

# WELCOME TO YOUR HOME TOWN BANK



A guide to help your transition to Community National Bank, includes important information about changes to account terms & services for customers of VisionBank.



## WELCOME TO COMMUNITY NATIONAL BANK!

Dear Valued Customer,

Community National Bank (CNB) is honored to officially welcome you to the CNB family. We are excited to be part of the Topeka and Overland Park communities! Although the bank name and ownership have changed, your same local leadership team and staff are eager to welcome you home to CNB and provide you with all the new services that come with being part of our family.

Founded in 1984, Community National Bank now has approximately \$850 million in assets and six locations serving the Kansas communities of Seneca, Tonganoxie, Basehor, Sabetha, Topeka, and Overland Park. At CNB, we pride ourselves on delivering a level of customer care and dedication unmatched in the industry. We are constantly looking for new and innovative products and services to meet your banking needs. As a customer of CNB, you will have the opportunity to take advantage of products and services such as Zelle®, CardValet®, online account opening, and more. We offer a full range of electronic, deposit, and investment management services, as well as business, agriculture, commercial real estate, construction, residential and consumer loans. Additionally, CNB Custody, a division of Community National Bank, provides administration and custody services for Roth, Traditional, and SEP IRAs as well as non-qualified accounts. The custody division specializes in holding non-traded assets such as REITS, real estate, private placements, stocks, bonds, cryptocurrency, and more. You will also have access to Invisor, an affiliated wealth management company for all your financial planning needs.

Our staff will convert VisionBank accounts to Community National Bank's computer system beginning June 11, 2022. VisionBank locations will be closed Saturday, June 11th for the conversion. CNB has been working diligently with John Runnebaum and John Geiger, Market Presidents of Topeka and Overland Park, and the VisionBank team to make this transition as smooth as possible. Following the conversion, you will have full access to online, mobile, and in-person services to make your banking experience faster, safer, and more convenient.

Above all, we want to ensure that you are satisfied with your new banking relationship as a customer of Community National Bank. We understand that you may have questions about your account(s) and how you may be impacted. We will do our best to provide you with clear, concise information about the transition. Throughout this booklet, you will find important information about the conversion, changes to deposit accounts, loan accounts, and services, as well as upcoming key dates to remember.

Please take the time to review this important and time-sensitive information. If you have any questions, our team is ready to help you. Visit or call your local CNB office and we will be happy to walk you through any needed steps to ensure your transition is smooth.

While our look may be new, the faces that welcome you will be the same and our dedication to you, our customer, is stronger than ever. We still believe that the personal relationships our teams have within each community are the real difference. Thank you in advance for your patience during these exciting changes, and thank you for entrusting Community National Bank with your business!

Sincerely yours,

***Dorsey Hall***

President and CEO  
Community National Bank



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## KEY DATES TO REMEMBER

Receive CNB Debit Card . . . . .	Week of 6/06/2022
Last day to access BillPay through VisionBank system . . . . .	6/09/2022 at 3 PM CT
Last day to access VisionBank Online Banking . . . . .	6/10/2022 at 4 PM CT for transactions
Last day to access VisionBank Online Banking . . . . .	6/13/2022 at 8 AM CT for inquiry only
Last day to access VisionBank Mobile Banking. . . . .	6/10/2022 at 4 PM CT
Date of last VisionBank statement . . . . .	6/10/2022
System conversion date . . . . .	6/11/2022 - 6/12/2022
Destroy old VisionBank debit card . . . . .	6/13/2022
Begin using CNB debit card . . . . .	6/13/2022
Begin using CNB online & mobile banking . . . . .	6/13/2022 at 9 AM CT
Begin using CNB online bill pay . . . . .	6/13/2022



## BRANDING INFORMATION

*Welcome to Community National Bank! You may see communications from CNB with our corporate branding or the branding of one of our bank divisions. All have a similar look to help you recognize the bank, but are used for different purposes.*



Our corporate branding will often be used for events and communications you receive from us.



The former VisionBank Topeka locations will use both the cnb|VisionBank branding and the corporate branding.



Mortgage communications may have our mortgage division branding.



If you have an IRA, communications regarding your IRA will come from our Custody Division.

*As we continue to grow and add more financial services and divisions you will see more of these division logos, hopefully with new services that can make CNB your one-stop financial institution!*



## **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 on June 10th and 11th. Beginning June 13th, you may notice some changes in your accounts and services. These changes are outlined throughout this guide.

We hope this information is helpful in guiding you throughout our upcoming merger. However, we also invite you to take advantage of our “concierge service” and work with your local Community National Bank staff to guide you through the conversion step by step. For access to this concierge service, you may visit us at your local office, call us, or email us at [info@communitynationalbank.net](mailto:info@communitynationalbank.net).

*Please note, VisionBank locations will be closed on Saturday, June 11th as part of the conversion process.*

## **FREQUENTLY ASKED QUESTIONS AND IMPORTANT INFORMATION**

### **DEBIT & ATM CARDS**

#### ***When does my VisionBank VISA® debit card expire?***

Your VisionBank VISA® debit card will expire on June 13, 2022. You may continue to use it until that time. Please destroy your VisionBank VISA® debit card on June 13, 2022.

#### ***When will I receive a Community National Bank VISA® debit card?***

You should receive your new card and activation instructions the week of June 6, 2022. Once received, please activate the card, and keep it in a safe place until you can begin using it. *New cards will have the CNB logo.*

#### ***When can I begin using my new Community National Bank VISA® debit card?***

Do not attempt to use your new Community National Bank VISA® debit card until June 13, 2022. At that time, it will replace your VisionBank VISA® debit card and your VisionBank card can be destroyed. You must activate your new Community National Bank VISA® debit card prior to using it. Be sure to update any recurring payments such as insurance premiums or streaming and subscription services with your new Community National Bank VISA® debit card information.



### ***How do I activate my new Community National Bank VISA® debit card?***

When you receive your new Community National Bank VISA® debit card in the mail there will be a sticker on each card with a phone number. Call that number to activate your card over the phone.

### ***What are the standard limits for the Community National Bank VISA® debit card?***

For consumer accounts, the standard daily transaction limit for point-of-sale transactions on your new Community National Bank VISA® debit card is \$1,000. The daily ATM cash withdrawal limit is \$410. For business accounts, the standard daily transaction limit for point-of-sale transactions is \$1,500. The daily ATM cash withdrawal limit is \$410. If needed, permanent limit changes can be made. Please contact us if you wish to change the limit on your card.

### ***Where can I use my new Community National Bank VISA® debit card?***

You may use your Community National Bank VISA® debit card at any ATM\* or VISA® business partner nationwide. For a full list of Community National Bank ATM locations, visit [www.bankoncnb.com](http://www.bankoncnb.com). \*Fees and restrictions may apply.

### ***I use Apple Pay, will my new debit card be able to work with Apple Pay?***

Yes, you are able to connect your Community National Bank VISA® debit card to Apple Pay after receipt of your card. If your VisionBank VISA® debit card is connected to your Apple Pay, you will need to replace it within your mobile wallet with your new Community National Bank VISA® debit card. If you need assistance setting up Apple Pay, please call us.

## **CREDIT CARDS**

### ***When does my VisionBank VISA® credit card expire?***

If you have a VisionBank VISA® credit card, it will expire on June 2, 2022. You may continue to use it until that time, or until you have received and activated your new Community National Bank Platinum VISA® credit card, whichever is sooner.

### ***When will I receive a Community National Bank Platinum VISA® credit card?***

You should receive your new Community National Bank Platinum VISA® credit card and activation instructions the week of May 23, 2022. Upon receipt, please activate the card, begin using it, and destroy your VisionBank VISA® credit card.



### ***How do I activate my new Community National Bank Platinum VISA® credit card?***

When you receive your new Community National Bank Platinum VISA® credit card in the mail there will be a sticker on each card with a phone number. Call that number to activate your card from your primary phone number we have on file.

### ***Will my credit card limit, terms, or reward points change?***

The logo on your credit card and your card number will change; however, your terms such as credit line and rate, will stay the same. Your balance, cardholder history, and ScoreCard rewards points will be transferred to your new account. Be sure to update any recurring payments such as insurance premiums or streaming and subscription services with your new Community National Bank Platinum VISA® card information.

