



Dear Customer:

Heritage State Bank and Community National Bank & Trust are pleased to inform you that regulatory approval has been granted for Community National Bank & Trust to purchase Heritage State Bank, effective June 2, 2018. Community National Bank & Trust welcomes the opportunity to serve the customers of Heritage State Bank and the Nevada, Lamar, Carthage, and El Dorado Springs communities.

Community National Bank & Trust is a Southeast Kansas owned community bank and is excited to have the opportunity to serve the people of Southwest Missouri. Enclosed you will find a listing of Community National Bank & Trust's locations and hours. Community National Bank & Trust offers a wide array of products including online, mobile and telephone banking as well as checking, savings, and loans to meet all your financial needs.

Our goal is to make this transition a smooth process. Please familiarize yourself with the following steps and procedures to insure your accounts are successfully transferred to Community National Bank & Trust.

BANKING HOURS. All four Missouri locations will have their lobbies and drive-up windows open from 8:00 A.M. to 5:00 P.M. Monday through Friday. Saturday hours will be 9:00 A.M. to 12:00 P.M. with drive-up windows open. **Please note: All Missouri locations will close at 4:00 P.M. on Friday, June 1 and will be closed on Saturday, June 2.**

CHECKING ACCOUNTS. For your convenience, checking account customers will receive a free set of 50 checks with your new checking account number prior to June 2, 2018. Community National Bank & Trust will honor all outstanding Heritage State Bank checks that have not been cleared for a 60-day period following June 2, 2018. Please review the enclosed *Deposit Account Reference* for the new account features and fees that apply to your converted personal or commercial account.

Community National Bank & Trust has a wide range of attractive products and services designed to meet your individual needs. If you prefer another account option you may learn more about our product offerings by visiting mybankcnb.com. It is easy to switch and you may do so anytime after June 4, 2018.

ACH. Automatic payments or direct deposits that are currently being deducted and/or deposited from your Heritage State Bank deposit account will continue without interruption into your new Community National Bank & Trust deposit account. A notice of change will be sent to the originator of the entry notifying of the new account and routing number. For future automatic payments and deposits, please use your new account number, included on your first order of checks, and the Community National Bank & Trust routing number, 101105817.

ATM and DEBIT CARDS. If you currently have an active debit card you will receive your new Community National Bank & Trust debit card in the mail. As an added security measure, you will be issued a new PIN. The HSB ATM machines will be converted to Community National Bank & Trust as well.

- All HSB ATMs will be converted on June 1, 2018.
- Heritage State Bank debit cards will be deactivated on June 4, 2018.
- Community National Bank & Trust debit cards will be able to perform transactions beginning at the close of business on June 2, 2018. Debit cards may be activated by performing a PIN based transaction or by calling the 800 number provided with your new card. You will need your PIN when you call.
- **If your existing debit card is used for automatic payments or recurring transactions, you will need to provide your new card information to the affected merchants so your service is not interrupted.**

CERTIFICATE OF DEPOSIT. All present terms and annual percentage yields will be honored on certificates of deposit. If your certificate of deposit is automatically renewable, at maturity it will renew at Community National Bank & Trust's then current rate.

INTERNET/MOBILE BANKING AND BILL PAYMENT. Your Internet/Mobile Banking services will be converted to Community National Bank & Trust Internet Banking on June 2, 2018. Access will be available on June 4th. In order to use mobile banking, you will first need to log into Online Banking on a desktop computer at mybankcnb.com (using your existing username and password), then download the app from the app store and log in.

LOANS. Heritage State Bank will continue to accept payments on your loan(s) until the close of business on June 2, 2018. After that date your payments will be made payable to Community National Bank & Trust.

- **Commercial, Personal and Mortgage Loans.** The first payment notice you receive from Community National Bank & Trust will be mailed 10 days before the payment is due and will include your newly assigned 10 digit loan number. If your loan is currently set up with an automatic payment, these payments will continue as usual. If you currently pay with a coupon book, you will receive a new coupon book to use going forward. If you wish to convert your loan to automatic payment or coupon book, please contact us after June 4, 2018.

