the loss or theft of your ATM Card or Debit Card or PIN or internet banking access code you can lose no more than fifty dollars (\$50) if someone used your ATM Card or Debit Card or PIN or internet banking access code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your ATM Card or Debit Card or PIN or internet banking access code and we can prove we could have stopped someone from using your ATM Card or Debit Card or PIN or internet banking access code without your permission if you had given us notice, you can lose as much as five hundred dollars (\$500).

The limitations on your liability for unauthorized transfers described in the following paragraph do not apply to preauthorized automatic payments from your checking account(s), savings account(s), money market account(s), and NOW account(s). Unless you have complied with the procedures to stop the preauthorized payment described above, your liability for such unauthorized transfers is unlimited.

If your statement shows transfers you did not make (other than a preauthorized transfer), including those made by card, code, or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was transmitted to you, you may not



receive back any money you lost after the sixty (60) days, and therefore, you may not get back any money in your account, if we can prove that we could have stopped someone from taking the money had you given us notice in time. If a good reason (such as a long trip or hospital stay) keeps you from giving the notice, we will extend the time periods.

CONSUMER LIABILITY FOR UNAUTHORIZED TRANSACTIONS INVOLVING VISA CHECKCARD. The limitations on your liability for unauthorized transactions described above generally apply to all electronic fund transfers. However, different limitations apply to certain transactions involving your card with the Visa® logo. These limits apply to unauthorized transactions processed on the Visa® or Plus Network.

If you notify us about an unauthorized transaction involving your card with the Visa® logo and the unauthorized transaction took place on the Visa® or Plus Network, zero liability will be imposed on you for the unauthorized transaction. We may increase the limit of your liability for such unauthorized transactions to the amounts described under "Consumer Liability" above if we reasonably determine, based on substantial evidence, that you were negligent or fraudulent in the handling of your account or your card with the Visa® logo, you were proven to have participated in the transaction, or both. The zero liability provisions do not apply to PIN-based debit transactions not processed by the Visa® or Plus Network, including ATM transactions outside of the United States.

Your liability for unauthorized transactions with your card with the Visa® logo that involve PIN-based debit transactions not processed by the Visa® or Plus Network, including ATM transactions, are described under "Consumer Liability" above.

ILLEGAL USE OF VISA CHECKCARD. You agree not to use your Visa CheckCard for any illegal transactions, including internet gambling and similar activities.

TRUTH IN LENDING DISCLOSURE. You may be liable for the unauthorized use of your ATM Card or Debit Card to access a line of credit. Please refer to your Line of Credit Agreement for disclosures related to your liability for unauthorized use.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR TRANSACTIONS. In case of errors or questions about your electronic fund transfers,

call us at: (620)431-2265

or

write to: Community National Bank & Trust
PO Box 628
Chanute, KS 66720

or

use the current information on your most recent account statement.

Notification should be made as soon as possible if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. You must contact Community National Bank & Trust no later than 60 days after we sent you the first statement on which the problem or error appears. You must be prepared to provide the following information:

- Your name and account number.
- A description of the error or transaction you are unsure about along with an explanation as to why you believe it is an error or why you need more information.
- The dollar amount of the suspected error.

If you provide oral notice, you will be required to send in your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days (twenty (20) business days for new accounts) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days (ninety (90) days for new accounts and foreign initiated or Point of Sale transfers) to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days (twenty (20) business days for new accounts) for the amount which you think is in error, so that you will have the use of the money during the time it takes to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account. The extended time periods for new accounts apply to all electronic fund transfers that occur within the first thirty (30) days after the first deposit to the account is made, including those for foreign initiated or Point of Sale transactions. Visa's® cardholder protection policy requires that we provide provisional credit for losses from unauthorized Visa® Debit Card use within five (5) business days of notification of the loss, unless we determine that additional investigation is warranted and allowed by applicable laws or regulations.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.



LIABILITY FOR FAILURE TO COMPLETE TRANSACTION. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages as provided by law. However, there are some exceptions. We will NOT be liable, for instance:

- If through no fault of ours, you do not have enough money in your account to make the transfer.
- If the transfer would result in your exceeding the credit limit on your line of credit, if you have one.
- If the electronic terminal was not working properly and you knew about the breakdown before you started the transfer.
- If circumstances beyond our control (such as fire or flood, computer or machine breakdown, or failure or interruption of communications facilities) prevent the transfer, despite reasonable precautions we have taken.
- If we have terminated our Agreement with you.
- When your ATM Card or Debit Card has been reported lost or stolen or we have reason to believe that something is wrong with a transaction.
- If we receive inaccurate or incomplete information needed to complete a transaction.
- In the case of preauthorized transfers, we will not be liable where there is a breakdown of the system which would normally handle the transfer.
- If the funds in the account are subject to legal action preventing a transfer to or from your account.
- If the electronic terminal does not have enough cash to complete the transaction.

There may be other exceptions provided by applicable law.

CHARGES FOR TRANSFERS OR THE RIGHT TO MAKE TRANSFERS.

PER TRANSACTION CHARGE. We may assess a fee for each preauthorized transfer, ATM transaction, telephone transaction or Point of Sale purchase you make. Please see the applicable Fee Schedule to determine the applicable amount.

PERIODIC CHARGE. We may charge you a fixed monthly or annual charge for the additional services available to you through your ATM Card or Debit Card or otherwise. See the applicable Fee Schedule to determine the amount of the charges.

FEES. You may be charged a fee for withdrawals of cash under certain circumstances, whether they take place at proprietary machines or through a network or are Point of Sale transfers or transfers made without the use of your ATM Card or Debit Card. The circumstances under which such charges will be assessed, as well as the amount of the charge, are included in the current Fee Schedule, which is hereby incorporated into this document.

FEE SCHEDULE. The Fee Schedule referred to above is being provided separately and is incorporated into this document by reference. Additional copies of the schedule may be obtained from Community National Bank & Trust upon request.

PRAUTHORIZED TRANSACTIONS. There are no additional charges for your use of preauthorized electronic fund transfers except as stated in our Fee Schedule, which is incorporated into this document by reference.

You may also be charged for each line of credit cash advance pursuant to the terms of your agreement.

When you use an ATM not owned by us, you may be charged a fee by the ATM operator, or any network used, and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer .

DISCLOSURE OF ACCOUNT INFORMATION. You agree that merchant authorization messages transmitted in connection with Point of Sale transactions are permissible disclosures of account information, and you further agree to release Community National Bank & Trust and hold it harmless from any liability arising out of the transmission of these messages.

We will disclose information to third parties about your account or electronic fund transfers made to your account:

1. Where necessary to complete a transfer or to investigate and resolve errors involving the transfer(s); or
2. In order to verify the existence and condition of your account for a third party such as a credit bureau or merchant; or
3. In order to comply with government agency or court orders; or
4. If you give us your permission in a record or writing.

AMENDING OR TERMINATING THE AGREEMENT. We may change this agreement from time to time. You will be notified at least 21 days before a change will take effect if it will cause you an increase in costs or liability or it will limit your ability to make electronic fund transfers. No notice will be given if the change is necessary for security reasons. We also have the right to terminate this agreement at any time.

SAFETY PRECAUTIONS FOR ATM TERMINAL USAGE. Please keep in mind the following basic safety tips whenever you use an ATM:



- Have your ATM Card or Debit Card ready to use when you reach the ATM. Have all of your forms ready before you get to the machine. Keep some extra forms (envelopes) at home for this purpose.
- If you are new to ATM usage, use machines close to or inside a financial institution until you become comfortable and can conduct your usage quickly.
- If using an ATM in an isolated area, take someone else with you if possible. Have them watch from the car as you conduct your transaction.
- Do not use ATMs at night unless the area and machine are well-lighted. If the lights are out, go to a different location.
- If someone else is using the machine you want to use, stand back or stay in your car until the machine is free. Watch out for suspicious people lurking around ATMs, especially during the times that few people are around.
- When using the machine, stand so you block anyone else's view from behind.
- If anything suspicious occurs when you are using a machine, cancel what you are doing and leave immediately. If going to your car, lock your doors.
- Do not stand at the ATM counting cash. Check that you received the right amount later in a secure place, and reconcile it to your receipt then.
- Keep your receipts and verify transactions on your account statement. Report errors immediately. Do not leave receipts at an ATM location.

ADDITIONAL PROVISIONS

Your account is also governed by the terms and conditions of other applicable agreements between you and Community National Bank & Trust.

ACKNOWLEDGMENT

The undersigned acknowledges receipt of a copy of this Electronic Fund Transfer Disclosure and Agreement and agrees to abide by the terms of the Agreement.

FEE SCHEDULE
Fee Schedule/ Common Features



FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Check Cashing

Checks drawn on us - FREE

Customer - FREE

Non-Customer - 5% of total, \$5.00 minimum

ATM/Debit Card - Replacement Card (with or without PIN)	\$7.00
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ATM/Debit Card - Replacement PIN	\$2.00
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Bond Collections (per envelope) - Clipped Coupons (will be sent for redemption)	\$20.00
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Bond Collections (per envelope) - Stock (bonds that are sent in by registered mail incur the deposit cost to the bank and will be deducted from the deposit)	\$50.00
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Cashiers Check 1% of check (\$5.00 minimum - \$10.00 maximum)

Collection Items - Outgoing	\$20.00
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Collections Items - Incoming	\$15.00
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Credit Ready Reserve (CRR) Application Fee	\$20.00
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Deposited Item Charge Back	\$5.00
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Dormant Account Fee - \$7.50 per statement cycle if dormant 1095 days

Escheatable Account Fee - \$7.50 per statement cycle if dormant 1825 days

Fax Fee - \$2.00 per page \$6.00 minimum

Free transactions at our 24 hour ATMs

Garnishments and Levies - \$15.00 plus expenses

Letters of Credit - 2% annual - minimum \$100.00

Night Depository - Keys - Replacement or extra	\$2.00
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Night Depository - Lock Bag	\$15.00
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Night Depository - Zipper Bag (no lock)	\$3.00
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Notary Service

Customer - FREE

Non-Customer - \$2.50

Non-Network ATM Transaction Fee	\$2.00
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NSF Service Charge - \$32.00 per item on items \$3.01 or greater up to a total combined OD/NSF fees of \$160.00 per day

Overdraft Service Charge - \$32.00 per item on items \$3.01 or greater up to a total combined OD/NSF fees of \$160.00 per day

Paper Statement Fee in lieu of Electronic Statement	\$1.00
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Research Time

per hour - \$25.00 (minimum \$12.50)

Photocopies (per page)	\$0.50
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Recurring Overdraft Charge - \$5.00 per day beginning on the 11th business day the account is overdrawn

Safe Deposit Box - Price varies with sizes. Contact bank for current prices

Savings and Money Market Account Excessive Withdrawal Fee - Free up to six during statement cycle. After which \$1.00 per withdrawal.

