

automatically withdrawn monthly and paid to you by check or credited to another account.

Your total deposits at Community National Bank are protected up to \$100,000 by the Federal Deposit Insurance Corporation (FDIC). Accounts can be arranged in certain combinations – individual, joint and “payable on death” – to achieve a much higher total coverage.

| CD Term | Minimum to Open | Compounding |
|-------------|-----------------|-------------|
| 7-31 Days | \$2,500 | Daily |
| 32-90 Days | \$2,500 | Daily |
| 91 Days | \$2,500 | Daily |
| 6 months | \$500 | Daily |
| 1 year | \$500 | Daily |
| 1 1/2 years | \$500 | Daily |
| 2 years | \$500 | Daily |
| 2 1/2 years | \$500 | Daily |
| 3 years | \$500 | Daily |
| 4 years | \$500 | Daily |
| 5 years | \$500 | Daily |




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24-Hour Plus®
 and VISA® CheckCard

Get the edge.



 Equal Housing Lender
 Equal Opportunity Lender
 Member FDIC

Get the edge.



Savings Accounts

At Community National Bank, you can choose from several accounts. We offer statement savings, passbook savings and holiday club accounts. For added convenience, we provide several services to enhance your savings account.

Holiday Clubs

Clubs generally start in October and mature 50 weeks later. This flexible instrument allows you to determine payment frequency and amounts.

Deposits can be made using a regular deposit slip (\$5 minimum). A check will be mailed to you at the end of the club period for the amount saved plus interest earned.

All Purpose Clubs

These clubs generally start in April and mature 50 weeks later. This flexible instrument allows you to determine payment frequency and amounts. Deposits can be made using a regular deposit slip (\$5 minimum). A check will be mailed to you at the end of the club period for the amount saved plus interest earned.

| Plan Name | Minimum to Open | Balance For No Charge | Charge | Balance Needed To Earn Interest |
|--------------------------|-----------------|-----------------------------------|---------------------------------|---------------------------------|
| Statement | \$100 | \$100 Average Daily Each Month | \$2 Each Monthly Cycle | \$100 Average Daily Minimum |
| Passbook | \$100 | \$100 Average Daily Each Month | \$4 Each Quarterly Cycle | \$100 Average Daily Minimum |
| Holiday Club | \$5 | Must stay open during club period | \$10 if closed before club ends | \$5 Average Daily Minimum |
| All Purpose Club | \$5 | Must stay open during club period | \$10 if closed before club ends | \$5 Average Daily Minimum |
| Tiered Statement Savings | \$2,500 | \$2,500 Average Daily Each Month | \$5 Each Monthly Cycle | \$100 Average Daily Minimum |

Savings and Investment Account Services

BankAccess VISA® CheckCard - 24-Hour ATM Banking

Have easy access to your Statement Savings, get cash, make deposits and transfer funds, day or night, seven days a week, including holidays, at virtually any ATM in the world with your BankAccess VISA CheckCard.

Direct Deposit

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

Tiered Statement Savings

Earn additional interest in a high yielding tiered savings account. The interest rate and annual percentage yield depend upon the applicable rate tier. Open an account with \$2,500.

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.

Certificates of Deposit

We will help you invest your savings safely and wisely to build toward your future goals with certificates of deposit. You can choose from a variety of terms and will benefit from the services we offer to enhance your investment.

Individual Retirement Accounts (IRA)

IRAs are still an excellent, no-risk way to defer taxes while you save for your future security. Choose a term of 6 months or longer with a \$500 minimum deposit.

Convenient Automatic Renewals

Your CD can be renewed automatically for the same term at the prevailing annual percentage yield. Changes can be made in person.

Optional Interest Payouts

For maximum earnings, it is advisable to let earned interest remain on deposit. If you prefer, CD interest can be