SAFE DEPOSIT BOXES. Community National Bank & Trust will be accepting the safe deposit box rental arrangements and the current contracts from Heritage State Bank at close of business on June 2, 2018. Safe Deposit Box service will continue without interruption.

SAVINGS ACCOUNTS. Your annual percentage yield will be converted to the then current annual percentage yield being offered by Community National Bank & Trust.

STATEMENTS. Your final Heritage State Bank statement for both your checking and savings accounts will be dated June 1, 2018. Your first statement from Community National Bank & Trust will arrive later in June.

TELEPHONE BANKING. Call Now Banking is Community National Bank & Trust's telephone banking system which allows you to access your account through the convenience of your telephone 24 hours a day. Call Now Banking enables you to make account balance inquiries, determine the last 5 transactions on your account and verify deposits. You simply dial a toll free number (1-800-295-7412) to access your account. A PIN, chosen by you, is required. The first time you call, you will be asked to enter your Social Security Number.

With combined efforts, it is our goal to make the transition of your banking accounts to Community National Bank & Trust as efficient as possible. If you have specific questions about your current Heritage State Bank account, please contact your local banking center. If you have questions or concerns about the outlined changes or the products and services offered by Community National Bank & Trust, please call 620-431-2265.

Heritage State Bank appreciates your past business and is confident that Community National Bank & Trust will continue to provide you with the financial products and customer service you deserve.

Sincerely,

Heritage State Bank



Kyle Burch
Chairman

Community National Bank & Trust



Daniel L. Mildfelt
President & CEO

Deposit Account Reference

Heritage State Bank

Elite Checking
 \$100.00 to open
 \$2,500 Minimum daily balance required to receive the Elite rate
 Variable Interest rate & tiers
 Daily variable rate & APY

To receive the APY and ATM refunds you must perform the following each qualification cycle

- 10 debit card transactions post and clear the account each cycle
- One direct deposit or ACH auto debit
- Receive electronic statement

EZ Checking
 \$100.00 to open
 No monthly service charge
 No minimum balance

EZ Interest Checking
 \$100.00 to open
 \$500.00 minimum balance to receive the APY
 No monthly service charge

Money Market
 \$2,500.00 to open
 No monthly service charge
 6 pre-authorized debits or checks per statement cycle
 Subject to closure if transactions exceed limits
 Daily variable rate & APY

Personal Savings
 \$50.00 to open
 Daily variable rate & APY
 Interest paid quarterly
 \$1.00 per debit exceeding 6 per quarterly cycle

Business Account
 \$15.00 monthly maintenance fee
 \$0.15 per check written
 \$0.05 per deposited item
 Earnings credit based on 50% of investable balance

Basic Business Account
 \$8.00 monthly maintenance fee
 \$0.15 per check written over 75
 \$0.05 per deposited item over 100

Community National Bank & Trust

ePower
 \$100.00 to open
 No minimum daily balance
 Variable Interest rate & tiers
 Daily variable rate & APY
 Up to \$25.00 ATM fee refund per cycle

To receive the APY and ATM refunds you must perform the following each qualification cycle*

- 12 debit card transactions post and clear the account each cycle
- One direct deposit or ACH auto debit
- Receive electronic statement

*If qualifications are not met, account functions as a basic checking account and will earn 0.10% interest

Basic Checking
 \$100.00 to open
 No monthly service charge
 No minimum balance
 Unlimited check writing
***Similar accounts**
Teachers Choice
Student Account

Now Plus
 \$100.00 to open
 \$900.00 minimum balance to receive the APY and avoid \$8.75 monthly service charge
 30 free checks per cycle then only \$0.20 each
 10 free non-CNBT deposited items per cycle, then only \$0.20 each
 Daily variable rate & APY

Money Market
 \$100.00 to open
 \$10.00 monthly service charge if balance is below \$900.00
 6 pre-authorized debits or checks per statement cycle
 Subject to closure if transactions exceed limits
 Daily variable rate & APY
 10 free non-CNBT deposited items per cycle, then only \$0.20 each