Statement Balancing per hour - \$25.00 (minimum \$12.50)

Stop Payment Fee	\$32.00
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Wire Transfer Fee - Incoming Customer	\$15.00
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Wire Transfer Fee - International Wire Customer	\$60.00
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Wire Transfer Fee - Outgoing Customer	\$20.00
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FUNDS AVAILABILITY POLICY DISCLOSURE



This disclosure describes your ability to withdraw funds at Community National Bank - scramble. It only applies to the availability of funds in your transaction accounts (e.g., checking accounts). We reserve the right to delay the availability of funds deposited to these accounts for periods longer than those outlined in this disclosure. Please ask us if you have a question about which accounts are affected by our availability policy.

For purposes of this disclosure, the terms "you" or "your" mean customer and the terms "our," "we," or "us" mean Community National Bank - scramble.

YOUR ABILITY TO WITHDRAW FUNDS. Our policy is to delay the availability of funds from your check deposits. During the delay, you may not withdraw the funds in cash, and we will not use the funds to pay checks that you have written. In order to establish that a deposit is made on a particular business day, we establish a cut-off time. You must make your deposit before the cut-off time in order for it to be considered to have been made on that business day.

LOCATION	CUT-OFF TIME
All Facility Locations	Close of business

However, if you make a deposit after the cut-off time shown above or on a day that we are not open, we will consider the deposit made on the next business day we are open.

DEPOSITS AT OTHER LOCATIONS. This availability policy only applies to funds deposited at Community National Bank - scramble. Please inquire for information about the availability of funds deposited at other locations.

DETERMINING THE AVAILABILITY OF YOUR DEPOSIT. The length of the delay is counted in business days from the day of your deposit. Every day is a business day except Saturdays, Sundays, and federal holidays.

The length of the delay varies depending on the type of deposit and is explained below.

SAME-DAY AVAILABILITY. Funds from electronic direct deposits to your account, as well as funds from the following deposits, will be available on the same business day that we receive the deposit:

- Cash
- Wire transfers
- U.S. Treasury checks that are payable to you
- U.S. Postal Service money orders that are payable to you
- Federal Reserve Bank or Federal Home Loan Bank checks that are payable to you
- State or Local government checks that are payable to you
- Cashier's, Certified, or Teller's checks that are payable to you
- Checks drawn on Community National Bank - scramble

NEXT-DAY AVAILABILITY. Funds from the following deposits are available on the first business day after the day of your deposit:

AVAILABILITY OF OTHER CHECK DEPOSITS. The first \$275.00 from a deposit of other checks will be available on the same business day that we receive your deposit. The remaining funds will be available on the second business day after the day of your deposit. For example, if \$275.00 is initially made available to you and if you deposit a check of \$700.00 on Monday, \$275.00 of the deposit will be available on Tuesday. The remaining \$425.00 will be available on Wednesday.

LONGER DELAYS MAY APPLY. Funds you deposit by check may be delayed for a longer period under the following circumstances:

- if we believe a check you deposit will not be paid;
- if you deposit checks totaling more than \$6,725.00 on any one day;
- if you redeposit a check that has been returned unpaid;
- if you have overdrawn your account repeatedly in the last six months; or
- if an emergency condition arises that would not enable us to make the funds available to you, such as the failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the 7th business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS. If you are a new customer, the following special rules may apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account and checks drawn on Community National Bank - scramble will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$6,725.00 of a day's total deposits of U.S. Treasury checks, U.S. Postal Service money orders, cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$6,725.00 will be available on the 9th business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury



check) is not made in person to one of our employees, the first \$6,725.00 will not be available until the first business day after the day of your deposit. Funds from all other check deposits will be available on the 7th business day after the day of your deposit.

HOLDS ON OTHER FUNDS FOR CHECK CASHING. If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

HOLDS ON OTHER FUNDS IN ANOTHER ACCOUNT. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

CASH WITHDRAWAL LIMITATION. We place certain limitations on withdrawals in cash. In general, \$275.00 of a deposit of checks is available for withdrawal in cash on the first business day after the day of deposit. All remaining funds will be available for withdrawal in cash on the 7th business day after the day of deposit.

FOREIGN CHECKS. Checks drawn on financial institutions outside of the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this disclosure. Generally, the availability of funds from deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institutions upon which they are drawn.



FACTS

WHAT DOES COMMUNITY NATIONAL BANK & TRUST DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- Payment history and transaction or loss history
- Credit card or other debt and checking account information

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Community National Bank & Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Community National Bank & Trust share?	Can you limit this sharing?
For our everyday business purposes-- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes-- to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes-- information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes-- information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call (620)431-2265
- Visit us online: www.mybankcnb.com

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we provided or sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call (620)431-2265 or go to www.mybankcnb.com



Who we are

Who is providing this notice?

Community National Bank & Trust

What we do

How does Community National Bank & Trust protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Community National Bank & Trust collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes - information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Community National Bank & Trust does not share with our affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Community National Bank & Trust does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Community National Bank & Trust doesn't jointly market.*



IMPORTANT INFORMATION ABOUT YOUR ACCOUNT**Substitute Checks and Your Rights**

WHAT IS A SUBSTITUTE CHECK? To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

WHAT ARE MY RIGHTS REGARDING SUBSTITUTE CHECKS? In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500.00 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim. We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

HOW DO I MAKE A CLAIM FOR A REFUND? If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us by:

Mail at: Community National Bank & Trust
14 N Lincoln
Chanute, KS 66720
620-431-2265

You must contact us within 60 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check and/or the following information to help us identify the substitute check such as the check number, the name of the person to whom you wrote the check, the amount of the check, the check number, the name of the person to whom the check was written, and the amount of the check

An expedited recredit claim must be submitted in writing. When a claim has been submitted orally, we must receive that written claim within 10 business days of the oral claim.





ELIGIBILITY REQUIREMENTS. At our discretion, we may change the interest rate on your account. To obtain the current rate, your account must meet the following requirements each statement cycle: have at least 12 debit card transactions post and clear the account, have at least one direct deposit or ACH auto debit post and clear the account, be enrolled to receive electronic statements.

RATE INFORMATION. The interest rate listed in a tier will be paid for only that portion of your daily balance range that is equal to or greater than the low balance amount but less than the high balance amount within that tier.

Tier	Daily Balance Range	Interest Rate	Depending on the balance in your account the Annual Percentage Yield (APY) will:
1	Below \$25,000.01	1.4000%	equal 1.41%
2	Equal to or greater than \$25,000.01	0.1500%	range from 1.41% to 0.18%

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

If you do not meet the eligibility requirements during the qualification cycle, the rate paid in your account on the entire balance will be 0.100% with an annual percentage yield of 0.10%.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$7.50 per statement cycle will be charged after 1,095 days of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed in the order received within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

CHECKING ACCOUNT WITH SUBACCOUNTS. This provision only applies to Checking and Negotiable Order of Withdrawal ("NOW") accounts. Your account consists of two subaccounts; a checking subaccount and a savings subaccount.

We have organized your account in a nontraditional way. Your account consists of two subaccounts. One of these accounts is a transaction subaccount (e.g., a checking subaccount). You will transact business on this subaccount. The other is a nontraditional transaction subaccount (e.g., a savings account). You cannot directly access the nontraditional transaction subaccount, but you agree that we may automatically, and without a specific request from you, initiate individual transfers of funds between subaccounts from time to time at no cost to you. This account organization will not change the amount of federal deposit insurance available to you, your available balance, The information on your periodic statements, or the interest calculation, if this is an interest-bearing account. You will not see any difference between the way your account operates and the way a traditionally organized account operates, but this organization makes us more efficient and helps to keep costs down.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. To qualify for current rates during each statement cycle, you must have at least 12 debit card purchases and one direct deposit or ACH automatic payment post and clear your account and receive your account

statement electronically. Meet the above eligibility requirements and we will refund ATM fees up to \$25 per statement cycle. (ATM fees greater than \$4.99 charged by other institutions on any single transaction, and the associated ATM fee charged by us are not eligible for refund). Refunded fees will appear on the periodic statement immediately following an eligible statement cycle. If you do not meet the requirements per statement cycle, your account will earn 0.10% APY and will not receive ATM refunds for that time period.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 05/09/2025. To obtain the current rate(s) and annual percentage yield information, please call your local Banking Center.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.



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Tier	Daily Balance Range	Interest Rate	Depending on the balance in your account the Annual Percentage Yield (APY) will:
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2	Equal to or greater than \$25,000.01	0.1500%	range from 1.41% to 0.18%

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account.

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BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks). **TRANSACTION LIMITATIONS.** No transaction limitations apply to this account.