### ***I use [www.MyCardStatement.com](http://www.MyCardStatement.com), what do I need to do?***

If you use [www.MyCardStatement.com](http://www.MyCardStatement.com), you will NOT need to register your new account. If you are registered with [www.MyCardStatement.com](http://www.MyCardStatement.com) you can manage your card in the mobile app by searching “mylocalbankcard” in your app store.

### ***Will my new credit card be able to work with my mobile wallet?***

Yes, you are able to connect your Community National Bank Platinum VISA® credit card to your mobile wallet any time after activating it. If your VisionBank VISA® credit card is connected to your Apple Pay, Google Pay, or Samsung Pay, you will need to replace it within your mobile wallet with your new Community National Bank Platinum VISA® credit card.

## **DIRECT DEPOSIT & ACH**

### ***Will my checking or savings account numbers change?***

No, your checking and savings account numbers will remain the same.

### ***Will there be a new routing number for direct deposit & ACH transactions?***

Yes, there will be a new routing number. However, your current direct deposit and ACH arrangements will continue without interruption. Even so, we encourage you to contact all originators (employers, utilities, insurance companies, etc.) to provide them with the new routing number. The new routing number will be 101104504 beginning on June 13, 2022.



## ONLINE BANKING

### ***Will I still be able to access VisionBank's online and mobile banking?***

You will have access to VisionBank online banking until June 13th at 8:00 AM central time. However, you will NOT be able to make any transactions through online banking after June 10th at 4:00 PM central time.

Mobile banking access will end on June 10th at 4:00 PM central time. You can begin accessing CNB's Community Express mobile banking app on Monday, June 13th.

### ***Do I need to enroll in Community National Bank online banking?***

No, you will not need to re-enroll in Community National Bank online or mobile banking if you are currently a VisionBank online and/or mobile banking user. However, you will need to set up a new password and 3 security challenge questions the first time you log in to Community National Bank online or mobile banking.

### ***When will Community National Bank online and mobile banking be available?***

Community National Bank online and mobile banking will be available beginning June 13th at 9:00 AM central time. To access mobile banking, you will need to download the Community Express mobile banking app for Apple or Android products by searching Community National Bank KS in the App Store or in Google Play. If you have trouble finding the app in the app store, links are available at [www.communitynationalbank.net/-Mobile-Banking](http://www.communitynationalbank.net/-Mobile-Banking).

### ***How do I login to Community National Bank online or mobile banking for the first time?***

For online banking, visit [www.bankoncnb.com](http://www.bankoncnb.com) and go to the LOGIN button in the upper right portion of the screen.

For mobile banking, download and open the Community Express mobile banking app per the instructions above.

### ***I use Quicken, how will that be impacted?***

Once you have set up your new online banking, you will need to modify your Quicken settings with your online banking information, User ID, and password.



## **E-STATEMENTS**

### ***I'm currently enrolled in VisionBank electronic statements. Do I need to re-enroll?***

Yes, you will need to re-enroll in e-Statements in order to receive Community National Bank's eStatements. To do this, you need to choose eStatements as your delivery method the first time you login to Community National Bank online banking. If you did not make that choice but would still like to receive eStatements, you may enroll at any time via your online banking. If you need assistance in how to do so, you may contact your local Community National Bank.

### ***Will my electronic statement history transfer to CNB e-statements?***

Yes, up to seven years of e-statements will be available, but not all will be available immediately as it may take a few weeks for all statements to convert.

## **ONLINE BILL PAY**

### ***When does my VisionBank online bill pay expire?***

Bill pay through VisionBank will become unavailable at 3:00 PM central time on June 9, 2022. Any payments submitted through the VisionBank bill pay system with a payment date of June 9, 2022 will be paid on June 10, 2022. For personal (non-business) accounts, payments scheduled for dates after June 9, 2022 will be paid through the CNB bill pay system, you do not need to resubmit the payments. Business customers will need to re-submit any payments scheduled after June 9, 2022.

### ***Do I need to re-enroll in Community National Bank online bill pay?***

If you are a VisionBank customer with a personal (non-business) account, you will not need to re-enroll.

Business customers enrolled in online bill pay at VisionBank will NOT be fully converted to CNB's Small Business bill pay service. Business customers will be re-enrolled but will need to reconfigure payees and re-submit any payments. Please contact your local Community National Bank if you need assistance.



### ***Do I need to reconfigure my payees, recurring payments, or payment categories?***

If you have a personal (non-business) account at VisionBank, your active payees (with a complete and valid US mailing address), future-dated payments and recurring payments will transfer to Community National Bank's retail bill pay.

Business customers will need to reconfigure payees and re-submit any payments. It may be helpful for business customers to export their bill pay information before the service ends on June 9th so you will have a copy when re-enrolling and setting up payees. If you need assistance, please contact us.

### ***Will my bill pay history transfer?***

VisionBank bill pay history will not transfer to Community National Bank's retail bill pay service. Bill pay history must be downloaded before 3:00 PM central time on June 9, 2022.

## **SECURE ALERTS**

### ***I currently receive alerts on my accounts through Alerts Powered By Guardian, can I continue to use this service?***

You are able to set up Notifi alerts on your Community National Bank accounts. It's free and easy to sign up from the Manage Alerts section of your Community Express mobile app.

## **MOBILE DEPOSIT**

### ***I have mobile deposit with VisionBank. Do I need to re-enroll with Community National Bank?***

No, you do not need to enroll in Community National Bank mobile deposit. The feature will automatically be available in your mobile banking account once you have set up Community Express mobile banking.

### ***Is there a fee for mobile deposit?***

No, there is no fee to use Community National Bank mobile deposit.



## CHECKING & MONEY MARKET ACCOUNTS

### ***Will there be any changes to my checking or money market account?***

Some account types are being converted to new account types. Please refer to page 10 of this guide to see if your account is impacted.

### ***Will my account number change?***

No, your checking and/or money market account number(s) will not change.

### ***Do I need to destroy my VisionBank checks and order new Community National Bank checks?***

No, you may continue to use your VisionBank checks until they run out. When it is time to place a new order, please contact us to update the checks with the new name and routing number. If you order checks from another vendor, please supply them with the new bank name (Community National Bank), your account number, and the new routing number (101104504) when placing your order.

## SAVINGS ACCOUNTS, CERTIFICATES OF DEPOSIT, AND IRAS

### ***Will my savings account, Certificate of Deposit, or IRA number change?***

All savings account and CD account numbers will remain the same. IRAs will be assigned a new IRA account number, but CDs within the IRA will maintain the same account number.

### ***Will my Certificate of Deposit maturity date or interest rate change?***

No, all Certificate of Deposit interest rates and maturity dates will remain as described on the original Certificate of Deposit. Certificates of Deposit will then automatically renew on the maturity date at the rate then in effect for that deposit amount and term. You will receive a notice prior to renewal and can make changes to the CD within the ten-day grace period from the maturity date of the certificate. This information also applies to Certificates of Deposit held in IRAs.

### ***Will my savings account terms and conditions change?***

Some savings accounts will automatically be converted to a new account type. See page 10 of this guide to determine if your account type is impacted.



## ***Will there be changes to my IRA?***

The certificate(s) of deposit held within your IRA will not change. You were assigned a new IRA account number in April when Community National bank took over the IRS tax reporting on your VisionBank IRA. Letters were mailed to IRA account holders in April regarding this change. If you didn't receive a letter or have questions, please contact our Custody division at 800-680-0340.

## **DEPOSIT CUTOFF TIMES**

### ***What are CNB's deposit cutoff times?***

Deposits made after 3:00 PM central time Monday through Friday or on Saturdays will be credited the next business day. For merchant processing, deposits made after 4:00 PM central time Monday through Friday or on Saturdays will be credited the next business day.

## **LOANS**

### ***Will my loan change?***

Your loan will not change. All terms will remain the same as the original contract you signed with VisionBank.