Regular Savings
 \$100.00 to open
 Daily variable rate & APY
 Interest paid quarterly
 \$1.00 per debit exceeding 6 per quarterly cycle
 30 free non-CNBT deposited items per cycle, then only \$0.25 each
 \$2.00 quarterly fee if average balance is less than \$25.00
***Similar accounts**
Young Investors
Platinum Savings

Commercial Account
 \$6.50 monthly maintenance fee
 \$0.18 per check written
 \$0.09 per non-CNBT deposited item
 Earnings credit based on variable rate

Small Business Checking Account
 \$3.00 service charge if balance is less than \$1,000
 \$0.13 per check written over 60
 \$0.06 per non-CNBT deposited item over 100



FEE SCHEDULE / COMMON FEATURES

Miscellaneous Fees, Charges, and Information

<p>MONEYGRAM Money Orders\$3.00</p> <p>BOND COLLECTIONS (Per Envelope)</p> <p>Clipped coupons¹\$20.00</p> <p>Stock²\$50.00</p> <p>CASHIER'S CHECK1% of check (\$5.00 minimum - \$10.00 maximum)</p> <p>CHECK CASHING</p> <p>Checks drawn on usFREE</p> <p>CustomerFREE</p> <p>Non-Customer5% of total, \$5.00 minimum (plus call)</p> <p>Check Imaging (with exception of FREE Checking)FREE</p> <p>COLLECTION ITEMS</p> <p>Incoming\$15.00</p> <p>Outgoing\$20.00</p> <p>FAX FEE\$6.00 and up</p> <p>GARNISHMENTS AND LEVIES\$10.00 plus expenses</p> <p>INDEMNITY BOND\$28.00</p> <p>NSF SERVICE CHARGE\$30.00* per item</p> <p>OVERDRAFT SERVICE CHARGE\$30.00* per item</p> <p>SERVICE CHARGE FOR STOP\$30.00 per item</p> <p>RECURRING OVERDRAWN FEE.....\$3.00 per day³</p> <p>CHECK PROCESSING FEE\$2.00 per item</p> <p>ADDITIONAL FEES</p> <p>Credit Reserve Application Fee\$20.00</p>	<p>LETTERS OF CREDIT2% annual - minimum \$100.00</p> <p>NOTARY SERVICE</p> <p>CustomerFREE</p> <p>Non-customer\$2.50</p> <p>PHOTOCOPIES</p> <p>Microfilm (check and statement)\$2.00</p> <p>Xerox Copies\$0.50 per page</p> <p>RESEARCH TIME</p> <p>Per hour\$15.00 (minimum \$7.50)</p> <p>SAFE DEPOSIT BOXPrice varies with sizes. Contact bank for current prices</p> <p>SPECIAL STATEMENTS\$2.00</p> <p>STATEMENT BALANCING</p> <p>Per hour\$15.00 (minimum \$7.50)</p> <p>WIRE TRANSFER FEE</p> <p>Outgoing Customer\$20.00</p> <p>Incoming Customer\$15.00</p> <p>International Wire Customer\$50.00</p> <p>ATM/DEBIT CARD</p> <p>Replacement card (with or without PIN)\$5.00</p> <p>Replacement PIN\$2.00</p> <p>NIGHT DEPOSITORY</p> <p>Lock Bag\$15.00</p> <p>Replacement of lost or additional keys.....\$2.00</p> <p>Zipper Bag (no lock)\$3.00</p> <p>DORMANT FEE\$5.00 if dormant 1095 days</p> <p>ESCHEATABLE FEE\$5.00 if dormant 1825 days</p>
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* with a combined NSF and OD max per day of \$150.00 if transaction amount is \$3.01 or greater

¹ will be sent in for redemption

² bonds that are sent in by registered mail incur the deposit cost to the bank and will be deducted from the deposit