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CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 05/09/2025. To obtain the current rate(s) and annual percentage yield information, please call your local Banking Center.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

\$4.95 monthly service charge

\$2.00 paper statement fee



Your Guardian Secure Checking account is about to work for you.
Now it's time to start taking advantage of the benefits and features your account offers:

IDPROTECT® – identity theft protection service for you, your family and joint account owners¹

Automatic benefits - no action needed by user. These benefits are active and are available to account holders should an identity fraud incident occur:

- **Up to \$10,000 identity theft expense reimbursement coverage²** - to cover expenses associated with restoring your identity
- **Fully Managed Identity Theft Resolution Services**
- Access to a **fraud specialist** assigned to manage your case who will work with you until your credit and identity are restored

Benefits that require **REGISTRATION AND ACTIVATION (Online registration and activation is recommended for the earliest warning of credit file activity that may indicate possible identity theft):**

- **Credit File Monitoring** – daily credit file monitoring and automated alerts of key changes to your Experian, Equifax and TransUnion credit reports
- **Total Identity Monitoring** – monitoring of over 1,000 databases including credit, Social Security, public records, real property records, telephone and many others
- **3-in-1 Credit Report** - request a new 3-in-1 report every 90 days or upon receipt of credit alert
- **Credit Score** - receive a new single bureau credit score with every new credit report
- **Debit and credit card registration**
- **Online identity theft news center** and valuable phone and web resources

Up to \$10,000 of 24-hour Accidental Death & Dismemberment Insurance² - Receive up to \$10,000 of 24-hour Accidental Death & Dismemberment Insurance. (Coverage divides equally on joint accounts and reduces by 50% at age 70.) *Please see Description of Coverage for terms, conditions and exclusions.*

Cellular Telephone Protection² – Receive up to \$300 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. *(Please see Guide to Benefit for additional details regarding eligibility, terms and exclusions.)* **Need to file a claim?**

Call 1-866-210-0361 (Cellular telephone bill must be paid through this account.)

Debit Advantage™ – Buyer's Protection and Extended Warranty²

(Please see Guide to Benefit for additional details regarding eligibility, terms and exclusions.) **Need to file a claim?**

Call 1-866-210-0361 (Item(s) must be purchased entirely with eligible account.)

Travel and Leisure Discount Membership – Money-saving discounts from thousands of local and national businesses. Members can redeem and print coupons online or access discounts from their smartphone. Digital access makes saving super easy and convenient, giving instant savings anywhere, anytime. **(Registration and enrollment is required.)**

Health Discount Savings – Enjoy savings on vision, prescriptions and dental services. **(Registration and activation required.) This is NOT insurance.**

Shopping Rewards™ – Receiving Shopping Rewards is simple! As a member, you have access to exclusive offers and discounts at thousands of leading online retailers. Simply shop online using our customized shopping portal and receive cash back. Your cash back will be held in your Shopping Rewards account to use towards future purchases or conveniently sent to you as a check. Yes, it's that easy! **(Registration and activation is required.)**

Registration and activation is easy:

- 1) Go to **www.SecureChecking.com** using **Access Code KS322531** and follow the simple step-by-step instructions to register and activate benefits, or
- 2) Call 1-866-210-0361 for questions related to any of the benefits and services, or for assistance with registration and activation.

Thank you for allowing us to serve your financial needs. We appreciate your trust in us. If you have any questions regarding your checking account, please talk with a representative with Community National Bank & Trust.

Sincerely,

Community National Bank & Trust

¹IDProtect service is a personal identity theft protection service available to personal checking account owners, their joint account owners and their eligible family members. The service is available to non-publicly traded businesses and their business owner(s) listed on the account and their eligible family members (service not available to employees or authorized signers who are not owners). Service is not available to a "signer" on the account who is not an account owner. Service is not available to clubs, organizations and/or churches and their members, schools and their employees/students. For revocable grantor trusts, the service is available only when a grantor is serving as a trustee and covers the grantor trustee(s) and their eligible family members. For all other fiduciary accounts, the service covers the beneficiary, who must be the primary member, and their eligible family members (Fiduciary is not covered). Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) of the account holder who are residents of the same household.

²Special Insurance Program Notes: The descriptions herein are summaries only. They do not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Insurance is offered through the company named on the certificate of insurance.

Insurance product is not insured by FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank or any bank affiliate.

TIPS TO SAFEGUARD YOUR IDENTITY

- Tip 1.** Go to www.SecureChecking.com and register and activate your credit file monitoring benefits and request your credit report, or call 1-866-210-0361.
- Tip 2.** Remove your name from pre-screened credit offers at www.optoutprescreen.com or call 1-888-567-8688.
- Tip 3.** Add your telephone number(s) to the National Do Not Call Registry at www.donotcall.gov or call 1-888-382-1222.
- Tip 4.** Remove your name from individual Direct Mail Association Member mailing lists at www.dmachoice.org.
- Tip 5.** Place an alert on your credit file if you believe you have been affected by identity theft. Go to the Secure Checking website to find the link to the Equifax® Fraud Alert Website or you may call Equifax® at 1-888-766-0008 or mail to Equifax Consumer Fraud Division, PO Box 740256, Atlanta, GA 30374. If you place an alert with one of the credit reporting agencies they will in turn notify the other two agencies. Information for TransUnion® and Experian® can be found on the Secure Checking website.
- Tip 6.** In addition to contacting the three credit reporting agencies, you may request a credit report and place a fraud alert at www.innovis.com. Click on the Personal Services tab to get a credit report and place an alert on your file. Innovis offers one free copy of your Innovis Credit Report every 12 months.
- Tip 7.** To receive free email reminders to renew your fraud alerts and reorder your credit reports, register your email address with the Secure Checking website.
- Tip 8.** For additional copies of your credit report, go to www.annualcreditreport.com or call 1-877-322-8228.
- Tip 9.** Avoid carrying Social Security cards, birth certificates or passports and extra credit cards. If you carry a health care card and your Social Security number is used as your ID number, ask if it can be changed.
- Tip 10.** Avoid using unsecured mailboxes. Promptly remove mail from your mailbox. Deposit outgoing mail containing personal information at your local post office. If you can't pick up your mail, contact the U.S. Postal Service at 1-800-275-8777 or www.usps.gov to request a vacation hold.
- Tip 11.** Pay attention to billing cycles. If bills or financial statements are late or you fail to receive, contact the sender immediately.
- Tip 12.** Select intricate passwords – don't use information that is easily available like your birth date, your mother's maiden name, phone number, or the last four digits of your Social Security number. Don't store passwords in your phone or carry them in your purse or wallet.
- Tip 13.** Shred your mail and important documents when disposing of bank statements, credit card bills, convenience checks, pre-approved credit offers, insurance statements and other documents that may contain personal information.
- Tip 14.** Handle your personal identifying information with care. Don't give out personal information on the phone, through the mail or over the internet unless you initiated the contact.

What if you have been impacted by Identity Theft?

If you have been affected by identity theft, a specialist will be available to assist you right away with questions or filing a claim. Simply call the Benefits Service Center at 1-866-210-0361. (Please have your insurance certificate available when calling).

To speak to a Resolution Fraud Specialist: M-F, 8:30am-5:00pm – call 1-866-210-0361.



For more information or to report a claim, call:

Benefits Service Center
1-866-210-0361, M-F, 8:30 am – 5:00 pm EST
Or visit www.SecureChecking.com
Access Code: KS322531

After Hours Assistance:
Lost/Stolen Credit/Debit Cards – call 1-866-210-0361



For more information or to report a claim, call:

Benefits Service Center
1-866-210-0361, M-F, 8:30 am – 5:00 pm EST
Or visit www.SecureChecking.com
Access Code: KS322531

After Hours Assistance:
Lost/Stolen Credit/Debit Cards – call 1-866-210-0361





Guide to Benefit

Personal Identity Theft

This Guide to Benefit describes the benefit in effect as of the date your financial institution elected this coverage. This benefit and description supersedes any prior benefit and description you may have received earlier. Please read and retain for your records.

Your eligibility is determined by the date your financial institution enrolled your account in the benefit.

What is the Personal Identity Theft benefit?

The Personal Identity Theft benefit offers reimbursement for covered expenses you incur to restore your identity. It also offers reimbursement for covered expenses your Family Members incur to restore their identity. The maximum reimbursement payable as a result of a Covered Stolen Identity Event is \$10,000.

Who is eligible for this benefit?

To be eligible for this benefit, you must be a valid accountholder, or the Family Member of an accountholder who lives with the accountholder, and reside in the United States or Canada.

What is a Covered Stolen Identity Event?

"Covered Stolen Identity Event" means the theft or unauthorized or illegal use of your name, Social Security number, or any other method of identifying you, the accountholder. For Family Members, it means the theft or unauthorized or illegal use of the Family member's name, Social Security number, or any method of identifying the Family Member.

What is covered?

Covered costs under the Personal Identity Theft benefit are:

- Costs you or your Family Members incur for re-filing applications for loans, grants, or other credit or debt instruments that are rejected solely because the lender received incorrect information as a result of a Covered Stolen Identity Event.

- Costs for notarizing affidavits or other similar documents, long distance telephone calls, and postage reasonably incurred as a result of your or your Family's efforts to report a Covered Stolen Identity Event or to amend or rectify records as to your or your Family Members' true name or identity as a result of a Covered Stolen Identity Event.

- Reasonable and necessary costs incurred by you or your Family Member for ordering medical records for the purpose of amending and/or rectifying these documents as a direct result of a stolen identity event.
- Costs incurred by you or your Family Member for a maximum of six (6) credit reports, requested as a result of a Covered Stolen Identity Event, from any entity approved by the Benefit Administrator.

- Actual lost wages for time taken away from your work premises solely as a result of your efforts to amend or rectify records as to your or your Family Member's true name or identity as a result of a Covered Stolen Identity Event.

- Costs for reasonable fees for an attorney appointed by the Benefit Administrator and related court fees you incur with the consent of the Benefit Administrator for: (1) suits brought against you or your Family Member by a creditor or collection agency or similar entity acting on behalf of a creditor for nonpayment of goods or services or default on a loan; (2) removing any civil judgments wrongfully entered against you or your Family Member, (3) defending criminal charges brought against you or your Family Member, provided, it has been established that the covered individual

was not in fact the perpetrator; as a result of a Covered Stolen Identity Event.