### ***Will I receive a new loan coupon book?***

New coupon books will be issued for loans with escrow but not for all loan types. If you do not receive a new coupon book you may continue to use your existing coupon book.

### ***Where can I make my payment?***

Loan payments will be accepted at all Community National Bank locations.

## **STATEMENTS**

### ***When will my final VisionBank account statement be issued?***

The last VisionBank customer statements will be issued on June 10, 2022. After this, all statements will come from Community National Bank.



## ***When will I receive my first Community National Bank statement?***

Your statement cycles will remain similar to what they were at VisionBank, so you should receive your first statement in alignment with that cycle.

## **DEPOSIT ACCOUNTS**

### ***How will my accounts change?***

As previously described in this guide, your account number(s) will remain the same, although your account type may change. The Account Summary Guide below shows the changes that will occur June 13, 2022.

<b>PERSONAL DEPOSIT ACCOUNTS</b>		
<b><i>If your Vision Bank Account was...</i></b>	<b><i>Your Community National Bank Account will be...</i></b>	<b><i>Disclosures Can be Found on Page...</i></b>
Advantage Money Market	Money Market	14-15, 24-25, 27-45
Free Checking	Simply Free Checking	16, 24-45
Premier Checking	Premier Checking (Same name, new account!)	17, 24-45
VB Championship	Money Market	14-15, 24-25, 27-45
Vision Green Checking	Simply Free Checking	16, 24-45
Vision Tunes Checking	Simply Free Checking	16, 24-45
Vision Reward Checking	Premier Checking	17, 24-45
Vision Gold Checking	Premier Checking	17, 24-45
Vision Gold Money Market	Money Market	14-15, 24-25, 27-45
Vision Primetime	Money Market	14-15, 24-25, 27-45
Special Money Market	Money Market	14-15, 24-25, 27-45
Vision Reward Saver	NOW Checking	22-45

<b>SAVINGS &amp; TIME DEPOSITS</b>		
<b><i>If your Vision Bank Account was...</i></b>	<b><i>Your Community National Bank Account will be...</i></b>	<b><i>Disclosures Can be Found on Page...</i></b>
Children's Savings	Regular Savings	18-19, 24-25, 30-45
Vision Choice Savings	Regular Savings	18-19, 24-25, 30-45
Vision Savers	Regular Savings	18-19, 24-25, 30-45



## **BUSINESS DEPOSIT ACCOUNTS**

<i><b>If your Vision Bank Account was...</b></i>	<i><b>Your Community National Bank Account will be...</b></i>	<i><b>Disclosures Can be Found on Page...</b></i>
65 Interest	Biz+ Checking	17, 24-29, 35-45
Commercial Money Market	Money Market	14-15, 24-25, 27-45
Commercial Prime	Money Market	14-15, 24-25, 27-45
Corporate+ Checking	Biz+ Checking	17, 24-29, 35-45
IOLTA Trust Account	IOLTA Now Account	20-21, 24-29, 35-45
Monthly \$10	Business Checking	17,24-29, 35-45
Monthly \$100	Business Checking	17,24-29, 35-45
Monthly \$200	Business Checking	17,24-29, 35-45
Small Business Checking	Business Checking	17,24-29, 35-45
Vision Corporate Checking	Business Checking	17,24-29, 35-45

The following accounts will see a name change, but no changes to the account terms. However, customers will want to review CNB's terms and conditions and updated disclosures.

<i><b>If your Vision Bank Account was...</b></i>	<i><b>Your Community National Bank Account will be...</b></i>	<i><b>Disclosures Can be Found on Page...</b></i>
Vision Choice Checking	Choice Checking	24-45
Vision Premier Checking	Premier Checking	24-45
Vision Biz+ Checking	Biz+ Checking	24-29, 35-45



## **NEW SERVICES AVAILABLE TO YOU THROUGH COMMUNITY NATIONAL BANK**

### **CARDVALET®**

Community National Bank offers CardValet® to help you control your debit card through your mobile device. You can turn your card on or off in an instant, control transactions by categories or dollar amounts, and set custom card alerts. To use this service, install the CardValet® app on your mobile device.

### **ZELLE®**

Community National Bank offers Zelle®, a fast, safe, and easy way to send money to friends and family using their mobile phone number or email address. Zelle is available in your Community National Bank app to send money directly from your bank account to theirs. With Zelle, you can also receive money directly into your bank account. VisionBank bill pay customers wishing to use Zelle can enroll under Community National Bank's Zelle service once they have access to bill pay. For more information, visit <https://www.communitynationalbank.net/Zelle>.

### **OVERDRAFT PRIVILEGE**

Community National Bank offers overdraft privilege services. Details about this service can be found at [www.communitynationalbank.net/Overdraft-Privilege](http://www.communitynationalbank.net/Overdraft-Privilege). If you have questions or wish to sign up, email us at [odp@communitynationalbank.net](mailto:odp@communitynationalbank.net).

### **NEW MOBILE PAY OPTIONS**

You are able to connect your Community National Bank VISA® debit card to Google Pay or Samsung Pay along with the Apple Pay option that VisionBank offered. You can connect your Community National Bank VISA® debit card to your mobile wallet any time after June 13, 2022. If you need assistance setting up mobile pay, please stop by, or give us a call.

### **KASASA® CHECKING AND SAVINGS**

Community National Bank offers FREE Kasasa® checking and savings accounts. These accounts earn monthly rewards when qualifications are met. VisionBank customers are eligible to switch to Kasasa after June 13, 2022. Please stop by or call for more information on these great accounts!



## **ALTERNATIVE ASSET IRAS**

Through our Custody Division in Seneca, CNB is able to assist you with holding gold, silver, real estate, cryptocurrency, and more within IRAs. For more information, visit [www.cnbcustody.com](http://www.cnbcustody.com) or contact us at 800-680-0340.

## **SECURE NOW**

Secure Now is an added login security feature that helps guard your personal information by adding another layer of identity verification to online financial interactions. When logging into online banking on your computer or electronic device, you will receive a message (text or voice) on your phone with a 6-digit code. You will be asked to enter this code to complete the login process on your computer or electronic device. NOTE: This feature requires a simple setup, but it takes the place of answering security questions when logging into online banking. If you need assistance setting up or have questions, please call us or stop by any location.

## **TRANSFER NOW**

Transfer Now is an account-to-account (A2A) funds transfer solution. It is a simple option to move funds between accounts, even if they are with different banks, in a secure manner (for consumers only). You must have ownership of both accounts to be able to complete the transfer. If you need assistance setting up or have questions, please call us or stop by any location.

## **CYBERSCOUT HQ®**

Did you know identity theft claims more than 14 million victims a year? With identity theft taking months to resolve, it's more important than ever to get the protection you and your family deserve. Our new solutions help keep you and your family cyber-safe. Cyberscout HQ has everything you need to protect your identity and reduce the risk of fraud online including a social media monitor, fraud scout, and password protector. This great product is available to purchase at [www.communitynationalbank.net/Cyberscout](http://www.communitynationalbank.net/Cyberscout).

# Money Market Truth in Savings Disclosure

Community National Bank

Seneca, KS - Tonganoxie, KS – Basehor, KS  
Sabetha, KS - Topeka, KS- Overland Park, KS  
Member FDIC

Terms following a  apply only if checked.

Acct: (03) MMDA CHECKING

Acct #:

Date: 4/22/2022

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information, please call us at (785)336-6143.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

## VARIABLE RATE

The interest rate for your account is \_\_\_\_\_ .% with an annual percentage yield of \_\_\_\_\_ % Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

### Determination of Rate.

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

### Frequency of Rate Change.

We may change the interest rate on your account at any time

Your initial interest rate will not change

We may change the interest rate on your account at that time and thereafter.

## Minimum Balance Requirements

**To Open the Account.** You must deposit at least \$2,500.00 to open this account.

## Compounding and Crediting

**Frequency.** Interest will be compounded every month  
Interest will be credited to your account every month

**Effect of Closing an Account.** If you close your account before interest is credited, you will not receive the accrued interest.

