

BankAccess CheckCard

Make a purchase at any VISA® merchant location with the BankAccess CheckCard. Payment is automatically deducted from your checking account. Saves time, for you no longer have to write checks, show ID or wait for an approval. Access your checking account through any ATM location. The BankAccess CheckCard is free. Ask a customer service representative for details.

Plan Name	Minimum to Open	Average Daily Balance For No Charge	Service Charge	Average Daily Balance Needed To Earn Interest
Totally Free Checking	\$100	N/A	N/A	N/A
Advantage Checking	\$100	\$100	\$8 Per Month	\$100
Money Market	\$1,000	\$1,000	\$8 Per Month	\$1,000
Tiered Money Market	\$2,500	\$2,500	\$10 Per Month	\$2,500
Power-Plus Checking	\$10,000	\$10,000	\$15 Per Month	\$100




Main Office:
 200 Middle Neck Road
 Great Neck, NY 11021
 516-498-9111
 516-498-8222 – Fax

www.cnbny.com

24-Hour Plus®
 and VISA® CheckCard

Get the edge.



 Equal Housing Lender
 Equal Opportunity Lender
 Member FDIC

Get the edge.



Personal Checking and Money Market Accounts

Community National Bank offers a variety of account options for your checking needs. You can choose from our regular checking accounts for your basic needs, our Power-Plus Checking for added value and benefits or our money market account for greater earning power.

Totally Free Checking

Free

No minimum balance. No monthly service charges. Open an account with \$100.

First Order of Personalized Checks

Your first order of 50 checks will be imprinted with your name and address at no extra cost.

Unlimited Checking

Use all the checks you like with no per-check charges.

Advantage Checking

Just a \$100 Average Daily Balance Required

Keep a \$100 average daily balance and we will waive the monthly fee. If your average daily balance drops below \$100, an \$8 monthly fee will be charged.

First Order of Personalized Checks

Your first order of 50 special member checks will be imprinted with your name and address at no extra cost.

Interest on Checking

Earn interest on your checking account when you maintain a \$100 average daily balance. If your average daily balance drops below \$100, an \$8 monthly fee will be charged.

Money Market

Earn Money Market rates when you maintain a balance of \$1,000; below that level, you incur an \$8 monthly fee. You can make up to six withdrawals within a monthly cycle, of which three can be written to a third party. A per transaction charge will apply if you exceed these limits.

Tiered Money Market

Earn additional interest in a high yielding, tiered money market account with a minimum balance of \$2,500. The interest rate and annual percentage yield depend upon the applicable rate tier. A \$10 monthly fee will apply if your average balance falls below \$2,500. You can make up to six withdrawals within a monthly cycle, of which three can be written to a third party. A per transaction charge of \$15 will apply if you exceed these limits.

Power-Plus Checking

Combines the convenience of a great checking account with the higher earnings of a tiered money market account. Enjoy free unlimited check writing with free personalized checks, and earn a competitive rate of interest on balances of \$10,000 or more, and a superior rate of interest on balances of \$50,000 or more. If balance falls below \$10,000 at any time during the month, a \$15 monthly maintenance fee will apply until the minimum balance is restored.

ReadyAccess

Apply for ReadyAccess overdraft protection for "bounce proof" protection, uninterrupted checking services and a built-in credit reserve you can use for any reason you name. Available with any checking account.

BankAccess - 24-Hour ATM Banking

Get cash, make deposits and transfer funds, day or night, seven days a week including holidays, at virtually any ATM in the world.

Direct Deposits

Reduce unnecessary trips to the bank. Arrange for free direct deposit of salary payments, Social Security or other regular income payments to your checking account.

Automatic Loan Payments

"AutoPay" saves time, postage and possible late charges by automatically transferring payments to auto, home improvement and mortgage loans, without cost.

One Statement Banking

Link accounts to receive one easy-to-read monthly statement. Complete transaction information on checking, Statement Savings and ReadyAccess accounts can be included together with summary information on your CDs, auto, personal and mortgage loans.

Automatic Transfer

Transfer funds automatically from one account to another. Saves time and gives you confidence in knowing your money will be there when you need it.

Access to Your Image Checks for Your Protection

Community National Bank will provide convenient access to your image checks through our website. Available 24 hours a day / 7 days a week for easier account balancing and positive proof of payment should you ever need it.