- Reasonable and necessary cost of travel within the United States incurred as a result of your efforts to amend or rectify records as to your or your Family Member's true name or identity as a result of a Covered Stolen Identity Event.
- Reasonable and necessary costs for elder care, spouse care, or child care incurred as a result of your efforts to amend or rectify records as to your or your Family Member's true name or identity as a result of a Covered Stolen Identity Event.

What is not covered?

- Any dishonest, criminal, malicious, or fraudulent acts by you or your Family Member.
- Any damages, loss, or indemnification unless otherwise stated in this disclosure.
- Costs associated with any legal action or suit other than those set forth under Covered costs.
- Sick days and any time taken from self-employment.
- Any costs as a result of theft or unauthorized use of an account by a person to whom the account has been entrusted.

Is there a charge for these services?

No. Your financial institution provides this benefit to you at no additional cost.

When and where does this benefit apply?

Payment for Covered costs will be limited to costs incurred in the United States, its territories and possessions, Puerto Rico, or Canada for a loss occurring during the benefit period.

How do I file a claim?

Call our Benefit Administrator, toll-free, at **(866) 210 – 0361** immediately when you reasonably believe a Covered Stolen Identity Event has occurred and provide information including, but not limited to how, when, and where the Covered Stolen Identity Event occurred, as well as who was impacted.

The Benefit Administrator may also require other reasonable information or documents regarding the loss.

What documents need to be submitted with my claim?

A signed, sworn proof of loss or affidavit containing the information requested by the Benefit Administrator must be submitted within ninety (90) days of discovery of the stolen identity Event.

How will I be reimbursed?

Once your claim has been verified, under normal circumstances, reimbursement will be initiated within five (5) business days of receipt and approval of all required documents.

Do I have to do anything else?

- If you reasonably believe that a law may have been broken, a report must promptly be filed with the police.
- You and your Family Members must take all reasonable steps to mitigate possible costs.

Additional Provisions for Personal Identity Theft:

This benefit applies to you, an eligible account holder. This benefit also provides coverage for your Family Members. Family Member means your spouse, dependent children under the age of twenty-five (25), and your parents, who permanently live in the same residence as you at the time of the Stolen Identity Event. You and your Family Members must use due diligence and do all things reasonable to avoid or diminish any loss of or damage to property protected by the benefit.

If you make any claim knowing it to be false or fraudulent, no coverage shall exist for such claim. In addition, this benefit may be canceled. Each accountholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

Once you report a Covered Stolen Identity Event, a claim file will be opened and shall remain open for six (6) months from the date of the Covered Stolen Identity Event. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the Covered Stolen Identity Event.

After the Benefit Administrator has paid your claim of loss or damage, all your rights and remedies against any party in respect of this loss or damage will be transferred to the Benefit Administrator to the extent of the payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

No legal action for a claim may be brought until sixty (60) days after we receive a Proof of Loss. No legal action against us may be brought more than three (3) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible accountholders at no additional cost and is in effect for acts occurring while the benefit is in effect. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to accountholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew this benefit, and if we do, we will notify you at least thirty (30) days in advance. This information is a description

of the benefit provided to you as an accountholder. It is insured by Indemnity Insurance Company of North America.

Policy Number: ADD N0652428A, Underwritten by Indemnity Insurance Company of North America, 436 Walnut Street, Philadelphia, PA 19106

For general questions regarding this benefit, call the Benefit Administrator at (866) 210 – 0361.

PLATEAU INSURANCE COMPANY

2701 North Main Street, Crossville, TN 38555 Ph.(800) 752-8328
(herein referred to as the Company)

Policyholder: Econ-O-Check Association

Policy Number: 21201

BLANKET ACCIDENT INSURANCE DESCRIPTION OF COVERAGE

Who Is Eligible

The persons eligible for coverage under the Blanket Policy (herein called the Policy) issued to the Policyholder are all members of Policyholder (herein called You or Your) who have elected a membership package.

What Activities are Covered

Accident insurance is provided if You suffer an Injury while participating in a Covered Activity(ies). A Covered Activity(ies) is defined in the Policy as any activity(ies) that is not listed in Exclusions. Covered Activity(ies) are:

24 Hour Accidental Injury

Definitions

Injury shall mean bodily injury caused by an accident that: (1) occurs while the Policy is in force as to the person whose injury is the basis of claim; (2) occurs while such person is participating in a Covered Activity; and (3) results directly and independently of all other causes in a covered loss.

Your Effective and Termination Dates

Effective Date. Your coverage under the Policy begins, provided premiums have been paid by You or on Your behalf, on the later of: 1) the date the Policy becomes effective; or 2) the date Your written enrollment is received by us, the Program Sponsor or Policyholder.

Termination Date. Your coverage under the Policy ends on the earliest of: (1) the date the Policy is terminated, (2) the end of the period for which Your premiums have been paid; or (3) the date You cease to be a member of Policyholder as per the records of the Program Sponsor.

Schedule of Benefits - Accidental Death and Dismemberment Benefit

Covered Activity(ies):

24 Hour Coverage

Maximum Amount

\$10,000

Benefits provided under a joint membership will be divided equally among all joint members who are on file with the Policyholder. In the event of a claim, the benefit for the claimant will be the percentage of the Maximum Amount equal to his or her percentage interest in the joint membership.

The Aggregate Limit is \$5,000,000 per accident for all plans combined.

Description of Benefits

Maximum Amount. As applicable to each Benefit provided by the Policy for each Insured, Maximum Amount means the amount shown as the maximum amount for that Benefit for the Insured's eligible class, subject to the Reduction Schedule.

Reduction Schedule. The Maximum Amount for 24 Hour Accidental Injury Coverage used to determine the amount payable for a loss will be reduced if an Insured is age 70 or older on the date of the accident causing the loss with respect to the Benefit(s) provided by the Policy. The Maximum Amount for 24 Hour Accidental Injury Coverage is reduced to a percentage of the Maximum Amount that would be used if the Insured were under age 70 on the date of the accident, according to the following schedule: 50% of the benefit at Age 70.

Premium for an Insured age 70 or older is based on 100% of the coverage that would be in effect if the Insured were under age 70. "Age" as used above refers to the age of the Insured on the Insured's most recent birthday, regardless of the actual time of birth.

The Maximum Amounts as shown above in the Schedule of Benefits are used to determine amounts payable under each Benefit. Actual amounts payable will not exceed the maximums, and may be less than the maximums under circumstances specified in the Policy.

Accidental Death. If You suffer an Injury that results in death within 365 days of the date of the accident that caused the Injury, the Company will pay 100% of the Maximum Amount.

Accidental Dismemberment Benefit. If Injury to the Insured results, within 365 days of the date of the accident that caused the Injury, in any one of the Losses specified below, the Company will pay the percentage of the Maximum Amount shown below for that Loss:

Both Hands or Both Feet	100%	Speech and Hearing in Both Ears	100%
Sight of Both Eyes	100%	One Hand or One Foot	50%
One Hand and One Foot	100%	The Sight of One Eye	50%
One Hand and the Sight of One Eye	100%	Speech or Hearing in Both Ears	50%
One Foot and the Sight of One Eye	100%	Thumb and Index Finger of Same Hand	25%

'Loss' of a hand or foot means complete severance through or above the wrist or ankle joint. 'Loss' of sight of an eye means total and irrecoverable loss of the entire sight in that eye. 'Loss' of hearing in an ear means total and irrecoverable loss of the entire ability to hear in that ear. 'Loss' of speech means total and irrecoverable loss of the entire ability to speak. 'Loss' of thumb and index finger means complete severance through or above the metacarpophalangeal joint of both digits.

If more than one Loss is sustained by an Insured as a result of the same accident, only one amount, the largest, will be paid.

Exposure and Disappearance. If by reason of an accident occurring while an Insured's coverage is in force under the Policy, the Insured is unavoidably exposed to the elements and as a result of such exposure suffers a loss for which a benefit is otherwise payable under the Policy, the loss will be covered under the terms of the Policy.

If the body of an Insured has not been found within one year of the disappearance, forced landing, stranding, sinking or wrecking of a conveyance in which the person was an occupant while covered under the Policy, then it will be deemed, subject to all other terms and provisions of the Policy, that the Insured has suffered accidental death within the meaning of the Policy.

Limitation on Multiple Covered Benefits. If an Insured suffers one or more losses from the same accident for which amounts are payable under more than one of the Benefits provided by this Policy, the maximum amount payable under all of the Benefits combined will not exceed the amount payable for one of those losses, the largest.

Limitation on Multiple Covered Activities. If an Insured's Injury is caused by an accident that occurs while the Insured is participating in more than one Covered Activity applicable to that Insured, and if the same Benefit applies to that Insured with respect to more than one such Covered Activity, then for Policy purposes the Maximum Amount for that Benefit for that Insured for that accident will be determined as though the accident occurred while the Insured was participating in only one such Covered Activity, the one with the largest Maximum Amount for that Benefit for that person.

Multiple Memberships. If an Insured has two or more memberships, the maximum amount payable will be no more than two times the largest maximum amount payable for that loss.

Aggregate Limit. The maximum amount payable under this Policy may be reduced if more than one Insured suffers a loss as a result of the same accident, and if amounts are payable for those losses under one or more of the Benefits provided by this Policy. The maximum amount payable for all such losses for all Insureds under all those Benefits combined will not exceed the amount shown as the Aggregate Limit in the Benefit Schedule. If the combined maximum amount otherwise payable for all Insureds must be reduced to comply with this provision, the reduction will be taken by applying the same percentage of reduction to the individual maximum amount otherwise payable for each Insured for all such losses under all those Benefits combined. Aggregate Limit \$5,000,000 per accident for all plans combined.

Exclusions: The Policy does not cover any loss caused in whole or in part by, or resulting in whole or in part from: 1) suicide or any attempt at suicide or intentionally self-inflicted injury or any attempt at intentionally self-inflicted injury; 2) sickness, disease or infections of any kind; except bacterial infections due to an accidental cut or wound, botulism or ptomaine poisoning; 3) declared or undeclared war, or any act of declared or undeclared war (Note: This policy covers Armed Services Personnel only for loss resulting from non-military or non-combat activities within the United States of America); 4) travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, if You are: a. riding as a passenger in any aircraft not licensed for the transportation of passengers; b. performing, learning to perform or instructing others to perform as a pilot or crew member of any aircraft; 5) Your being under the influence of drugs or intoxicants, unless taken under the advice of a physician.

