



ONLINE/eSTATEMENT AUTHORIZATION
FOR ACCOUNT OWNERS

Effective 8/2010

225 Main Street • PO Box 225 • Seneca KS 66538
Phone: (800)680-0340 • Fax (785)336-2214
http://www.cnbservice.net

RETIREMENT PLANS DIVISION

AUTHORIZATION AGREEMENT FOR ONLINE ACCESS AND/OR ESTATEMENTS

Representatives please complete the Online/eStatement Authorization for Representatives

By signing this Agreement, you are authorizing the Retirement Plans Division of Community National Bank (CNB) to assign an Internet ID to you for your IRA(s). Once you are assigned this Internet ID, you should treat your Internet ID and password with the same degree of care and secrecy that you use to protect other financial data.

You understand that if you have previously designated a representative (rep) on your account, that person is automatically authorized to view your account online as well.

The account information on this website (www.cnbservice.net) is for your convenience as a general reference and may not contain all current transaction information or market values.

PLEASE NOTE: To access account statements and disclosures electronically, you must have the following: Community National Bank IRA, Internet connection, email address capable of receiving messages, and printer capable of printing disclosures or statements for your records.

In consideration of the Online Access and eStatements services ("Services") to be provided by Community National Bank Retirement Plans Division ("CNBRPD") as described from time to time in information distributed by CNBRPD to its customers, the undersigned Customer agrees as follows:

- 1. The undersigned hereby requests and authorizes CNBRPD to send notice of regular periodic account statement(s) to Customer or his/her representative, in lieu of a paper copy, in electronic format for all accounts designated in this agreement to be viewed through Services via the CNBRPD online access website.
2. Customer agrees to receive initial and periodic account disclosure information in an electronic format.
3. Customer understands his/her right to revoke this agreement and thereby withdraw consent to communicate with CNBRPD electronically.
4. Customer understands that Customer has a right to obtain a paper copy of any of the above-described disclosures or eStatements.
5. Customer agrees to notify CNBRPD immediately if Customer is unable to access any of the information that has been delivered by the CNBRPD in an electronic form or manner.
6. Customer agrees to provide the CNBRPD with signed, written notice if Customer's electronic mail (email) address changes.
7. CNBRPD shall not be responsible or liable for:
- Consequential or incidental damages for negligent performance by CNBRPD of its Services.
- Damages arising from unauthorized access to eStatement services.
- Any costs associated with updating, modifying or terminating Customer software or hardware.

Please fax or mail this form to CNB. Online submission is not available.

I understand the above agreement and would like to sign up for the following: (Please select the appropriate option(s). If you already have online access please just initial eStatements.) You will receive one email from retirementgeneral@communitynationalbank.net.

Online Access [] and/or eStatements [] (eStatements requires Online Access and will suspend paper statement!)

CNB Account Number _____ Account Name _____ (Please Print)

E-Mail (Required) _____ Phone # _____

Street Address _____ City _____ State _____ Zip Code _____

SSN _____ Signature _____ Date _____

(Without all of the above information we will not be able set-up your Internet ID and/or eStatements.)

CNB Office Use Only

Customer Service Approval _____ Internet ID: _____ System Administrator Approval _____ Date/Time Updated: _____

Please read carefully the CNB Online Access User Agreement for Community National Bank Retirement Plans Division (CNB), below. The agreement includes disclaimers of liability and other matters of interest to users. By pressing the "Accept" button you agree to the terms and conditions of the user agreement which includes consent to future amendments of the agreement. By pressing "Decline", you will be returned to the initial log on screen and will not be allowed access. If you wish to have a copy of this agreement, call Community National Bank Retirement Plans Division at (800)680-0340.

CNB ONLINE ACCESS USER AGREEMENT

What This Agreement Covers

Community National Bank is a locally owned, independent community bank. The bank's headquarters reside in Seneca, Kansas; with the Retirement Plans Division also residing in Seneca, Kansas. This internet services agreement between you and Community National Bank (CNB), where your CNB Individual Retirement Account (IRA) is located, governs your use of CNB Online Access, an electronic service that permits CNB account holders and their designated representatives to access personal IRA information through the use of the world wide web. Accounts provided by CNB that you access through CNB Online Access are also governed by other agreements with you. This agreement governs your use of CNB Online Access. Additional internet services may be available in the future. In addition to this agreement, privacy policies also apply to your accounts. We suggest that you review these items in order to understand all of your relative rights and responsibilities in connection with your use of CNB online access.

Terms Used in this Agreement

"We," "us", "our" and "Community National Bank" refer to the Community National Bank Retirement Plans Division, located in Seneca, Kansas.

"You" or "Your" refers to the owner of a Community National Bank IRA or your authorized representative.

"Account" refers to any IRA maintained at Community National Bank;

"Authorized representative" refers to the designated representative you appoint that is your authorized agent and is not an agent of the custodian. We are not responsible for and are not bound by any representatives, warranties, statements, or agreements made by any representative beyond the terms and provisions contained in the agreement and disclosure statement of the CNB IRA application.

Accepting The Agreement

You understand that by using CNB online access, you have agreed to the terms and conditions of this agreement. You agree to use CNB online access solely as provided in this agreement and the applicable online instructions. We may, from time to time, introduce new CNB services. When this happens, we will update the website to include them. By using CNB online access you agree to be bound by the terms contained in this agreement at that time.