## Balance Computation Method

**Daily Balance Method.** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

## Accrual of Interest on Noncash Deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash item (for example, checks).

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

## Transaction Limitations

During any statement cycle you may not make more than six withdrawals or transfers to a third party by means of a preauthorized or automatic transfer or by check, draft, debit card or similar order.

You may only make        deposits into your account each statement cycle.

You may only make no    ATM withdrawals/deposits from your account each statement cycle.

You may only make        preauthorized transfers        your account each statement cycle.

## Additional Terms

Rate Information:

Ter 1 - If your daily balance is less than \$10,000.00 the interest rate paid on the entire balance in your account will be .15% with an annual percentage yield of .15%. Ter 2 - if your daily balance is more than \$9,999.99 but less than \$25,000.00, the interest rate paid on the entire balance in your account will be .20% with an annual percentage yield of .20%. Tier 3 - If your daily balance is more than \$24,999.99 but less than \$100,000.00, the interest rate paid on the entire balance in your account will be .30% with an annual percentage yield of .30%. Tier 4 - If your daily balance is more than \$99,999.99 but less than \$250,000.00, the interest rate paid on the entire balance in your account will be .45% with an annual percentage yield of .45%. Tier 5 - If your daily balance is more than \$249,999.99 the interest rate paid on the entire balance in your account will be .55% with an annual percentage yield of .55%. A service charge of \$3.00 will be charged for each third party transaction in excess of six during a statement cycle. Please refer to our separate fee schedule for additional information.

# Simply Free Checking Truth in Savings Disclosure

Community National Bank

Seneca, KS – Tonganoxie, KS – Basehor, KS – Sabetha, KS  
Topeka, KS- Overland Park, KS  
Member FDIC

Terms following a  apply only if checked.

Acct: (00) SIMPLY FREE CHECKING

Acct #: \_\_\_\_\_

Date: 4/22/2022 \_\_\_\_\_

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information please call us at (785)336-6143.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

We reserve the right to at any time require not less than seven days notice in writing before any withdrawal from an interest bearing account.

### FIXED RATE

The interest rate for your account is \_\_\_\_ % with an annual percentage yield of \_\_\_\_ %. We will pay this rate \_\_\_\_\_

We will not decrease this rate Unless we first give you least 30 days notice in writing.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates \_\_\_\_\_

We will not decrease these rates unless we first give you it least 30 days notice in writing.

### VARIABLE RATE

The interest rate for your account is .00 % with an annual percentage yield of \_\_\_\_ %. Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

Determination of rate

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

The interest rate for your account \_\_\_\_\_

The fixed initial rate is not determined by this rule.

The initial interest rate on your account \_\_\_\_\_

Subsequent rates \_\_\_\_\_

### Frequency of rate change

We may change the interest rate on your account \_\_\_\_\_

Your initial interest rate will not change \_\_\_\_\_

We may change the interest rate on your account at that time and \_\_\_\_\_ thereafter.

### Limitations on rate changes

The interest rate for your account will not \_\_\_\_\_ by more than \_\_\_\_\_ each \_\_\_\_\_.

The interest rate will not be less than \_\_\_\_\_ % or more than \_\_\_\_\_ %.

The interest rate will not \_\_\_\_\_ the interest rate initially disclosed to you.

### Minimum Balance Requirements

*To open the account.* You must deposit a least \$50.00 to open this account.

*To avoid imposition of fees.*

To avoid the imposition of the \_\_\_\_\_ you must meet \_\_\_\_\_ following requirements:

A \_\_\_\_\_ of \$ \_\_\_\_\_ will be imposed every \_\_\_\_\_ if the balance in the account falls below \$ \_\_\_\_\_ any day of the \_\_\_\_\_.

A \_\_\_\_\_ of \$ \_\_\_\_\_ will be imposed every \_\_\_\_\_ if the average daily balance for the \_\_\_\_\_ falls below \$ \_\_\_\_\_. 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.

The period we use is \_\_\_\_\_.

To avoid the imposition of the \_\_\_\_\_ you must meet \_\_\_\_\_ following requirements:

A \_\_\_\_\_ of \$ \_\_\_\_\_ will be imposed for \_\_\_\_\_ transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account falls below \$ \_\_\_\_\_ any day of the \_\_\_\_\_.

A \_\_\_\_\_ of \$ \_\_\_\_\_ will be imposed for \_\_\_\_\_ transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average day balance for the \_\_\_\_\_ falls below \_\_\_\_\_

## Premier Checking Truth in Savings Disclosure

Acct: Premier Checking

Acct#

Date: 4/22/2022

**Rate Information:** This Account is an interest bearing account. The interest rate on the account is 0.05% with an annual percentage yield of 0.05%.

The interest rate and annual percentage yield stated above are accurate as of the date printed above. If you would like more current rate and yield information, please call us at (785)336-6143.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**Limitations:** You must deposit \$100.00 to open this account.

**Account Fees:** Maintain \$1,000.00 or higher average daily balance to avoid a \$10.00 balance fee service charge. 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.

## Biz+ Disclosure

Acct: Biz+

Acct#

Date: 4/22/2022

**Rate Information:** This Account is an interest bearing account. The interest rate on the account is 0.02% with an annual percentage yield of 0.02%.

The interest rate and annual percentage yield stated above are accurate as of the date printed above. If you would like more current rate and yield information, please call us at (785)336-6143.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account at any time. Interest begins to accrue no later than the business we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

**Balance Information:** We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. We will use an interest accrual basis of 365 (or 366 in a leap year) for each day in the year.

**Limitations:** You must deposit \$100.00 to open this account.

**Account Fees:** You will be charged an \$8.00 monthly service charge.

## Business Checking Disclosure

Acct: Business Checking

Acct#

Date: 4/22/2022

**Balance Information:** There is no service charge and unlimited check writing as long as you maintain a \$500 minimum daily balance or a \$750 average daily balance in your checking account. No service charge will be assessed if you maintain a \$1,500 average daily balance in Passbook Savings or Money Market Savings.

**Account Fees:** The monthly service charge if the minimum balance or average balance is not maintained during the statement cycle will be a \$3.00 monthly maintenance fee and \$.15 for each debit item during the cycle.

No service charge on non-interest bearing checking accounts opened by non-profit organizations.

# Regular Savings Truth in Savings Disclosure

Community National Bank

Seneca, KS - Tonganoxie, KS – Basehor, KS – Sabetha, KS  
Topeka, KS - Overland Park, KS  
Member FDIC

Terms following a  apply only if checked.

Acct: (00) REGULAR SAVINGS

Acct #:

Date: 4/22/2022

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information, please call us at (785)336-6143.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

## VARIABLE RATE

The interest rate for your account is .20% with an annual percentage yield of .20% 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 Change.

We may change the interest rate on your account at any time

Your initial interest rate will not change

We may change the interest rate on your account at that time and thereafter.

## Minimum Balance Requirements

**To Open the Account.** You must deposit at least \$50.00 to open this account.

## Compounding and Crediting

**Frequency.** Interest will be compounded quarterly  
Interest will be credited quarterly

**Effect of Closing an Account.** If you close your account before interest is credited, you will not receive the accrued interest.

## Balance Computation Method

**Daily Balance Method.** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

## Accrual of Interest on Noncash Deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash item (for example, checks).

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

## Transaction Limitations

During any month you can make no withdrawals or transfers to a third party by means of a preauthorized or automatic transfer or by check, draft, debit card or similar order.

- You may only make deposits into your account each statement cycle.
- You may only make ATM withdrawals/deposits from your account each statement cycle.
- You may only make preauthorized transfers your account each statement cycle.

## Additional Terms

Please refer to our separate fee schedule for additional information about charges.

# IOLTA NOW Checking Truth in Savings Disclosure

Community National Bank

Seneca, KS - Tonganoxie, KS – Basehor, KS - Sabetha, KS  
Topeka, KS - Overland Park, KS  
Member FDIC

Terms following a  apply only if checked.

Acct: (01) IOLTA NOW CHECKING

Acct #:

Date: 04/22/2022

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information, please call us at (785)336-6143.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

## VARIABLE RATE

The interest rate for your account is .15% with an annual percentage yield of .15% Your interest rate and annual percentage yield may change.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

### Determination of Rate.

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

### Frequency of Rate Change.

We may change the interest rate on your account at any time

Your initial interest rate will not change

We may change the interest rate on your account at that time and thereafter.