Claims Procedures: All claims should be reported to the Policyholder as soon as possible at the following phone number: Econ-O-Check Association – Insurance Service Center/Claims Department, 3 Gresham Landing, Stockbridge, GA 30281, ph: (866) 210-0361.

The Company will send claim forms to the claimant upon receipt of a written notice of claim. If such forms are not sent within 15 days after the giving of notice, the claimant will be deemed to have met the proof of loss requirements upon submitting, within the time fixed in this Policy for filing proofs of loss, written proof covering the occurrence, the character and the extent of the loss for which claim is made. The written proof should include the Insured's name, the Policyholder's name and the Policy number. Written proof of loss must be furnished to the Company within 90 days after the date of the loss. Failure to furnish proof within the time required neither invalidates nor reduces any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible and in no event, except in the absence of legal capacity of the claimant, later than one year from the time proof is otherwise required. Upon receipt of due written proof of loss, payment for a covered loss of life of an Insured will be made to the beneficiary or beneficiaries designated by the Insured and filed with Company. If there is no designated beneficiary or no designated beneficiary is living after Insured's death, the benefits will be paid in equal shares, to the survivors in the first surviving class of those that follow: the Insured's (1) spouse; (2) children; (3) parents; or (4) brothers and sisters. If no class has a survivor, the beneficiary is the Insured's estate. Any payment the Company makes in good faith fully discharges the company's liability to the extent of the payment made. Benefits payable under this Policy for any covered loss will be paid within 30 days of the Company's receipt of due written proof of the loss.

IMPORTANT: If any conflict should arise between the contents of this Description of Coverage and the Master Policy (underwritten by Plateau Insurance Company of Crossville, Tennessee, referred to as the Company), or if any point is not covered herein, the terms and conditions of the Master Policy will govern in all cases.



Guide to Benefit

Cellular Telephone Protection

This Guide to Benefit describes the benefit in effect as of the date your financial institution elected this coverage. This benefit and description supersedes any prior benefit and description you may have received earlier. Please read and retain for your records.

Your eligibility is determined by the date your financial institution enrolled your account in the benefit.

What is Cellular Telephone Protection?

Subject to the terms and conditions provided in this Guide to Benefit, Cellular Telephone Protection will reimburse the enrolled accountholder (the "Accountholder", also referred to as "You" or "Your") for damage to or theft of eligible Cellular Wireless Telephones. Eligible Cellular Wireless Telephones are the primary line and up to the first two secondary, additional, or supplemental lines as listed on Your cellular provider's monthly billing statement for the billing cycle preceding the month in which the theft or damage occurred. Cellular Telephone Protection is subject to a fifty-dollar (\$50.00) co-payment per claim and a maximum of two (2) claims per twelve (12) month period. The maximum benefit limit is \$300.00 per claim and \$600.00 per twelve (12) month period.

Who is eligible for this protection?

To be eligible for Cellular Telephone Protection, You must be an accountholder of an eligible U.S.-based financial institution enrolled in the Cellular Telephone Protection benefit and charge Your monthly Cellular Wireless Telephone bills to Your eligible account.

Following the program effective date set forth above, Your Cellular Telephone Protection begins the first day of the calendar month following the payment of the Cellular Wireless Telephone bill using an eligible account. If the accountholder fails to make a Cellular Wireless Telephone bill payment in a particular month, the Cellular Telephone Protection is suspended.

Provided the Cellular Telephone Protection continues to be offered, the benefit will resume on the first day of the calendar month following the date of any future Cellular Wireless Telephone bill payment with the eligible account.

What type of protection is this?

Cellular Telephone Protection is supplemental to, and excess of, valid and collectible insurance or indemnity (including, but not limited to, Cellular Wireless Telephone insurance programs, homeowner's, renter's, automobile, or employer's insurance policies). After all insurance or indemnity has been exhausted, Cellular Telephone Protection will cover the damage or theft up to \$300.00 per claim, subject the terms, conditions, exclusions, and limits of liability of this benefit as well as the fifty-dollar (\$50.00) co-payment. The maximum limit of liability is \$300.00 per claim occurrence, and \$600.00 per twelve (12) month period.

You will receive no more than the purchase price less your fifty-dollar (\$50.00) co-payment as recorded on Your submitted receipt.

What is not covered?

- Cellular Wireless Telephone accessories other than standard battery and/or standard antenna provided by the manufacturer.
- Cellular Wireless Telephones purchased for resale, professional, or commercial use.
- Cellular Wireless Telephones that are lost or "mysteriously disappear." "Mysterious disappearance" means the vanishing of an item in an unexplained manner where there is absence of evidence of a wrongful act by a person or persons.
- Cellular Wireless Telephones under the care and control of a common carrier (including, but not limited to, U.S. Postal Service, airplanes, or delivery service).
- Cellular Wireless Telephones stolen from baggage unless hand-carried and under Your personal supervision, or under the supervision of Your traveling companion who is previously known to You.

- Cellular Wireless Telephones stolen from a construction site.
- Cellular Wireless Telephones which have been rented, leased, borrowed or Cellular Wireless Telephones that are received as part of a pre-paid plan or "pay as you go" type plans.
- Cosmetic damage to the Cellular Wireless Telephone or damage that does not impact the Cellular Wireless Telephone's ability to make or receive phone calls.
- Damage or theft resulting from abuse, intentional acts, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, or insurrection), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects or vermin.
- Damage or theft resulting from misdelivery or voluntary parting with the Cellular Wireless Telephone.
- Replacement Cellular Wireless Telephone not purchased from a cellular service provider's retail or Internet store (or authorized reseller).
- Taxes, delivery and transportation charges, and any fees associated with the cellular service provider.

Do I need to keep copies of receipts or any other records?

Yes. If You want to file a claim, You will need copies of Your account statement reflecting monthly Cellular Wireless Telephone bill payments during the time of the damage or theft and Your store receipt for purchase of Your new Cellular Wireless Telephone.

How do I file a claim?

Call the Benefit Administrator at **(866) 210 - 0361** within sixty (60) days of damage or theft. Please note: If You do not give such notice within sixty (60) days after the damage or theft Your claim may be denied. The Benefit Administrator representative will ask You for some preliminary claim information and send You the appropriate claim form. This claim form must be completed, signed, and returned with all the requested documentation within ninety (90) days from the date of

damage or theft of the eligible Cellular Wireless Telephone or Your claim may be denied.

What do I need to submit with my claim?

- Your completed and signed claim form.
- Copies of Your account statement reflecting the entire monthly Cellular Wireless Telephone payments for the month preceding the date of damage or theft.
- A copy of Your cellular wireless service provider billing statement that corresponds with the above account statement.

- If the claim is due to theft or criminal action, a copy of the police report filed within forty-eight (48) hours of the occurrence.
- If the claim is due to damage, a copy of an insurance claim or other report as the Benefit Administrator, in its sole discretion, deems necessary to determine eligibility for coverage. In addition the Benefit Administrator may in its sole discretion require (a) an itemized estimate of repair from an authorized Cellular Wireless Telephone repair facility or (b) the Accountholder to submit the Cellular Wireless Telephone to the Benefit Administrator to evaluate the damage or (c) an itemized store receipt for the replacement Cellular Wireless Telephone showing the purchase was made at a cellular service provider's retail or Internet store (for example: Verizon Wireless, AT&T, Sprint, etc.).
- If the claim amount is less than Your personal homeowner's, renter's, or automobile insurance deductible, a copy of Your insurance policy personal declaration page is sufficient for Your claim. If the claim amount is greater than Your personal homeowner's, renter's, or automobile insurance deductible, You are required to file a claim with Your applicable insurance company and to submit a copy of any claim's settlement from Your insurance company along with Your claim form.

- Documentation (if available) of any other settlement of the claim.
- Any other documentation deemed necessary, in the Benefit Administrator's sole discretion, to substantiate Your claim. All claims must be fully substantiated as to the time, place, cause, and purchase price of the Cellular Wireless Telephone.

How will I be reimbursed?

Depending on the nature and circumstances of the damage or theft, the Benefit Administrator, at its sole discretion, may choose to repair or replace the Cellular Wireless Telephone or reimburse the accountholder for the lesser of a) \$300.00 excess of the fifty-dollar (\$50.00) co-payment; or b) the current suggested retail price of a replacement Cellular Wireless Telephone of like kind and quality, excluding taxes, delivery and transportation charges, and any fees associated with the Cellular Wireless Telephone service provider, less the fifty-dollar (\$50.00) co-payment.

Please note: Cellular Telephone Protection is subject to a maximum of two (2) claim occurrences per twelve (12) month period. Under normal circumstances, reimbursement will take place within ten (10) business days of receipt and approval of claim form and all required documents.

Additional Provisions for Cellular Telephone Protection:

This protection provides benefits only to You, an eligible accountholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to the Cellular Wireless Telephone from damage or theft. This provision will not be applied unreasonably to avoid claims.

If You make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and the Cellular Telephone Protection benefit may be canceled. Each accountholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

Once You report an occurrence of damage or theft, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the date of damage or theft.

After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of payment made to You.

You must give all assistance as may be reasonably necessary to secure all rights and remedies.

No legal action for a claim may be brought against Us until sixty (60) days after the Benefit Administrator receives all necessary documentation needed to substantiate damage or theft. After the expiration of three (3) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against Us unless the terms and conditions of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible accountholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements.

Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to accountholders whose accounts have been suspended or canceled. The Cellular Telephone Protection described in this Guide to Benefit will not apply to accountholders whose applicable account(s) are closed, delinquent, or otherwise in default.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and if we do, we will notify You at least thirty (30) days in advance. This information describes the benefit provided to You as an accountholder. It is insured by Indemnity Insurance Company of North America.