GENERAL ACCESS INFORMATION

Maintaining Your Accounts

You agree to properly maintain your CNB online access, to comply with the rules governing your CNB IRA(s), and to pay any fees associated with your CNB IRA(s). Neglecting the maintenance (including but not limited to fees) of your IRA may warrant CNB Online Access termination. Any issue with a CNB IRA(s), or service with CNB, which you access through CNB online access shall be governed by the law(s) specified in this agreement for that CNB account or service.

Online Access to CNB Accounts

To access your CNB Account(s) you must have an **INTERNET ID** and a **PASSWORD** as well as the required hardware and software. You are solely responsible for having the required hardware and software and for securing an internet service provider. Subject to the terms of this Agreement you will generally be able to access your IRA(s) at www.cnbservice.net seven days a week, 24 hours a day.

At certain times, Community National Bank Online Access may not be available due to system maintenance or circumstances beyond our control. During normal business hours, you may call our toll free number (800)680-0340 for additional assistance.

Password and Internet ID

You will be given an internet ID and a temporary password that will give you access to your CNB account. During your first logon session, you are required to change your password. Going forward, your password can be changed online at any time. Your online password is case sensitive, and must be at least 8 characters long with at least 2 alpha characters and 2 numeric characters. We recommend that you change your password regularly. For security purposes, we recommend that you memorize the password and do NOT write it down. You are responsible for keeping your password and internet ID confidential.

Electronic Mail (E-Mail)

You can communicate with us via e-mail at ira@communitynationalbank.net. Please remember that we will not immediately receive an electronic message sent by you. If you need to contact us immediately, please call (800)680-0340. Never send us your account number(s), internet ID, password, security word, or other sensitive information via e-mail.

CNB ONLINE ACCESS SERVICE

Available Services

By accessing your account(s) online, you may obtain balance information, portfolio holdings, and review transaction history. Balances and transaction history will reflect activity conducted through the close of the previous business day.

Accessibility and Cancellation

If you have appointed one or more designated representatives, each such designated representative may individually access your account(s). Each designated representative will have a unique internet ID and password. The terms of this agreement will apply to each designated representative. To cancel this authorization agreement, please notify us in writing that you would like to forfeit the right to access your IRA(s) via the internet. If you decide to close your IRA(s), your CNB Online Access will be forfeited once CNB considers the account closed.

Representative Accessibility and Cancellation

Designated representatives are responsible for access to CNB accounts by their office staff. Internet IDs will ONLY be assigned to representatives. CNB will NOT assign internet IDs to office staff. If you no longer act as a representative for a client, it is your responsibility to notify CNB immediately.

Telephone Number and Address

Call us IMMEDIATELY if you believe that your Internet ID or Password has been lost or stolen, or if you suspect any fraudulent activity on your account.

Phone: (800)680-0340

E-mail: ira@communitynationalbank.net

Or write to: Community National Bank, 225 Main Street, P.O. Box 225, Seneca, KS 66538

Telephone and ISP Charges

You will be responsible for any telephone charges that you incur and any fees charged by your Internet Service Provider (ISP) when you access your account online.

GENERAL PROVISIONS

Disclosure of Information

The circumstances under which we will share information about you or your account has been separately provided to you within our account disclosures. Our privacy policy may change from time to time and is available on-line and at your request.

Termination

Unless otherwise required by applicable law, CNB may terminate this agreement and/or your online access, in whole or in part, at any time. We may terminate or reinstate online access, in whole or in part, at our discretion, at any time. If reinstated, the current terms of this agreement will control. You may request reinstatement of online access by calling Community National Bank at (800)680-0340.

Limitation of Liability

Except as otherwise provided in this agreement or by law, we are not responsible for any loss, injury or damage, whether direct, indirect, special or consequential, caused by the service or the use thereof, or arising in any way out of the installation, use, or maintenance of the software.

Your Indemnification

Except to the extent of CNB's liability, pursuant to the terms of this agreement or any other agreement or notice that otherwise governs your CNB IRA(s), you agree to indemnify and hold us, our directors, officers, employees and agents harmless from any and all loss, liability, claims, demands, judgments and expenses (including attorney's fees) arising out of or in any way connected with your use or misuse of CNB Online Access. This indemnification is provided without regard to whether our claim for indemnification is due to the use of CNB Online Access by you, or your authorized representative.

Entire Agreement

This agreement is the complete and exclusive agreement between you and us related to the CNB online access and supplements any other agreement or disclosure related to your IRA(s). In the event of a conflict between this agreement and any other agreement or disclosure related to your IRA(s) or other accounts or any statement by our employees, this agreement shall control.

Waivers

No delay or omission by us in exercising any rights or remedies hereunder shall impair such right or remedy or be construed as a waiver of any such right or remedy. Any single or partial exercise of a right or remedy shall not preclude further exercise thereof or the exercise of any other right or remedy. No waiver shall be valid unless in writing signed by us.

Assignment

You may not assign this agreement to any other party. We may assign this agreement or delegate any or all of our rights and responsibilities under this agreement to any third parties.

Governing Law

This agreement shall be governed by and construed in accordance with the laws of the State of Kansas, without regard to that state's conflicts of laws provisions.

Amendments

We may amend or change any of the terms and conditions of this agreement at any time. Notice of any changes will be posted on our website at least 30 days prior to going into effect. If you do not agree to the change or amendment, you must notify us in writing prior to the effective date of the change or amendment and cancel your access to the service.