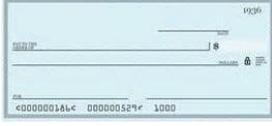


Because mistakes and unexpected things happen, Community National Bank offers several options to help you manage overdrafts. These services can provide peace of mind and head off the potential inconvenience or embarrassment of a rejected check, debit card or ATM transaction.

		Bounce	Bounce PLUS	Sweeps
				
<b>Details</b>		At our discretion, CNB will strive to pay non-sufficient fund items (except ATM withdrawals and daily debit card transactions) presented against your account instead of returning the items unpaid.	When added to Bounce, CNB will strive to pay all types of non-sufficient fund items presented against your account instead of returning the items unpaid.	Establishes an automatic transfer to your checking account from another deposit account.
<b>How to Add Service</b>		Comes with your account	You can authorize	Request this
<b>Transactions Covered</b>	<b>Checks</b>	X	X	X
	<b>ACH and Other Transactions</b>	X	X	X
	<b>ATM Withdrawals</b>	N/A	X	X
	<b>Daily Debit Card Transactions</b>	N/A	X	X
<b>Cost</b>		No fee for the service unless you overdraft. \$30 per overdraft whether the item is returned or paid.	No fee to enroll. You are only charged if you have an overdraft. \$30 per overdraft.	No fee for this service.

I wish to **DECLINE BOUNCE** Coverage in its entirety. I understand that CNB may return any item presented on my account against insufficient funds. I further understand I will still be charge a \$30.00 return item fee for any transaction presented that is drawn on insufficient funds. \*Declining Bounce will automatically OPT-OUT of Bounce Plus.

\_\_\_\_\_ Account Number / Signature / Date

I wish to **OPT-OUT** of BOUNCE PLUS. I understand that CNB will not pay overdrafts on my ATM and daily debit card transactions. I further understand I will still be charge a \$30.00 return item fee for any transaction presented that is drawn on insufficient funds.

\_\_\_\_\_ Account Number / Signature / Date