For general questions regarding this benefit, call the Benefit Administrator at (866) 210 – 0361.



Buyer's Protection and Extended Warranty

This Guide to Benefits describes the benefit in effect as of the date your financial institution elected this coverage. This benefit description supersedes any prior benefit description you may have received earlier. Please read and retain for your records.

Who is eligible for this protection?

Your eligibility is determined by the date your financial institution enrolled your account in these benefits.

Buyer's Protection

Subject to the terms and conditions provided in this Guide to Benefits, Buyer's Protection protects new items of personal property against theft, damage due to fire, accidental breakage, or involuntarily and accidentally parting with the item (for purposes of this coverage, this means the unintentional separation from an item of personal property, where the item's location is known but recovery is impractical to complete) within the first 90 days after the date of purchase, provided the item is purchased entirely with your eligible account.

Buyer's Protection will replace, repair or reimburse you up to the original purchase price, less shipping and handling charges, up to a maximum of \$2,500 per claim and a maximum of \$50,000 per account per year. Simply call our Benefit Administrator within 45 days of the loss or damage and submit a claim form. Friends and family members who receive your gifts may also be protected.

Limits

Buyer's Protection applies to the first 90 calendar days after purchase of the product anywhere in the United States, Puerto Rico or the U.S. Virgin

Islands. Coverage includes all new purchases unless otherwise excluded, where the entire purchase price of the product is paid using an eligible account.

Additionally, claims are subject to a \$2,500 maximum per occurrence and there is an annual maximum of \$50,000 per account per year. This coverage is excess of any other insurance you may have, and this coverage will pay only after all other insurance has been exhausted.

Extended Warranty

Subject to the terms and conditions provided in this Guide to Benefits, Extended Warranty doubles the time period of an original manufacturer's written U.S. warranty up to one additional year, provided the entire purchase price of the item is paid using an eligible account. Extended Warranty covers new purchases having a manufacturer's United States warranty of 5 years or less, unless otherwise excluded.

If a covered purchase ceases to operate satisfactorily and requires repair during the period covered by this benefit, Extended Warranty may repair or replace the defective product, but for no more than the original purchase price of the product as recorded on the sales receipt, and less shipping and handling charges, up to a maximum of \$2,500 per claim and a maximum of \$50,000 per account per year. All replacements will be made with products of similar quality and kind.

Limits

Extended Warranty doubles the life of the repair period on the original manufacturer's U.S. warranty up to one year. A claim for repair service for a product must occur after the expiration of the original manufacturer's warranty, for a period of time double the original manufacturer's warranty, but not to exceed one year.

Additionally, claims are subject to a \$2,500 maximum per occurrence and there is an annual maximum of \$50,000 per account per year. This coverage is excess of any other insurance or service contract you may have, and this coverage will pay only after all other insurance has been exhausted.

Exclusions

There is no coverage under Buyer's Protection or Extended Warranty for the following: Animals and living plants ♦ Antiques or collectible items ♦ Boats, aircraft, automobiles, and any other motorized vehicles including trailers and other similar vehicles that can be towed by or attached to any motorized vehicle ♦ Items purchased for resale, professional or commercial use ♦ Items stolen from automobiles or other vehicles or common carriers ♦ Items under the care and control of a common carrier (including U.S. Postal Service, airplanes, or delivery service) ♦ Losses resulting from abuse, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects ♦ Perishables or consumables including, but not limited to, perfumes, cosmetics, and limited-life items such as rechargeable batteries ♦ Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans ♦ Traveler's checks, cash, tickets, credit or debit cards, and any other negotiable instruments ♦ Used or pre-owned items ♦ Broken items, unless a result of a covered occurrence ♦ Items that are lost or that "mysteriously disappear," meaning that the item(s) vanished in an unexplained manner without evidence of a

wrongful act by a person or persons ♦ Items including, but not limited to, jewelry and watches stored in your baggage unless the baggage is hand-carried and under your personal supervision, or under the supervision of a traveling companion whom you know.

Claims Procedure

To file a claim, simply report the loss to the Benefit Administrator at 1-866-210-0361. Failure to notify the Benefit Administrator within 45 days from the date of loss may result in denial of the claim.

The Benefit Administrator should receive your claim by mail or by telephone. The Benefit Administrator will, within 10 days of receipt of your request, mail a claim form to be completed and returned with the requested documentation of loss and other information. You must complete the claim form and provide all requested information as instructed on the claim form no later than 90 days from the date of loss.

44 If stolen or damaged by fire, the actual police/fire report must be submitted. This report must be filed within 48 hours of incident.

Please note that you may be asked to send in, at your expense, the damaged item in order to substantiate your claim.

The customer shall be responsible for the delivery and pick-up cost of the product to any service center, as required by the Claim Administrator. When a claim is paid, upon request of the Claim Administrator, the claimant shall transfer the legal right to recover from the party responsible for the loss or damage to any party designated by the claims party. Valid claims will be satisfied either by repairing or replacing (if irreparable) the failed product. Payment will not exceed the total original purchase price which was purchased with an eligible account, subject to a maximum amount of \$2,500 per claim and \$50,000 per account per year. Failure to promptly notify the Benefit

Administrator of a loss, to promptly and fully complete and submit the loss report and follow all the claims procedures and instructions, may result in denial of claim.

Prior to proceeding with any repairs, you must obtain approval of the repairs from the Claims Administrator. Failure to notify and obtain approval prior to having repairs done may result in denial of the claim.

ADDITIONAL PROVISIONS FOR BUYER'S PROTECTION AND EXTENDED WARRANTY

These benefits apply only to you, the eligible accountholder, and to whomever receives the eligible gifts you purchase with your eligible account.

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by these benefits. This provision will not be unreasonably applied to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no benefit shall exist for such claim and your benefits may be canceled. Each accountholder agrees that any representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by the accountholder.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date damage, theft or product failure. No payment will be made on a claim that is not completely substantiated in the manner required by the Claims Administrator within six (6) months of the date of damage, theft or product failure.

After the Claims Administrator has paid your claim of loss or damage, all your rights and remedies against any party in respect of this loss or damage will be transferred to the Claims Administrator to

the extent of the payment made to you. You must give the Claims Administrator all assistance as may reasonably be required to secure all rights and remedies.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.

This benefit is provided to eligible accountholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages. The benefits in this Guide to Benefits will not apply to accountholders whose accounts have been suspended or cancelled.

Termination dates may vary by financial institution. Your financial institution can cancel or non-renew the benefits for accountholders, and if they do, they will notify you at least thirty (30) days in advance. This information describes the benefit provided to you as a covered accountholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit and/or Claims Administrator provides services on behalf of the Provider.

For general questions regarding this benefit, call the Benefit Administrator at 1-866-210-0361.

COMMUNITY NATIONAL BANK & TRUST
MEMBERSHIP ENROLLMENT/AGREEMENT

Customer Name (print): _____

Checking Account Number: _____

Member acknowledges receipt of the program membership materials and agrees to the terms of the insurance coverage, other services, any applicable monthly membership dues, and any announced changes in services or fees. The program selected includes insurance as described in the insurance certificate. Refer to insurance certificate for coverage details and all terms of the coverage.

I have read and acknowledge receipt of the disclosures and Membership Agreement below.

Customer Signature: _____
Required Date

Membership Agreement *(Please read carefully before signing)*

Upon signing this Membership Enrollment, you and any joint holders of your account, and family members if applicable, are enrolled as members of Econ-O-Check Association (EA) (Member). As soon as your signed enrollment is received by your Financial Institution (FI), your club checking account will go into effect, as well as your membership with EA. The benefits of the program, including your insurance coverage, will also take effect as of this date. Some of the benefits provided with your club checking account and EA membership may require registration and activation. These additional benefits are available to Member at no additional cost and must be requested by Member – instructions are provided in the membership kit. Benefits and/or insurance coverage will end the earliest of: (1) the first of the month after the month in which dues were last paid, (2) termination of your membership, or (3) termination of the policy. A detailed insurance certificate can be found in your membership kit. Checking account fee (if applicable) will be deducted from your checking account by your FI and will be used to cover the cost of membership dues for EA and any insurance premium. Upon completion of this enrollment form, this sponsorship results in an EA membership provided to the Member, of which your financial institution is a sponsor.

This insurance product is not a deposit; not FDIC insured; not insured by any federal government agency; and is not guaranteed by the financial institution/affiliate.

For Accidental Death Coverage:

Account holder #1: I wish to name as my beneficiary:

1. _____ Percentage: _____
2. _____ Percentage: _____
3. _____ Percentage: _____

Account holder #2: I wish to name as my beneficiary:

1. _____ Percentage: _____
2. _____ Percentage: _____
3. _____ Percentage: _____

Signature: _____

Signature: _____

Note: If there is no designated beneficiary or no designated beneficiary is living at the time of death, the benefits will be paid in accordance with the master policy on file.

FOR FINANCIAL INSTITUTION USE ONLY:

Financial Services Representative: _____

Enrollment Date: _____
(Date Received by FI)

☐ Individual Account

☐ Joint Account

☐ New Membership Agreement

☐ Beneficiary Change



RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$900.00	0.0000%	0.00%
2	Equal to or greater than \$900.00 but less than \$15,000.00	0.1000%	0.10%
3	Equal to or greater than \$15,000.00 but less than \$50,000.00	0.1500%	0.15%
4	Equal to or greater than \$50,000.00 but less than \$100,000.00	0.1500%	0.15%
5	Equal to or greater than \$100,000.00 but less than \$250,000.00	0.1500%	0.15%
6	Equal to or greater than \$250,000.00	0.1500%	0.15%

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account. A Balance Requirement Fee of \$10.00 will be imposed every month if the daily balance on any day of the statement cycle falls below \$900.00.

