

November 26, 2018

Dear IRA Owner,

We are pleased to announce exciting changes from Community National Bank! New branding and product lines, updates to our terms of service, eDelivery options, and even reducing some fees have been a major focus at CNB. We are thrilled to share these changes with you!

Branding & Products

Community National Bank Retirement Plans Division is now CNB Custody! Replacing Retirement Plans Division with Custody represents the addition of new non-IRA products in 2019. The updated logo is a modern twist on the current logo and can be seen at the top of this page. Our website has been refreshed with new graphics, a modern design, and has a new address you will want to bookmark: www.cnbcustody.com. Our look has changed, but you can be assured that we are still the same experts that strive to provide you with the best service every day.

Terms of Service

Our custodial agreement, disclosures, and terms of service have been updated with new wording to reflect current IRS standards and CNB policies. These new documents are enclosed for your review. There is no action required by you other than updating your records.

eDelivery

You can now receive future notifications like this one electronically. Our eDelivery process will post and store documents to your online account allowing you to access the document at any time and reduce paper mailings. To sign up, login to your online access account and a window will appear on your screen explaining the eDelivery notification and allowing you to opt in or out. If you are not signed up for online access, go to www.cnbcustody.com/forms and complete the Online Authorization for Account Owner form.

Fee Reductions

Lower fees? Now that is exciting! Beginning in 2019, CNB will cap the asset holding fee at four. The \$50 asset holding fee will be charged on each non-standard investment up to four, however, no fee will be charged for additional assets. As always, standard investments, including REITs and BDCs, will not have an asset holding fee. The outgoing cash transfer fee of \$25 will be reduced to \$10 for *periodic* transfers of cash in 2019. All other fees, including the annual base fee of \$80, will remain the same. You can view our current fee schedule at www.cnbcustody.com.

We trust you will find these new services and lower fees valuable. We appreciate the opportunity to be your trusted custodian and look forward to working with you for years to come!

Sincerely,

CNB Custody

TRADITIONAL INDIVIDUAL RETIREMENT CUSTODIAL ACCOUNT

Form **5305-A** (Rev. April 2017) Department of the Treasury Internal Revenue Service

(under section 408(a) of the Internal Revenue Code)

Do Not File with Amendment
Internal Revenue Service

The depositor and the custodian make the following agreement:

Article I. Except in the case of a rollover contribution described in section 402(c), 403(a)(4), 403(b)(8), 408(d)(3), or 457(e)(16), an employer contribution to a simplified employee pension plan as described in section 408(k), or a recharacterized contribution described in section 408A(d)(6), the custodian will accept only cash contributions up to \$5,500 per year for 2013 through 2017. For individuals who have reached the age of 50 by the end of the year, the contribution limit is increased to \$6,500 per year for 2013 through 2017. For years after 2017, these limits will be increased to reflect a cost-of-living adjustment, if any.

Article II. The depositor's interest in the balance in the custodial account is nonforfeitable.

Article III.

1. No part of the custodial account funds may be invested in life insurance contracts, nor may the assets of the custodial account be commingled with other property except in a common trust fund or common investment fund (within the meaning of section 408(a)(5)).

2. No part of the custodial account funds may be invested in collectibles (within the meaning of section 408(m)) except as otherwise permitted by section 408(m)(3), which provides an exception for certain gold, silver, and platinum coins, coins issued under the laws of any state, and certain bullion.

Article IV.

1. Notwithstanding any provision of this agreement to the contrary, the distribution of the depositor's interest in the custodial account shall be made in accordance with the following requirements and shall otherwise comply with section 408(a)(6) and the regulations thereunder, the provisions of which are herein incorporated by reference.

2. The depositor's entire interest in the custodial account must be, or begin to be, distributed not later than the depositor's required beginning date, April 1 following the calendar year in which the depositor reaches age 70½. By that date, the depositor may elect, in a manner acceptable to the custodian, to have the balance in the custodial account distributed in:

- (a) A single sum or
- (b) Payments over a period not longer than the life of the depositor or the joint lives of the depositor and his or her designated beneficiary.

3. If the depositor dies before his or her entire interest is distributed to him or her, the remaining interest will be distributed as follows:

(a) If the depositor dies on or after the required beginning date and:

(i) The designated beneficiary is the depositor's surviving spouse, the remaining interest will be distributed over the surviving spouse's life expectancy as determined each year until such spouse's death, or over the period in paragraph (a)(iii) below if longer. Any interest remaining after the spouse's death will be distributed over such spouse's remaining life expectancy as determined in the year of the spouse's death and reduced by 1 for each subsequent year, or, if distributions are being made over the period in paragraph (a)(iii) below, over such period.

(ii) The designated beneficiary is not the depositor's surviving spouse, the remaining interest will be distributed over the beneficiary's remaining life expectancy as determined in the year following the death of the depositor and reduced by 1 for each subsequent year, or over the period in paragraph (a)(iii) below if longer.

(iii) There is no designated beneficiary, the remaining interest will be distributed over the remaining life expectancy of the depositor as determined in the year of the depositor's death and reduced by 1 for each subsequent year.

(b) If the depositor dies before the required beginning date, the remaining interest will be distributed in accordance with paragraph (i) below or, if elected or there is no designated beneficiary, in accordance with paragraph (ii) below.