## Minimum Balance Requirements

**To Open the Account.** You must deposit at least \$1,000.00 to open this account.

**To Avoid Imposition of Fees.**

To avoid the imposition of a monthly maintenance fee you must meet one of the following requirements:

A monthly maintenance fee of \$4.00 will be imposed every month if the balance falls below \$1,000.00 any day of the statement cycle.

A monthly maintenance fee of \$4.00 will be imposed every month if the average daily balance for the statement cycle falls below \$2,500.00. 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. The period we use is one month.

To avoid the imposition of the per debit fee you must meet one of the following requirements:

A per debit fee of \$.15 will be imposed for each debit transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account falls below \$1,000.00 any day of the statement cycle.

A per debit fee of \$.15 will be imposed for each debit transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the statement cycle falls below \$2,500.00. 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. The period we use is one month.

## Compounding and Crediting

**Frequency.** Interest will be compounded every month  
Interest will be credited to your account every month

**Effect of Closing an Account.** If you close your account before interest is credited, you will not receive the accrued interest.

## Balance Computation Method

**Daily Balance Method.** We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

## Accrual of Interest on Noncash Deposits

Interest begins to accrue no later than the business day we receive credit for the deposit of noncash item (for example, checks).

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

## Additional Terms

Please refer to our separate fee schedule for additional information about charges.

# NOW Checking Truth in Savings Disclosure

Community National Bank

Seneca, KS - Tonganoxie, KS – Basehor, KS - Sabetha, KS  
Topeka, KS - Overland Park, KS  
Member FDIC

Terms following a  apply only if checked.

Acct: (01) NOW CHECKING

Acct #:

Date: 04/22/2022

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield information, please call us at (785)336-6143.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

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The interest rate for your account is .15% with an annual percentage yield of .15% Your interest rate and annual percentage yield may change.

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A per debit fee of \$.15 will be imposed for each debit transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account falls below \$1,000.00 any day of the statement cycle.

A per debit fee of \$.15 will be imposed for each debit transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the statement cycle falls below \$2,500.00. 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. The period we use is one month.

## Compounding and Crediting

**Frequency.** Interest will be compounded every month  
Interest will be credited to your account every month

**Effect of Closing an Account.** If you close your account before interest is credited, you will not receive the accrued interest.

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Interest begins to accrue no later than the business day we receive credit for the deposit of noncash item (for example, checks).

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

## Additional Terms

Please refer to our separate fee schedule for additional information about charges.

**FACTS****WHAT DOES COMMUNITY NATIONAL BANK, SENECA, KS DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and Account Balances</li> <li>■ Payment History and Transaction or Loss History</li> <li>■ Credit History and Account Transactions</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Community National Bank chooses to share; and whether you can limit this sharing.

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

<b>Questions?</b>	Call 785-336-6143 or go to <a href="http://www.communitynationalbank.net">www.communitynationalbank.net</a>
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## Who we are

Who is providing this notice?

COMMUNITY NATIONAL BANK, SENECA, KS

## What we do

How does **Community National Bank** 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** collect my personal information?

We collect your personal information, for example, when you

- Open an account or Give us your contact information
- Show your ID or Apply for financing
- Make deposits or withdrawals from your account.

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.

## Definitions

**Affiliates**

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

- *Our affiliates include companies such as Invisor Solutions LLC and Invisor Financial LLC.*

**Nonaffiliates**

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

- *Community National Bank 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.

- *Our joint marketing partners include financial services companies and direct marketing companies.*

## Other important information

We do not share information of CNB Custody Division customers with any joint marketing partners or affiliates.



## 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 the following manner:

1. We have standard overdraft practices that come with your account.

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 will not authorize and pay overdrafts for the following types of transactions without your consent.

- 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 pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$30** each time we pay an overdraft if your account is overdrawn more than \$10
- We will charge a fee of \$5 if your account is overdrawn \$10 or less
- There is a limit of \$120 per day on the total fees we can charge you for overdrawing your account

### What if I want Community National Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call (785) 336-6143, visit our website at [www.communitynationalbank.net](http://www.communitynationalbank.net), email us at [ODP@communitynationalbank.net](mailto:ODP@communitynationalbank.net), complete the form below and present it at a branch or mail it to: P.O. Box 210, Seneca, KS 66538. You can revoke your authorization for Community National Bank to pay these overdrafts at any time by any of the above methods. Your revocation must include both your name and your account number so that we can properly identify your account.

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\_\_\_\_\_ I **do not want** Community National Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions

\_\_\_\_\_ I **want** Community National Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions

Printed Name: \_\_\_\_\_

Date: \_\_\_\_\_

Account Number: \_\_\_\_\_

## What Else You Should Know

- Good account management is the best way to avoid overdrafts. Use our mobile banking and our internet banking services to keep track of your balance. For additional financial education resources, please visit [www.mymoney.gov](http://www.mymoney.gov).
- The \$30 Overdraft Fee that is charged if you overdraw your account more than \$10 is the same fee amount that is charged if a check or item is returned as unpaid. If your consumer account is overdrawn by \$10 or less, the Overdraft Fee or Returned Non-sufficient Funds Check Fee is \$5. If multiple items overdraw your account on the same day, each item will be assessed an appropriate Overdraft Fee or a Returned Non-sufficient Funds Check Fee of \$30. All fees and charges will be included as part of the Overdraft Privilege limit amount. Your account may become overdrawn more than the Overdraft Privilege limit amount because of a fee.
- If an item is returned because the available balance in your account is not sufficient to cover the item and the item is presented for payment again, Community National Bank will charge a Returned Non-sufficient Funds Check Fee each time it returns the item because it exceeds the available balance in your account. If, on representation of the item, the available balance in your account is sufficient to cover the item Community National Bank may pay the item, and, if payment causes an overdraft, charge an Overdraft Fee.
- For consumer accounts, there is a limit of 4 Overdraft Fees or Returned Non-sufficient Funds Check Fees (\$120) per day we will charge. These exceptions do not apply to business accounts.
- This describes the posting order for purposes of determining overdrafts. Our general policy is to post items throughout the day and to post credits before debits. Paper checks are posted lowest to highest dollar amount, while ATM, ACH, and debit card transactions are posted by lowest to highest amount in transaction code order; however, because of the many ways we allow you to access your account, the posting order of individual items may differ from these general policies. Holds on funds (described herein) and the order in which transactions are posted may impact the total amount of Overdraft Fees or Returned Non-sufficient Funds Check Fees assessed.
- Although under payment system rules, Community National Bank may be obligated to pay some unauthorized debit card transactions, Community National Bank will not authorize debit card or ATM transactions unless your account's available balance (including Overdraft Coverage Options) is sufficient to cover the transactions and any fee(s).
- Giving us your consent to pay everyday debit card and ATM overdrafts on your consumer account (Extended Coverage) may result in you incurring Overdraft Fees for transactions that we would otherwise be required to pay without assessing an Overdraft fee. However, this would allow us to authorize transactions up to the amount of your Overdraft Privilege limit and may also help you avoid overdrafts in excess of your available balance that could result in suspension of your debit card. If you consent to Extended Coverage on your consumer account, it will remain on your account until it is otherwise withdrawn.
- Community National Bank authorizes and pays transactions using the available balance in your account. Community National Bank may place a hold on deposited funds in accordance with our Deposit Account Agreement and Disclosure, which will reduce the amount of your available balance. The available balance for checks, ACH items, and recurring debit card transactions is comprised of the ledger balance, less any holds on deposited funds and any debit card holds, plus the amount of the Overdraft Privilege Limit. If you have not given consent for the authorization and payment of overdrafts caused by ATM and everyday debit card transactions, the available balance for these
- transactions is the ledger balance, less any holds on deposited funds and any debit card holds, but does NOT include the Overdraft Privilege Limit. If you have given us your prior consent to authorize and pay overdrafts for ATM and everyday debit card transactions, the Overdraft Privilege Limit is included in the available balance for authorizing and paying these transactions.
- **Overdraft Privilege** allows you to overdraw your account up to the disclosed limit for a fee (as disclosed in our Fee Schedule) to pay a transaction.
- Please be aware that the Overdraft Privilege amount is not included in your available balance provided through online banking, mobile banking, or Community National Bank's ATMs.
- Community National Bank will place a hold on your account for any authorized debit card transaction until the transaction settles (usually within two business days) or as permitted by payment system rules. In some cases, the hold may exceed the amount of the transaction. When the hold ends, the funds will be added to the available balance in your account. If your account is overdrawn after the held funds are added to the available balance and the transaction is posted to the available balance, an Overdraft Fee may be assessed.
- Except as described herein, Community National Bank will not pay items if the available balance in your account (including the Overdraft Privilege limit, if applicable) is not sufficient to cover the item(s) and the amount of any fee(s).
- Community National Bank may suspend your debit card if you incur overdrafts in excess of the available balance in your account, including any Overdraft Privilege limit (as described herein). Debit cards on your account will remain suspended until you make sufficient deposits so that your available balance, taking into account any Overdraft Privilege limit, is positive and then you contact us.