You must maintain a minimum daily balance of \$900.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$7.50 per statement cycle will be charged after 1,095 days of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed in the order received within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

CHECKING ACCOUNT WITH SUBACCOUNTS. This provision only applies to Checking and Negotiable Order of Withdrawal ("NOW") accounts. Your account consists of two subaccounts; a checking subaccount and a savings subaccount. The checking subaccount is your transaction account.

If the amount of money in your checking subaccount exceeds a certain threshold amount, we will transfer the amount above the threshold amount into your savings subaccount. We will make the transfer at the beginning of each monthly statement period. We determine the threshold amount in our sole discretion. If on any day the daily beginning balance in your checking subaccount is less than the total of the new debits (such as checks and other withdrawals), then money will be automatically transferred from your savings subaccount back to your checking subaccount. The amount transferred back to the checking subaccount will be the total of the debits minus the daily beginning balance, but will not exceed the amount of money in the savings subaccount. If six transfers from the savings subaccount to the checking subaccount occur during



any statement period, then the entire balance of the savings subaccount will be transferred to your checking subaccount for the remainder of that statement period.

The transfers between the subaccounts will occur only on our books. Other than as described above, the Agreement controls your account as if there were no subaccounts.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 06/01/2025. To obtain the current rate(s) and annual percentage yield information, please call (620)431-2265.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Check Fee - free up to six during statement cycle, after which \$10.00 per item
Deposited Item Fee - \$0.20 per item above 10 items





RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$100.00	0.0000%	0.00%
2	Equal to or greater than \$100.00 but less than \$900.00	0.1000%	0.10%
3	Equal to or greater than \$900.00	0.1000%	0.10%

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account. A Balance Requirement Fee of \$3.50 will be imposed every month if the daily balance on any day of the statement cycle falls below \$100.00.

You must maintain a minimum daily balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$7.50 per statement cycle will be charged after 1,095 days of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed in the order received within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

CHECKING ACCOUNT WITH SUBACCOUNTS. This provision only applies to Checking and Negotiable Order of Withdrawal ("NOW") accounts. Your account consists of two subaccounts; a checking subaccount and a savings subaccount.

We have organized your account in a nontraditional way. Your account consists of two subaccounts. One of these accounts is a transaction subaccount (e.g., a checking subaccount). You will transact business on this subaccount. The other is a nontraditional transaction subaccount (e.g., a savings account). You cannot directly access the nontraditional transaction subaccount, but you agree that we may automatically, and without a specific request from you, initiate individual transfers of funds between subaccounts from time to time at no cost to you. This account organization will not change the amount of federal deposit insurance available to you, your available balance, The information on your periodic statements, or the interest calculation, if this is an interest-bearing account. You will not see any difference between the way your account operates and the way a traditionally organized account operates, but this organization makes us more efficient and helps to keep costs down.



CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 06/01/2025. To obtain the current rate(s) and annual percentage yield information, please call (620)431-2265.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Stop Payment Fee is waived on this account
Free Cashiers Checks, where available
Free standard Safe Deposit Box (or discounted larger box), where available





MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account. A Balance Requirement Fee of \$3.00 will be imposed every month if the daily balance on any day of the statement cycle falls below \$1,000.00.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$7.50 per statement cycle will be charged after 1,095 days of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed in the order received within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

CHECKING ACCOUNT WITH SUBACCOUNTS. This provision only applies to Checking and Negotiable Order of Withdrawal ("NOW") accounts. Your account consists of two subaccounts; a checking subaccount and a savings subaccount. The checking subaccount is your transaction account.

If the amount of money in your checking subaccount exceeds a certain threshold amount, we will transfer the amount above the threshold amount into your savings subaccount. We will make the transfer at the beginning of each monthly statement period. We determine the threshold amount in our sole discretion. If on any day the daily beginning balance in your checking subaccount is less than the total of the new debits (such as checks and other withdrawals), then money will be automatically transferred from your savings subaccount back to your checking subaccount. The amount transferred back to the checking subaccount will be the total of the debits minus the daily beginning balance, but will not exceed the amount of money in the savings subaccount. If six transfers from the savings subaccount to the checking subaccount occur during any statement period, then the entire balance of the savings subaccount will be transferred to your checking subaccount for the remainder of that statement period.

The transfers between the subaccounts will occur only on our books. Other than as described above, the Agreement controls your account as if there were no subaccounts.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Check Fee - Free up to sixty per statement cycle, after which \$0.13 per item

Deposited Item Fee - Free up to 100 per statement cycle, after which \$0.06 per item



RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$900.00	0.0000%	0.00%
2	Equal to or greater than \$900.00 but less than \$15,000.00	0.1000%	0.10%
3	Equal to or greater than \$15,000.00 but less than \$50,000.00	0.1500%	0.15%
4	Equal to or greater than \$50,000.00 but less than \$100,000.00	0.1500%	0.15%
5	Equal to or greater than \$100,000.00 but less than \$250,000.00	0.1500%	0.15%
6	Equal to or greater than \$250,000.00	0.1500%	0.15%

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account. A Balance Requirement Fee of \$10.00 will be imposed every month if the daily balance on any day of the statement cycle falls below \$900.00.

You must maintain a minimum daily balance of \$900.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$7.50 per statement cycle will be charged after 1,095 days of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed in the order received within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 06/01/2025. To obtain the current rate(s) and annual percentage yield information, please call (800)295-7412.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Check Fee - free up to six during statement cycle, after which \$10.00 per item

Deposited Item Fee - free up to ten per statement cycle, after which \$0.10 per item





RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$100.00	0.0000%	0.00%
2	Equal to or greater than \$100.00 but less than \$900.00	0.1000%	0.10%
3	Equal to or greater than \$900.00	0.1000%	0.10%

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded monthly and will be credited to the account monthly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account. A Balance Requirement Fee of \$8.75 will be imposed every month if the daily balance on any day of the statement cycle falls below \$900.00.

You must maintain a minimum daily balance of \$900.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$7.50 per statement cycle will be charged after 1,095 days of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed in the order received within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

NEGOTIABLE ORDER OF WITHDRAWAL ACCOUNT WITH SUBACCOUNTS. This provision only applies to Checking and Negotiable Order of Withdrawal ("NOW") accounts. Your account consists of two subaccounts; a checking subaccount and a savings subaccount. The checking subaccount is your transaction account.

If the amount of money in your checking subaccount exceeds a certain threshold amount, we will transfer the amount above the threshold amount into your savings subaccount. We will make the transfer at the beginning of each monthly statement period. We determine the threshold amount in our sole discretion. If on any day the daily beginning balance in your checking subaccount is less than the total of the new debits (such as checks and other withdrawals), then money will be automatically transferred from your savings subaccount back to your checking subaccount. The amount transferred back to the checking subaccount will be the total of the debits minus the daily beginning balance, but will not exceed the amount of money in the savings subaccount. If six transfers from the savings subaccount to the checking subaccount occur during any statement period, then the entire balance of the savings subaccount will be transferred to your checking subaccount for the remainder of that statement period.

The transfers between the subaccounts will occur only on our books. Other than as described above, the Agreement controls your account as if there were no subaccounts.



CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 06/09/2025. To obtain the current rate(s) and annual percentage yield information, please call your local Banking Center.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Check Fee - free up to 30 during statement cycle, after which \$0.20 per item
Deposited Item Fee - free up to 10 per statement cycle, after which \$0.10 per item



RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$100.00	0.0000%	0.00%
2	Equal to or greater than \$100.00 but less than \$15,000.00	0.1500%	0.15%
3	Equal to or greater than \$15,000.00	0.1500%	0.15%

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded quarterly and will be credited to the account quarterly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$100.00 to open this account. A Minimum Balance Fee of \$2.00 will be imposed every statement cycle if the average daily balance for the statement cycle falls below \$25.00.

The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

You must maintain a minimum daily balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$7.50 per statement cycle will be charged after 1,095 days of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed in the order received within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 06/01/2025. To obtain the current rate(s) and annual percentage yield information, please call your local Banking Center.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Excessive Withdrawal Fee - free up to six during statement cycle, after which \$1.00 per withdrawal
Deposited Items Fee - free up to thirty during statement cycle, after which \$0.25 per item



RATE INFORMATION. The interest rate listed in each tier will be paid on the entire balance in your account.

Tier	Daily Balance Range	Interest Rate	Annual Percentage Yield (APY)
1	Below \$99,999,999,999.99	0.1500%	0.15%

Your interest rate and annual percentage yield may change.

Determination of Rate. At our discretion, we may change the interest rate on your account.

Frequency of Rate Changes. We may change the interest rate on your account at any time.

Limitations on Rate Changes. There are no maximum or minimum interest rate limits for this account.

COMPOUNDING AND CREDITING. Interest will be compounded quarterly and will be credited to the account quarterly. If you close your account before interest is credited, you will not receive the accrued interest.

MINIMUM BALANCE REQUIREMENTS. You must deposit \$5.00 to open this account. A Minimum Balance Fee of \$2.00 will be imposed every statement cycle if the average daily balance for the statement cycle falls below \$5.00.

The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

You must maintain a minimum daily balance of \$5.00 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

DORMANT/INACTIVE ACCOUNT INFORMATION. A dormant account fee of \$7.50 per statement cycle will be charged after 1,095 days of inactivity.

PROCESSING ORDER. All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed in the order received within each category. The processing order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed in accordance with the processing order, there may be an overdraft on your account which may result in overdraft or non-sufficient funds fees or an increase in the amount of these fees.

BALANCE COMPUTATION METHOD. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.

ACCRUAL ON NONCASH DEPOSITS. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

TRANSACTION LIMITATIONS. No transaction limitations apply to this account.

ADDITIONAL INFORMATION REGARDING YOUR ACCOUNT. This account will be reclassified to a Regular Savings account when the minor owner attains the age of 18. Then, a minimum balance of \$100.00 will be required to earn interest.

CURRENT RATE INFORMATION. The rate(s) and annual percentage yield(s) disclosed above were offered within the most recent seven calendar days, and were accurate as of 06/01/2025. To obtain the current rate(s) and annual percentage yield information, please call your local Banking Center.