³ beginning on the 11th day the account is overdrawn

Free transactions at our 24-hour ATM, or any Transfund Network

Community National Bank & Trust Locations and Hours of Operation

		Normal Deposit Cut-Off Time is 4:00 PM		Deposits made after our normal cut-off time or on Saturday are credited on the next business day.		
City	State	Address	ATM	Phone	Lobby Hours	Drive-in/Walk-up Hours
Arkansas City	KS	500 North Summit	Yes	(620) 441-0000	M-F 9:00 AM - 5:00 PM	M-F 8:00 AM - 5:30 PM, Saturday 9:00 AM - Noon
Arma	KS	401 East South Street	Yes	(620) 347-4145	M-Th 8:30 AM - 4:00 PM, F 8:30 AM - 6:00 PM	M-Th 8:30 AM - 4:00 PM, F 8:30 AM - 6:00 PM
Augusta	KS	645 State Street	Yes	(316) 775-6068	M-F 8:00 AM - 5:00 PM	M-F 7:30 AM - 6:00 PM, Saturday 9:00 AM - Noon
Benton	KS	14500 SW 20th Street	Yes	(316) 778-1212	M-F 8:00 AM - 4:00 PM	M-F 8:00 AM - 6:00 PM, Saturday 8:00 AM - Noon
Burns	KS	207 North Washington	Yes	(620) 726-5210	M-F 8:00 AM - 4:00 PM	M-F 8:00 AM - 4:00 PM
Caney	KS	501 East 4th	Yes	(620) 879-5500	M-Th 9:00 AM - 4:30 PM, F 9:00 AM - 6:00 PM	M-F 8:00 AM - 6:00 PM, Saturday 8:30 AM - Noon
Chanute	KS	115 East First	Yes	(620) 431-2265	NA	M-Th 8:30 AM - 5:00 PM, F 8:30 AM - 6:00 PM
Chanute	KS	14 North Lincoln	No	(620) 431-2265	M-W 9:00 AM - 4:00 PM, Th-F 9:00 AM - 5:00 PM	M-W 8:00 AM - 9:00 AM & 4:00 PM - 5:00 PM
Chanute	KS	1501 South Santa Fe	Yes	(620) 431-3941	M-F 8:30 AM - 6:00 PM, Saturday 9:00 AM - Noon	M-F 8:30 AM - 6:00 PM, Saturday 9:00 AM - Noon
Cherryvale	KS	333 West Main	Yes	(620) 336-2145	M-Th 9:00 AM - 4:00 PM, F 9:00 AM - 5:30 PM	M-F 8:00 AM - 5:30 PM, Saturday 8:30 AM - 11:30 AM
Coffeyville	KS	901 West 11th	Yes	(620) 251-9400	M-Th 9:00 AM - 5:00 PM, F 9:00 AM - 5:30 PM	M-F 8:00 AM - 5:30 PM, Saturday 8:30 AM - Noon
Edna	KS	100 Delaware	No	(620) 922-3294	M-Th 9:00 AM - 4:00 PM, F 9:00 AM - 5:30 PM	M-Th 8:30 AM - 5:00 PM, F 8:30 AM - 5:30 PM, Saturday 8:30 AM - 11:00 AM
El Dorado	KS	301 North Main	Yes	(316) 320-2265	M-F 8:00 AM - 4:00 PM	M-F 8:00 AM - 6:00 PM, Saturday 8:00 AM - Noon
El Dorado	KS	2815 West Central	Yes	(316) 320-2800	M-F 8:00 AM - 4:00 PM	M-F 8:00 AM - 6:00 PM, Saturday 8:00 AM - Noon
Emporia	KS	1440 Industrial	Yes	(620) 341-7420	M-F 8:30 AM - 4:00 PM	M-F 8:00 AM - 5:30 PM, Saturday 9:00 AM - Noon
Emporia	KS	701 Merchant	Yes	(620) 341-7400	M-F 8:30 AM - 4:00 PM	M-F 8:00 AM - 5:30 PM, Saturday 9:00 AM - Noon
Eureka	KS	401 North Main	Yes	(620) 583-5500	M-F 9:00 AM - 4:00 PM	M-F 8:30 AM - 5:30 PM, Saturday 8:00 AM - Noon