- Community National Bank may also suspend your debit card if your account is overdrawn more than 32 consecutive calendar days. Debit cards on your account will remain suspended until you make sufficient deposits so that your account balance is positive.
- Community National Bank may also suspend your debit card if we are unable to contact you due to an incorrect mailing address or phone number(s). You must contact us with your correct mailing address and/or phone number(s) to have your debit card reinstated.
- We may charge a fee of \$5 to reactivate your debit card if we suspend your debit card.
- If your debit card is suspended, you will be unable to use your debit card(s) for purchases or to access your account(s) associated with the debit card(s) at the ATM while your debit card is suspended. If you use your debit card for recurring payments, e.g., utilities, you are responsible to make other arrangements for your recurring debit payment(s).
- New consumer and business checking accounts will receive a \$100 Introductory Overdraft Privilege limit at account opening that will be increased to \$600 after 30 days in good standing for consumer accounts or to \$750 after 60 days in good standing for business accounts.
- Overdraft Privilege is not a line of credit; it is a discretionary overdraft service that can be withdrawn at any time without prior notice.
- Overdraft Privilege may be reduced if you default on any loan or other obligation to us, your account becomes subject to any legal or administrative order or levy, or if you fail to maintain your account in good standing by not bringing your account to a positive balance within 32 days for a minimum of one business day. You must bring your account balance positive for at least one business day to have the full Overdraft Privilege limit reinstated.
- Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all overdraft and fee amounts, as described in the Account Agreement and the Terms and Conditions of your account. The total (negative) balance, including all fees and charges, is due and payable upon demand.
- "Recipients of federal or state benefits payments who do not wish us to deduct the amount overdrawn and the Overdraft Fee from funds that you deposit or that are deposited into your account may call us at 785-336-6143.

If you have any questions about Overdraft Privilege, please call us at (785) 336-6143 or visit a location.

## Electronic Fund Transfers

### Your Rights and Responsibilities

The Electronic Fund Transfers we are capable of handling for consumers are indicated below, some of which may not apply to your account. Some of these may not be available at all terminals. Please read this disclosure carefully because it tells you your rights and obligations for these transactions. Options following a checkbox () only apply if checked. You should keep this notice for future reference.

#### Types of Transfers, Frequency and Dollar Limitations

**(a) Prearranged Transfers.**

- Preauthorized credits. You may make arrangements for certain direct deposits to be accepted into your
  - checking  savings  prepaid account(s).
- Preauthorized payments. You may make arrangements to pay certain recurring bills from your
  - checking  savings  prepaid account(s).

**(b) Telephone Transfers.** You may access your account (s) by telephone at \_\_\_\_\_ using a touch tone phone, your account, numbers, and \_\_\_\_\_

- Transfer funds from checking to savings
- Transfer funds from savings to checking
- Transfer funds from \_\_\_\_\_ to \_\_\_\_\_
- Transfer funds from \_\_\_\_\_ to \_\_\_\_\_
- Make payments from checking to loan accounts with us
- Make payments from \_\_\_\_\_ to \_\_\_\_\_
- Make payments from \_\_\_\_\_ to \_\_\_\_\_
- Get checking account(s) information

**(c) ATM Transfers.** You may access your account(s) by ATM using your Community National Bank Debit/ATM Card

and personal identification number to:

- Make deposits to checking accounts
- Make deposits to savings accounts
- Get cash withdrawals from checking accounts you may withdraw no more than \$400.00 per day
- Get cash withdrawals from savings accounts you may withdraw no more than \$400.00 per day
- Transfer funds from savings to checking
- Transfer funds from checking to savings
- Transfer funds from \_\_\_\_\_ to \_\_\_\_\_
- Make payments from checking account to \_\_\_\_\_
- Make payments from \_\_\_\_\_ to \_\_\_\_\_
- Get checking account(s) information
- Get savings account(s) information
- There is a charge of \$2.00 per withdrawal at ATMS we do not own or operate.

**(d) Point-Of-Sale Transactions.**

Using your card:

- You may access your  checking account  \_\_\_\_\_ account(s) to purchase goods ( in person,  by phone,  by computer), pay for services ( in person,  by phone,  by computer), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.
- You may not exceed more than \$1,000.00 in transactions per day 7:00 p.m. to 7:00 p.m. seven days per week.

**(e) Computer Transfers.** You may access your account(s) by computer by accessing our website at [www.communitynationalbank.net](http://www.communitynationalbank.net) and using you access ID are password to:

- Transfer funds from checking to savings
- Transfer funds from savings to checking
- Transfer funds from checking to checking
- Transfer funds from savings to savings
- Make payments from checking to loan accounts with us
- Make payments from checking to third parties
- Make payments from savings to loan accounts(s) with us
- Get checking account(s) information
- Get savings account(s) information

## Types of Transfers, Frequency and Dollar Limitations, Continued

**(f) Mobile Banking Transfers.** You may access your account(s) by web-enabled cell phone by registering your mobile device at [www.communitynationalbank.net](http://www.communitynationalbank.net) and using your access ID and password to:

- Transfer funds from checking to savings
- Transfer funds from savings to checking
- Transfer funds from checking to checking
- Transfer funds from savings to savings
- Make payments from checking to loan accounts with us
- Make payments from checking to third parties
- Make payments from savings to loan account(s) with us
- Get checking account(s) information
- Get savings account(s) information
- Make deposits to your checking account. There is a limit of \$3000.00 per deposit and a limit of \$3,000.00 per day.
- Make deposits to your savings account. There is a limit of \$3,000.00 per deposit and a limit of \$3,000.00 per day.
- You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.

**(g) Electronic Fund Transfers Initiated By Third Parties.** You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and financial institution information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your financial institution and account information (whether over the phone, the internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

### (g) ETF's Initiated By Third Parties, Continued

**Electronic check conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills. You may:

- Not exceed more than \_\_\_\_\_ payments by electronic check per \_\_\_\_\_
- Make payments by electronic check from \_\_\_\_\_  
Payments are limited to \_\_\_\_\_ per \_\_\_\_\_

**Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic fund transfer to collect a charge in the event a check is returned for insufficient funds. You may:

- Make no more than \_\_\_\_\_ payments per \_\_\_\_\_ for electronic payment of charges for checks returned for insufficient funds.
- Make electronic payment of charges for checks returned for insufficient funds from checking accounts  
Payments are limited to \_\_\_\_\_ per \_\_\_\_\_

## Documentation

(a) **Terminal Transfers.** You can get a receipt at the time you make a transfer to or from your account using a(n)

- automated teller machine
- point-of-sale terminal
- You may not get a receipt if the amount of the transfer is \$15 or less

(b) **Preauthorized Credits.** 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 the telephone number listed below to find out whether or not the deposit has been made.