FEES AND CHARGES. Please refer to the separate Fee Schedule provided to you with this disclosure for information about fees and charges associated with this account. A Fee Schedule will be provided to you at the time you open an account, periodically when fees or charges change, and upon request.

Excessive Withdrawal Fee - free up to six during statement cycle, after which \$1.00 per withdrawal

Deposited Items Fee - free up to thirty during statement cycle, after which \$0.25 per item





What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in different ways:

- We have standard overdraft practices that come with your account.
- We also offer overdraft protection plans, such as a link to a line of credit which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.
- We have standard overdrafts practices that come with your account. We also offer overdraft protection plans, such as credit reserves or a link to a savings account, which may be less expensive than our standard practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

WHAT ARE THE STANDARD OVERDRAFT PRACTICES THAT COME WITH MY ACCOUNT?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments
- We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined. Discretion means that your transactions (including everyday debit card purchases and ATM transactions if you opt in for this additional service) are not guaranteed to go through, and CNB&T reserves the right not to pay a transaction. We typically do not pay overdrafts if your account is not in good standing, you are not making regular deposits, you have had excessive overdrafts, or your account has not been open for at least 30 days.

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

WHAT FEES WILL I BE CHARGED IF COMMUNITY NATIONAL BANK & TRUST PAYS MY OVERDRAFT?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$32.00** each time we pay an overdraft.
- If your account is overdrawn for 10 or more consecutive business days, we will charge an additional \$5.00 daily.
- There is a limit of \$160.00 on the total fees we can charge you for overdrawing your account per day.
- We will charge you a fee up to \$32.00 each time we pay an overdraft on items \$3.01 or greater and up to a total combined Overdraft/NSF fees of \$160.00 per day.

WHAT IF I WANT COMMUNITY NATIONAL BANK & TRUST TO AUTHORIZE AND PAY OVERDRAFTS ON MY ATM AND EVERYDAY DEBIT CARD TRANSACTIONS?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call Your local Banking Center or visit any of our convenient locations or email us at optin@communitynational.net.



I do not want Community National Bank & Trust to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I want Community National Bank & Trust to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Title: _____

Date: _____

Account Number: _____

WHAT IF I WANT TO REVOKE MY AUTHORIZATION WITH COMMUNITY NATIONAL BANK & TRUST TO PAY OVERDRAFTS ON MY ATM AND EVERYDAY DEBIT CARD TRANSACTIONS?

To revoke your authorization at Community National Bank & Trust to pay overdrafts on your ATM and everyday debit card transactions, indicate by signing below. Please bring this completed form to any one of our Community National Bank & Trust locations or mail it to the address provided above. Your revocation will be implemented as soon as feasibly possible once it is received.

I revoke my prior authorization made to have Community National Bank & Trust pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Title: _____

Date: _____

Account Number(s): _____





www.mybankcnb.com

Check Order Form

Check Order Form

☐ New Order ☐ Single ☐ 50 ☐ 150 Next Check # _____
☐ Duplicate ☐ 25 ☐ 150

Personal Checks

Marble
Collection _____
Safety
Collection _____
Granite
Collection _____

Custom Designs

Custom
Collection _____
School
Collection _____

Personal Deskset

☐ Single ☐ 75 ☐ 150
☐ Duplicate ☐ 75 ☐ 150

Business Collection

☐ Ring Bound 3 on a page ☐ Single ☐ 75 ☐ 150
☐ Duplicate ☐ 75 ☐ 150

☐ Laser ☐ 250 (Single Check on a page) ☐ Top ☐ Middle ☐ Bottom
☐ 99 (3 checks on a page)

Account Number: _____ Font Style: _____

Line 1: _____

Line 2: _____

Line 3: _____

Line 4: _____

Line 5: _____

Shipping Information

☐ Pick up at banking center ☐ Waive Charges
☐ Ship to address listed on check

City	State	Address	ATM	Phone	Lobby Hours	Drive-Up/Walk-Up Hours
Arkansas City	KS	500 N Summit St.	YES	620-441-0000	M-F 9-5	M-F 8-5:30, SAT 9-12
Arma	KS	401 E South St.	YES	620-347-4145	M-TH 8:30-4, FRI 8:30-6	M-TH 8:30-4, FRI 8:30-6
Augusta	KS	645 State Street	YES	316-775-6068	M-F 8-5	M-F 8-6, SAT 9-12
Benton	KS	14500 SW 20 TH	YES	316-778-1212	M-F 8-4	M-TH 8-5, FRI 8-6
Buhler	KS	200 N. Main		620-5432211	M-F 9-5	M-F 8-5
Burns	KS	207 N Washington	YES	620-726-5210	M-F 9-4	M-F 9-4
Caney	KS	501 E 4 TH	YES	620-879-5500	M-TH 9-4:30, FRI 9-5	M-F 8-5:30, SAT 8:30-12
Carthage	MO	2813 The Loop	YES	417-237-0096	M-F 8-5	M-F 8-5, SAT 9-12
Chanute 1ST	KS	115 E First St.	YES	620-431-2265	NA	M-TH 8:30-5:00, FRI 8:30-6
Chanute Main	KS	14 N Lincoln	NO	620-431-2265	M-W 9-4, TH-FRI 9-5	M-W 8-9 & 4-5, TH-FRI 8-9
Chanute South	KS	1501 S Santa Fe	YES	620-431-2265	M-F 8:30-6, SAT 9-12	M-F 8:30-6, SAT 9-12
Cherryvale	KS	333 W Main	YES	620-336-2145	M-F 9-4	M-F 8:30-5:30, SAT 8:30-11:30
Coffeyville	KS	901 W 11 TH	YES	620-251-9400	M-F 9-4	M-TH 8-5:30, FRI 8-6 SAT 8:30-12
Edna	KS	101 S Delaware	NO	620-922-3294	M-TH 9-4, FRI 9-5	M-F 8:30-5
El Dorado	KS	301 N Main	YES	316-320-2265	M-F 8-4	M-F 8-6
El Dorado Springs	MO	724 E HWY 54	YES	417-876-5400	M-F 8:30-4:30	M-F 8-5, SAT 9-12
El Dorado West	KS	2815 W Central	YES	316-320-2800	M-F 8-4	M-F 8-5, SAT 9-12
Emporia Ind	KS	1440 Industrial	YES	620-341-7420	M-F 8:30-5	M-F 8-5:30, SAT 9-12
Emporia Merch	KS	701 Merchant	YES	620-341-7400	M-F 8:30-5	M-F 8-5:30, SAT 9-12
Eureka	KS	401 N Main	YES	620-583-5500	M-F 9-4	M-F 8-5, SAT 8-12
Fredonia	KS	733 Madison	YES	620-378-4411	M-TH 8:30-4, FRI 8:30-5	M-TH 8:30-5, FRI 8:30-5:30, SAT 8:30-12
Frontenac	KS	4097 Parkview Dr.	YES	620-232-6900	M-TH 9-5, FRI 9-5:30	M-TH 8-5, FRI 8-5:30, SAT 9-12
Girard	KS	606 W St. John	YES	620-724-4446	M-TH 9-4, FRI 9-6	M-TH 8-5, FRI 8-6, SAT 8-11
Golden City	KS	601 C St	YES	417-537-0116	M-F 8-5	M-F 8-5
Humboldt	KS	116 N 8 TH	YES	620-473-2211	M-F 9-5	M-F 8-5
Hutchinson	KS	1520 E. 30TH		620-860-1000	M-F 9-5	M-F 8-5
Independence	KS	124 N Penn	YES	620-332-3141	M-F 9-5	M-F 8:30-5:30, SAT 8:30-12
Independence	KS	125 N Penn	NO	620-331-3100	M-F 9-5	NA
Inman	KS	107 S. Main		620-585-6431	M-F 9-5	M-F 8-5
Iola	KS	120 E Madison	YES	620-365-6000	M-F 9-5	M-F 8-5:30, SAT 8-12
Lamar	MO	1109 S GULF	YES	417-682-3574	M-F 8-5	M-F 8-5, SAT 9-12
Lincoln	MO	101 S HWY 65	YES	660-547-3311	M-F 9-3	M-F 8-5:30, SAT 8-12
Neodesha	KS	102 N 4 TH ST.	YES	620-325-2900	M-TH 9-4, FRI 9-5:30	M-TH 8:30-5, FRI 8:30-5:30, SAT 8:30-11:30
Nevada	MO	1625 Hedges Plaza	YES	417-667-7297	M-F 8-5	M-F 8-5, SAT 9-12
Newkirk	OK	301 S Main	YES	580-362-3364	M-F 8-4	M-F 8-4
Newton	KS	127 N Main	YES	316-283-0059	M-F 8-5	M-F 8-6, SAT 9-12
Parsons	KS	330 N 16 TH	YES	620-423-0314	M-TH 9-5, FRI 9-6	M-TH 8-5, FRI 8-6, SAT 8:30-12
Pittsburg	KS	401 E Centennial	YES	620-235-1288	M-TH 9-5, FRI 9-5:30	M-F 7:30-5:30, SAT 9-12
Ponca City	OK	709 E Prospect	YES	580-762-3886	M-F 9-5	M-F 7:30-5:30, SAT 9-12
Stafford	KS	200 S. Main		620-234-5226	M-F 9-5	M-F 8-5
Warrensburg	MO	713 PCA Road	YES	660-747-5513	M-F 9-4, SAT 8:30-12	M-F 8:30-5:00, SAT 9 -12
Warsaw	MO	1695 Hilltop Drive	YES	660-438-9554	M-F 9-4	M-TH 8-5:30, FRI 8-6, SAT 8-12
Wichita	KS	8535 E 21st N Suite 100	NO	316-618-9831	M-F 8-5	NA
Winfield	KS	1112 Main	YES	620-221-1400	M-F 9-5	M-F 8:30-5:30, SAT 9-12

DEPOSITS MADE ON SATURDAY ARE CREDITED ON THE NEXT BUSINESS DAY.



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