Fredonia	KS	733 Madison	Yes	(620) 378-4411	M-Th 8:30 AM - 4:00 PM, F 8:30 AM - 5:00 PM	M-Th 8:30 AM - 5:00 PM, F 8:30 AM - 5:30 PM, Saturday 8:30 AM - Noon
Frontenac	KS	4097 Parkview	Yes	(620) 232-6900	M-Th 8:00 AM - 5:00 PM, F 8:00 AM - 6:00 PM	M-Th 8:00 AM - 5:00 PM, F 8:00 AM - 6:00 PM, Saturday 9:00 AM - Noon
Girard	KS	606 West St. John	Yes	(620) 724-4466	M-Th 9:00 AM - 4:00 PM, F 9:00 AM - 6:00 PM, Saturday 8:00 AM - 11:00 AM	M-Th 8:00 AM - 4:00 PM, F 8:00 AM - 6:00 PM, Saturday 8:00 AM - 11:00 AM
Humboldt	KS	116 North 8th	Yes	(620) 473-2211	M-Th 9:00 AM - 5:00 PM, F 9:00 AM - 6:00 PM	M-Th 8:00 AM - 5:00 PM, F 8:00 AM - 6:00 PM
Independence	KS	124 North Pennsylvania	Yes	(620) 331-3100	NA	M-F 8:30 AM - 6:00 PM, Saturday 8:30 AM - Noon
Independence	KS	125 North Pennsylvania	No	(620) 331-3100	M-F 9:00 AM - 5:00 PM	NA
Iola	KS	120 East Madison	Yes	(620) 365-6000	M-F 9:00 AM - 5:00 PM	M-F 8:00 AM - 6:00 PM, Saturday 8:00 AM - Noon
Neodesha	KS	102 North 4th	Yes	(620) 325-2900	M-Th 9:00 AM - 4:00 PM, F 9:00 AM - 5:30 PM	M-F 8:30 AM - 5:30 PM, Saturday 8:30 AM - 11:30 AM
Newton	KS	127 North Main	Yes	(316) 283-0059	M-F 9:00 AM - 4:00 PM	M-F 8:00 AM - 6:00 PM, Saturday 9:00 AM - Noon
Parsons	KS	330 North 16th	Yes	(620) 423-0314	M-Th 9:00 AM - 5:00 PM, F 9:00 AM - 6:00 PM	M-Th 8:00 AM - 5:00 PM, F 8:00 AM - 6:00 PM, Saturday 8:30 AM - Noon
Pittsburg	KS	401 East Centennial	Yes	(620) 235-1288	M-Th 9:00 AM - 5:00 PM, F 9:00 AM - 6:00 PM	M-Th 7:30 AM - 5:30 PM, F 7:30 AM - 6:00 PM, Saturday 9:00 AM - Noon
Winfield	KS	1112 Main	Yes	(620) 221-1400	M-F 9:00 AM - 5:00 PM	M-F 8:00 AM - 5:30 PM; Saturday 9:00 AM - Noon
Carthage	MO	2813 The Loop	Yes	(417) 237-0096	M-F 8:00 AM - 5:00 PM	M-F 8:00 AM - 5:00 PM, Saturday 9:00 AM - Noon
El Dorado Springs	MO	724 E Hwy 54	Yes	(417) 876-5400	M-F 8:00 AM - 5:00 PM	M-F 8:00 AM - 5:00 PM, Saturday 9:00 AM - Noon
Lamar	MO	1109 S Gulf	Yes	(417) 682-3574	M-F 8:00 AM - 5:00 PM	M-F 8:00 AM - 5:00 PM, Saturday 9:00 AM - Noon
Nevada	MO	1625 Hedges Plaza	Yes	(417) 667-7297	M-F 8:00 AM - 5:00 PM	M-F 8:00 AM - 5:00 PM, Saturday 9:00 AM - Noon

GUARDIAN

SECURE CHECKING

New account
option
available to
you in June!



CD-Like
Rates



IDProtect®



Cell Phone
Protection

**A checking account that pays a great interest rate
AND helps protect your ID!
Be Safer. Spend Smarter. It's Simple!**



**COMMUNITY
NATIONAL**

BANK & TRUST

MEMBER FDIC

Visit your banking center to learn more.

www.mybankcnb.com