HOW IT WORKS: DVP ACCOUNT VS RETAIL ACCOUNT

DVP BROKERAGE ACCOUNT

Establish a DVP brokerage account using the attached instructions Step 1 Place trade through broker/dealer as normal (there will be no shares or dollars in the DVP brokerage account Step 2 at this time) Fax CNB a copy of the trade confirmation to 785-336-2214 Step 3 The DVP account serves as a conduit to settle trades between the clearing firm and CNB: the movement of shares and dollars between the firms will occur on Step 4 settlement day Sale proceeds or shares purchased will be available in the CNB IRA after close of business on settlement day Step 5

Once a DVP trade is placed, proceeds can be available in the CNB IRA in as little as three days!

RETAIL BROKERAGE ACCOUNT

Establish a retail brokerage account using the attached instructions Step 1 Send CNB a screenshot of the account showing the registration and account number along with instructions to move Step 2 shares or money to the account CNB will free deliver the shares or mail a check to the brokerage Step 3 account When the shares and/or cash arrive in the brokerage account, the trade can be placed Step 4 If cash is needed back in the IRA at CNB for purchases, distributions, etc., request your broker/dealer send a Step 5 check to CNB

CNB receives the check from the broker/dealer, funds are deposited at CNB and available to use

The availability of trade proceeds will be dependent on brokerage firm processing times and mail time. This process may take several business days.