(c) **In addition,**

- You will get a monthly account statement from us, unless there are no transfers in a particular month. In any case you will get a statement at least quarterly.
- You will get a quarterly statement from us on your savings account if the only possible electronic transfer to or from the account is a preauthorized credit.
- If you bring your passbook to us, we will record any electronic deposits that were made to your account

## Documentation, Continued

- You may obtain information about the amount of money you have remaining in your prepaid account by calling the telephone number listed below. This information, along with a 12-month history of account transactions, is also available online at
- If your prepaid account is registered with us, you also have the right to obtain at least 24 months of written history of account transactions by calling a writing us at the telephone number or address listed in this disclosure. You will not be charged a fee for this information unless you request it more than once per month.
- You also have the right to obtain at least 24 months of written history of your prepaid account transactions by calling a writing us at the telephone number or address listed in this disclosure. You will not be charged a fee for this Information unless you request it more than once per month.

## Preauthorized Payments

(a) **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how:

Call a write us at the telephone number or address listed in this disclosure, in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put you request in writing and get it to us within 14 days after you call.

We charge \$30.00 for each stop payment.

(b) **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 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.)

(c) **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

## Financial Institution's Liability

(a) **Liability for failure to make transfers.** 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. 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 go over the credit limit on your overdraft line.
- If the automated teller machine where you are making the transfer does not have enough cash.
- If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- There may be other exceptions stated in our agreement with you.

## Confidentiality

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; 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 written permission.  
 as explained in the separate Privacy Disclosure.

## Unauthorized Transfers

**(a) Consumer Liability.** Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or (if your account can be accessed by check) 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 you tell us within 4 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within 4 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$300.

Also, if your statement (or for a prepaid account where no statement is sent, if your electronic history or written history) shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was transmitted to you (or for a prepaid account where no statement is sent, 60 days after the earlier of the date you electronically access your account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared), you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

**Visa® Debit Card.** Additional Limits on Liability for Community National Bank Debit Card. Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen Visa card. This additional limit on liability does not apply to ATM transactions outside of the U.S., to ATM transactions not sent over Visa or Plus networks, to anonymous Visa prepaid card transactions, or to transactions using your Personal Identification Number which are not processed by Visa. Visa is a registered trademark of Visa International Service Association.

**Mastercard Debit Card.** Additional Limits on Liability for . You will not be liable for any unauthorized transactions using your Mastercard debit card if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. This additional limit on liability does not apply to a prepaid card until such time as the prepaid card is registered with us and we have completed our customer identification program requirements. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

**Most transactions are processed as Visa Check Card transactions unless you enter a PIN.** If you do not enter a PIN, transactions may be processed as either a Visa Check Card transaction or a transaction on the PULSE network. Merchants must provide you with a clear way of choosing to make a VISA Check Card transaction if they support this option. Should you choose to use PULSE when completing a transaction without a PIN, different terms may apply and you will not be eligible for rewards accrued on transactions processed over the Visa network. Certain procedures and rights applicable only to Visa Check Card transactions will not apply to transactions processed on the PULSE network.

**(b) Contact in event of unauthorized transfer.** If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed at the end of this disclosure. You should also call the number or write to the address listed at the end of this disclosure if you believe a transfer has been made using the information from your check without your permission.

**(a) Consumer liability.** There are no limitations on your liability for unauthorized transfers using this prepaid card. This is because we do not have a consumer identification or verification process for this prepaid card.

## Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers, Call or Write us at the telephone number or address listed 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 the FIRST statement on which the problem or error appeared.

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

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 (5 business days involving a VISA® point-of-sale transaction, other than an anonymous Visa prepaid card transaction, processed by Visa or 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 (5 business days involving a Visa point-of-sale transaction, other than an anonymous Visa prepaid card transaction, processed by Visa or 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.

## Institution

**INSTITUTION** *(name address, telephone number, etc., business days)*

**COMMUNITY NATIONAL BANK**

**210 MAIN STREET  
SENECA, KANSAS 66538  
MONDAY - FRIDAY  
(EXCEPT FEDERAL HOLIDAYS)  
(785) 336-6143**

## Additional Information

## Terms and Conditions of Your Account

### 1. Important Information about Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you, we may also ask to see your driver's license or other identifying documents.

### 2. Agreement

This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the signature card or open or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal laws, the laws of the state of Kansas and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

1. summarize some laws that apply to common transactions;
2. establish rules to cover transactions or events which the law does not regulate;
3. establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
4. give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. Nothing in this document is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this document the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular.

### 3. Liability

You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and we can deduct any amounts deposited into the account and apply those amounts to the shortage. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.



or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

## 6. Notice of Withdrawal

We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account, other than a time deposit or demand deposit or from any other savings deposit as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See you notice of penalty for early withdrawal.

## 6. Ownership of Account and Beneficiary Designation

These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

**Individual Account.** This is an account in the name of one person.

**Joint Account - With Survivorship** (*And Not As Tenants In Common*). This is an account in the name of two or more persons. Each of you intend that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common.

**Joint Account - No Survivorship** (*As Tenants In Common*). This is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the number of signatures necessary for withdrawal.

**Revocable Trust or Pay-on-Death Account.** If two or more of you create this type of account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either of these account types may: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

## 7. Business, Organization, and Association Accounts

Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. You represent that you have the authority to open and conduct business on this account on behalf of the entity. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity.

## 8. Stop Payments

The rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. Because stop-payment orders are handled by computers, to be effective, your stop-payment order must precisely identify the number, date, and amount of the item, and the payee.

You may stop payment on any item drawn on your account whether you sign the item or not. Generally, if your stop-payment order is given to us in writing it is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. If the original stop-payment order was oral your stop-payment order will lapse after 14 calendar days if you do not confirm your order in writing within that time period. We are not obligated to notify you when a stop-payment order expires.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys' fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

## 9. Telephone Transfer

A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Limitations on the number of telephonic transfers from a savings account, if any, are described elsewhere.

## 10. Amendments and Termination

We may change any term of this agreement. Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We may also close this account at any time upon reasonable notice to you and tender or the account balance personally or by mail. Items presented for payment after the account is closed may be dishonored. When you close your account, you are responsible for leaving enough money in the account to cover any outstanding items to be paid from the account. Reasonable notice depends on the circumstances, and in some cases such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice. If we have notified you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new terms(s).

## 11. Notices

Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. We must receive it in time to have a reasonable opportunity to act on it. If the notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date, and payee. Written notice we give you is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we have on file. Notice to any of you is notice to all of you.

## 12. Statements

**Your Duty to Report Unauthorized Signatures, Alterations, and Forgeries.** You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations, or forgeries in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

**Your Duty to Report Other Errors or Problems.** In addition to your duty to review your statements for unauthorized signatures, alterations, and forgeries, you agree to examine your statement with reasonable promptness for any other error or problem - such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing endorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

**Errors Relating to Electronic Fund Transfers or Substitute Checks** (*For consumer accounts only*). For information on errors relating to electronic fund transfers (e.g., on-line, mobile, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

**Duty to Notify if Statement Not Received.** You agree to immediately notify us if you do not receive your statement by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft.

### **13. Direct Deposits**

If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

### **14. Temporary Account Agreement**

If the account documentation indicates that this is a temporary account agreement, each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

### **15. Setoff**

We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal only arises in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

### **16. Check Processing**

We process items mechanically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed, and endorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of endorsements unless you notify us in writing that the check requires multiple endorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

### **17. Check Cashing**

We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft, or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

### **18. Truncation, Substitute Checks, and Other Check Images**

If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the original check in conformance with our internal policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

### **19. Remotely Created Checks**

Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner's name typed or printed on the signature line.

You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned you owe us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

## **20. Unlawful Internet Gambling Notice**

Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

## **21. ACH and Wire Transfers**

This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution, or a beneficiary, we and every receiving or beneficiary financial 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. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. Credit entries may be made by ACH. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

## **22. Facsimile Signatures**

Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

## **23. Authorized Signer (Individual Accounts only)**

A single individual is the owner. The authorized signer is merely designated to conduct transactions on the owner's behalf. The owner does not give up any rights to act on the account, and the authorized signer may not in any manner affect the rights of the owner or beneficiaries, if any, other than by withdrawing funds from the account. The owner is responsible for any transactions of the authorized signer. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf. The owner may terminate the authorization at any time, and the authorization is automatically terminated by the death of the owner. However, we may continue to honor the transactions of the authorized signer until: (a) we have received written notice or have actual knowledge of the termination of authority, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an authorized signer.

