

THIS AREA IS PROVIDED TO HELP YOU BALANCE YOUR STATEMENT

CHECKS OUTSTANDING (CHECKS WRITTEN BUT NOT SHOWN ON THIS STATEMENT)			
CHECK NO.	AMOUNT	CHECK NO.	AMOUNT
TOTAL		\$	

BANK BALANCE SHOWN ON THIS STATEMENT	\$ _____
ADD + DEPOSITS AND OTHER AMOUNTS NOT CREDITED IN THIS STATEMENT (IF ANY)	\$ _____
TOTAL	\$ _____
SUBTRACT - CHECKS OUTSTANDING	\$ _____
BALANCE*	\$ _____
*SHOULD AGREE WITH YOUR CHECK BOOK BALANCE AFTER DEDUCTING SERVICE CHARGE (IF ANY) ON THIS STATEMENT	

DEPOSIT ACCOUNT INFORMATION

(Applicable to any electronic funds transfer subject to the Electronic Funds Transfer Act and Regulation E)

Some transactions to your account may be accomplished electronically. In the event an error occurs or you have a question about this type of transaction, you should be aware of the following:

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS TELEPHONE US AT 785-336-6143 OR

Write us at the address below as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent you the **FIRST STATEMENT ON WHICH THE PROBLEM OR ERROR APPEARED**.

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened. We will tell you the results within three 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.

LINE OF CREDIT/OVERDRAFT PROTECTION INFORMATION

(Disregard if you do not have a Line of Credit or Overdraft Protection)

HOW INTEREST CHARGES ARE COMPUTED: Interest charges begin to accrue immediately when we make a loan to you. To figure the interest charge for a billing cycle, we apply a daily periodic rate of interest charge to the "daily balance" of your loan account each day.

We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new purchases/advances/fees, and subtract any unpaid interest charges and any payments or credits. This gives us the daily balance.

The daily periodic rate of INTEREST CHARGE is .0004931% which is equal to an **ANNUAL PERCENTAGE RATE OF 18.00%**. The annual percentage rate includes interest and not other costs.

In Case of Errors or Inquiries About Your Ready Reserve Account:

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

WHAT TO DO IF YOU THINK YOU FIND A MISTAKE ON YOUR STATEMENT

If you think there is an error on your statement, or if you need more information about a transaction on your statement, write us at the address shown below. You may also contact us at the following email address: info@communitynationalbank.net. In your letter give us the following information listed below.

- Your name and account number
- The dollar amount of the suspected error.
- If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing or electronically. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether there has been an error, the following are true. We cannot try to collect the amount in question or report you as delinquent on that amount. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount. While you do not have to pay the amount in question, you are responsible for the remainder of your balance. We can apply any unpaid amount against your credit limit.

COMMUNITY NATIONAL BANK

P.O. Box 210 · 210 MAIN · SENECA, KS 66538 · TELEPHONE (785) 336-6143

P.O. Box 986 · 231 N. MAIN ST. · TONGANOXIE, KS 66086 · TELEPHONE (913) 845-0100

P.O. Box 437 · 15718 PINEHURST DRIVE · BASEHOR, KS 66007 · TELEPHONE (913) 724-9901

P.O. BOX 249 · 15 E. MAIN ST. · SABETHA, KS 66534 · TELEPHONE (785) 284-3416