



**COMMUNITY
NATIONAL
BANK**
Retirement Plans Division

WHO WE ARE

Community National Bank's Retirement Plans Division (CNB) began in 1985 as an American small town success story. By providing excellent customer service, we have grown to serve IRA owners in all 50 states. With this significant growth, staying true to our values remains a priority.

As a nationally chartered bank, CNB is regulated by the Office of the Comptroller of the Currency, an independent bureau of the U.S. Department of the Treasury.

WHY YOU NEED AN IRA CUSTODIAN

An IRA must meet Internal Revenue Code requirements, which include the use of a bank or other entity approved by the IRS to act as trustee or custodian. A custodian is required to perform record keeping to track activity within the account, produce statements showing the activity and status of the account, and provide tax reporting of contributions, distributions, and fair market value to the account owner and the IRS.

Flexibility



Few companies will custody all of the investment types that CNB allows within a single IRA. Consolidating multiple IRAs into one CNB account retains diversification of assets and saves both time and money.

People



Customer service at CNB is second to none. We process paperwork reliably, efficiently, and accurately. Our expertise means your IRA is being handled by one of the most knowledgeable teams available.

Time



Don't expect long hold times with us. A live person will answer the phone and direct you to the correct department. Online account access is available 24 hours a day.

Money



Quick turnaround and accuracy of paperwork gets your funds invested faster. Holding multiple asset types in the same account means fewer IRAs and fewer IRA fees. Correct tax reporting saves money and trouble come tax season. All of this, and our fees are among the most competitive in the industry.

CUSTODY SERVICE FOR SELF-DIRECTED IRAS WITH STANDARD AND ALTERNATIVE ASSETS

With 30 years of experience in the custody of self-directed IRAs, Community National Bank has built a solid reputation for exceptional service, accuracy, and competitive fees. We allow you to combine a broad myriad of investment products, including alternative assets of your choice, within a single IRA.

PRODUCTS WE CUSTODY



Although we specialize in the custody of alternative assets, we also custody a variety of other asset types including:

- ⇒ REITs
- ⇒ Business Development Companies
- ⇒ Stocks
- ⇒ Private Placements
- ⇒ Mutual Funds
- ⇒ Annuities
- ⇒ Certificates of Deposit
- ⇒ Limited Liability Companies
- ⇒ Limited Partnerships
- ⇒ Direct Participation Programs

DEDICATED TO CUSTOMER SERVICE

Community National Bank is an IRA custodian with a service-oriented staff, dedicated to accurate and timely processing of paperwork. With over thirty years of IRA experience we have the expertise and knowledge you deserve in an IRA custodian.

SERVICES WE PROVIDE

We custody several types of Self Directed IRAs, including:



- ⇒ Traditional IRAs
- ⇒ Roth IRAs
- ⇒ Simplified Employee Pension Plans (SEP IRAs)
- ⇒ Beneficiary IRAs

SELF DIRECTED IRAS

A self-directed Individual Retirement Account is a type of IRA offering alternative investments for retirement savings. Most IRAs will allow mutual funds, bank CDs, or annuities. A Self Directed IRA allows these types of investments along with alternative investments including REITs, limited partnerships, and business development companies, just to name a few. You may appoint a financial advisor of your choice to your Self Directed IRA at CNB.

CONTACT US:

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Hours: 8:00 a.m. to 4:30 p.m. Central Time, Monday-Friday

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Investment Products: Not a Deposit - Not FDIC Insured – Not Insured By Any Federal Government Agency
Not Guaranteed By The Bank – May Go Down In Value
The savings balance and any CNB certificates of deposit are the only portion of your IRA insured by the FDIC.