## **24. Restrictive Legends or Endorsements**

The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive endorsements, or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or endorsement, or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than \$1,000.00." The payee's signature accompanied by the words "for deposit only" is an example of a restrictive endorsement,

## 25. Account Transfers

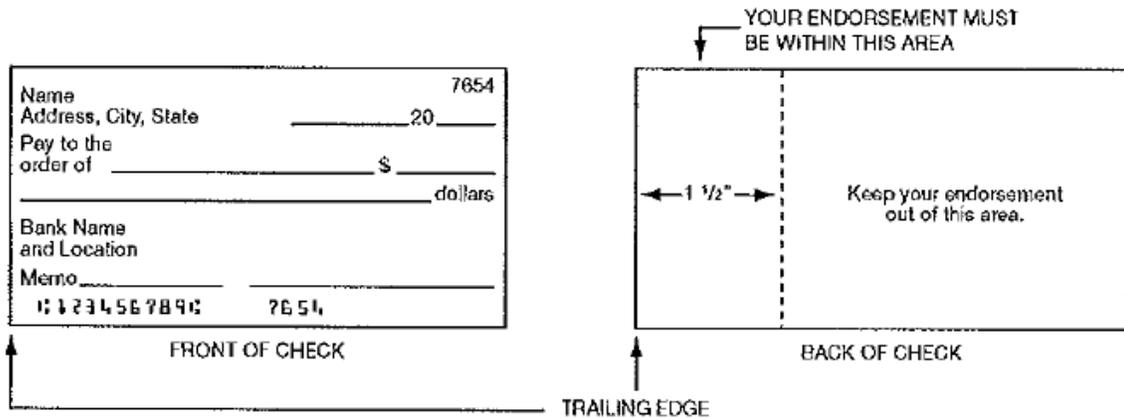
This account may not be transferred or assigned without our prior written consent.

## 26. Endorsements

We may accept for deposit any item payable to you or your order, even if they are not endorsed by you. We may give cash back to any one of you. We may supply any missing endorsement(s) for any item we accept for deposit or collection, and you warrant that all endorsements are genuine.

To ensure that your check or share draft is processed without delay, you must endorse it (sign it on the back) in a specific area. Your entire endorsement (whether a signature or a stamp) along with any other endorsement information (e.g., additional endorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Endorsements must be made in blue or black ink, so that they are readable by automated check processing equipment.

As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all endorsement information within 1 1/2" of that edge.



action. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees, and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

### **31. Account Security**

**Duty to Protect Account Information and Methods of Access.** It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your account(s). Do not discuss, compare, or share information about your account number(s) with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized.

Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment.

You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

**Positive Pay and Other Fraud Prevention Services.** Except for consumer electronic fund transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered. You will not be responsible for such transactions if we acted in bad faith or to the extent our negligence contributed to the loss. Such services include positive pay or commercially reasonable security procedures. If we offered you a commercially reasonable security procedure which you reject, you agree that you are responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected. The positive pay service can help detect and prevent check fraud and is appropriate for account holders that issue: a high volume of checks, a lot of checks to the general public, or checks for large dollar amounts.

### **32. Telephonic Instructions**

Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission or leave by voice mail or on a telephone answering machine.

### **33. Monitoring and Recording Telephone Calls and Consent to Receive Communications**

Subject to federal and state law, we may monitor or record phone calls for security reasons, to maintain a record and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

To provide you with the best possible service in our ongoing business relationship for your account we may need to contact you about your account from time to time by telephone, text messaging or email. However, we first obtain your consent to contact you about your account in compliance with applicable consumer protection provisions in the federal Telephone Consumer Protection Act of 1991 (TCPA), CAN-SPAM Act and their related federal regulations and orders issued by the Federal Communications Commission (FCC).

- Your consent is limited to your account, and as authorized by applicable law and regulations.
- Your consent is voluntary and not conditioned on the purchase of any product or service from us.

With the above understandings, you authorize us to contact you regarding your account throughout its existence using any telephone numbers or email addresses that you have previously provided to us by virtue of an existing business relationship or that you may subsequently provide to us.

This consent is regardless of whether the number we use to contact you is assigned to a land line, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, voice mail and text messaging, including the use of pre-recorded or artificial voice messages and an automated dialing device.

If necessary, you may change or remove any of the telephone numbers or email addresses at any time using any reasonable means to notify us.

### **34. Claim of Loss**

The following rules do not apply to a transaction or claim related to a consumer electronic fund transfer governed by Regulation E (e.g., an everyday consumer debit card or ATM transaction). The error resolution procedures for consumer electronic fund transfers can be found in our initial Regulation E disclosure titled, "Electronic Fund Transfers." For other transactions or claims, if you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you. You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

### **35. Early Withdrawal Penalties (and involuntary withdrawals)**

We may impose early withdrawal penalties on a withdrawal from a time account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your notice of penalty for early withdrawals for additional information.

### **36. Address or Name Changes**

You are responsible for notifying us of any change in your address or your name. Unless we agree otherwise, change of address or name must be made in writing by at least one of the account holders. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent address you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

### **37. Resolving Account Disputes**

We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

### **38. Waiver of Notices**

To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit an item and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

## Community National Bank Fee Schedule

Effective Date: January 3, 2022

### ATM & Debit Card

ATM Usage Fee (Non-CNB ATM)	\$2.00
Debit Card Replacement	\$15.00
Debit Card Reactivation Fee	\$5.00

### Checks

Cashier's Check	\$2.00
Check Cashing (Non-customer)	\$5.00
Check Printing (Fee Depends on Check Style)	Varies
Deposited Checks Returned	\$5.00
Overdraft Fee (per check) *	\$30.00
Overdraft, if account overdrawn \$10 or less**	\$5.00
Personal Money Order (Customer)	\$2.00
Personal Money Order (Non-customer)	\$5.00
Returned Non-sufficient Fund Check Fee (per check) *	\$30.00
Stop Payment	\$30.00

\*Fee applies when overdraft is created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

\*\*Applies to consumer accounts only.

### Escrow Fees

Annual Payment (Per Party)	\$20.00
Monthly Payment (Per Party)	\$5.00
Quarterly Payment (Per Party)	\$5.00
Set-up Fee	\$400.00
Semi-Annual Payment (Per Party)	\$10.00
Additional Charge of \$2.50 per check if Cashier's Check is required for payment disbursement.	

### Fax Services

Fax-incoming	\$3.00
Fax-outgoing	\$5.00

### Miscellaneous Services

Account Research/Balancing Assistance (per hour)	\$30.00/ hour
	.50 per copy
Collections (Incoming or Outgoing)	\$20.00
Dormant Account Fee	\$7.50 monthly
<i>For all accounts, if for five years there is no activity in an account, other than interest crediting, and the balance is less than \$100.00, a dormant account fee of \$7.50 will be assessed each month.</i>	
Garnishment or Levy	\$10.00
Inactive Account Fee:	\$2.00 monthly
<i>For all accounts, if for one year there is no activity in an account, other than interest crediting, and the balance is less than \$100.00 an inactive fee of \$2.00 will be assessed each month</i>	
Notary Service (Customer)	No charge
Notary Service (Non-customer)	\$5.00
Photocopy (per copy)	.20 per copy
Statement Reproduction (per statement with images included)	\$5.00
Telephone Transfers	No charge

Wire Transfers

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Domestic Wire Transfers (Incoming)	\$10.00
Domestic Wire Transfers (Outgoing)	\$20.00
Foreign Wire Transfers (Incoming)	\$50.00
Foreign Wire Transfers (Outgoing)	\$50.00

Rates/Fees are subject to change without prior notice. The bank may charge you a reasonable fee for any other services you may request that are not shown above.



**COMMUNITY NATIONAL BANK**  
210 MAIN STREET, P.O. BOX 210  
SENECA, KS 66538



Member  
**FDIC**