(i) The remaining interest will be distributed in accordance with paragraphs (a)(i) and (a)(ii) above (but not over the period in paragraph (a)(iii), even if longer), starting by the end of the calendar year following the year of the depositor's death. If, however, the designated beneficiary is the depositor's surviving spouse, then this distribution is not required to begin before the end of the calendar year in which the depositor would have reached age 70½. But, in such case, if the depositor's surviving spouse dies before distributions are required to begin, then the remaining interest will be distributed in accordance with paragraph (a)(ii) above (but not over the period in paragraph (a)(iii), even if longer), over such spouse's designated beneficiary's life expectancy, or in accordance with paragraph (ii) below if there is no such designated beneficiary.

(ii) The remaining interest will be distributed by the end of the calendar year containing the fifth anniversary of the depositor's death.

4. If the depositor dies before his or her entire interest has been distributed and if the designated beneficiary is not the depositor's surviving spouse, no additional contributions may be accepted in the account.

5. The minimum amount that must be distributed each year, beginning with the year containing the depositor's required beginning date, is known as the "required minimum distribution" and is determined as follows.

(a) The required minimum distribution under paragraph 2(b) for any year, beginning with the year the depositor reaches age 70½, is the depositor's account value at the close of business on December 31 of the preceding year divided by the distribution period in the uniform lifetime table in Regulations section 1.401(a)(9)-9. However, if the depositor's designated beneficiary is his or her surviving spouse, the required minimum distribution for a year shall not be more than the depositor's account value at the close of business on December 31 of the preceding year divided by the number in the joint and last survivor table in Regulations section 1.401(a)(9)-9. The required minimum distribution for a year under this paragraph (a) is determined using the depositor's (or, if applicable, the depositor and spouse's) attained age (or ages) in the year.

(b) The required minimum distribution under paragraphs 3(a) and 3(b)(i) for a year, beginning with the year following the year of the depositor's death (or the year the depositor would have reached age 70½, if applicable under paragraph 3(b)(i)) is the account value at the close of business on December 31 of the preceding year divided by the life expectancy (in the single life table in Regulations section 1.401(a)(9)-9) of the individual specified in such paragraphs 3(a) and 3(b)(i).

(c) The required minimum distribution for the year the depositor reaches age 70½ can be made as late as April 1 of the following year. The required minimum distribution for any other year must be made by the end of such year.

6. The owner of two or more traditional IRAs may satisfy the minimum distribution requirements described above by taking from one traditional IRA the amount required to satisfy the requirement for another in accordance with the regulations under section 408(a)(6).

Article V.

1. The depositor agrees to provide the custodian with all information necessary to prepare any reports required by section 408(i) and Regulations sections 1.408-5 and 1.408-6.

2. The custodian agrees to submit to the Internal Revenue Service (IRS) and depositor the reports prescribed by the IRS.

Article VI. Notwithstanding any other articles which may be added or incorporated, the provisions of Articles I through III and this sentence will be controlling. Any additional articles inconsistent with section 408(a) and the related regulations will be invalid.

Article VII. This agreement will be amended as necessary to comply with the provisions of the Code and the related regulations. Other amendments may be made with the consent of the persons whose signatures appear below.

Article VIII.

8.01 Your IRA Documents. The terms and conditions of the IRA Application, the Standard Fee Schedule, the applicable Individual Retirement Custodial Account form of the Forms 5305 series, the Disclosure Statement, Financial Disclosure, and any amendments or additional provisions hereto constitute the entire agreement between the parties with respect to the subject matter hereof.

8.02 Definitions. The term "depositor" means the person who establishes the custodial account pursuant to this agreement and may be referred to hereunder as "you," "your," or "IRA owner." The term depositor (including its alternative forms) or "representative" (depending on context) also means the person or persons you authorize (or your beneficiary(ies) following your death) to perform duties and responsibilities, including providing investment instructions, on your behalf. The term "custodial account" means the account established hereunder for your benefit (or your beneficiary(ies) following your death). The term "custodian" means Community National Bank or its successor(s) and shall include any duly appointed agent of the custodian. "Custodian" also may be referred to hereunder as "CNB," "we," "us," or "our." The term "IRA" means the Individual Retirement Account for which CNB is the custodian hereunder.

8.03 Additional Provisions. Upon mutual agreement of the parties, this agreement may be modified to include additional provisions; provided, however, that such additional provisions shall be in writing and in a format acceptable to us.

8.04 Our Fees and Expenses. In accordance with the Fee Schedule and this agreement, we shall be entitled to compensation for services provided to the IRA. All such fees, as well as expenses incurred while maintaining your IRA (including but not limited to, legal fees incurred in the administration of your

IRA) shall be collected by us from cash available in your custodial account. Alternatively, we may agree that such fees and expenses may be paid directly to us by separate check or similar means. Subject to the terms herein, the fees and expenses in the Fee Schedule and/or this agreement may be modified from time to time.

If the cash available in your custodial account is insufficient to pay the applicable fees and expenses, we have the right to liquidate assets, alter participation in a distribution and/or dividend reinvestment plan, or withdraw money from the custodial account to pay such fees and expenses. If it becomes necessary to sell assets or withdraw funds to pay any applicable fees or expenses, we are authorized to sell or withdraw any or all of the custodial account assets. Any remaining portion of the sale proceeds or funds withdrawn after the collection of the applicable fees or expenses will be deposited into the savings balance portion of the custodial account. The custodian shall not incur any liability on account of the sale or retention of assets under such circumstances.

8.05 Amendments. We may amend or restate this agreement at any time and in any respect, including retroactively, in order to conform with applicable laws and regulations (as in effect from time to time), or as we deem advisable. Any such amendment or restatement will be effected by providing a copy of the amendment or restatement to you at your last known address (including an electronic address) as shown in our records. You shall be deemed to consent to any such amendment or restatement if you fail to object thereto by notifying us in writing and terminating your custodial account within 30 calendar days from the date the amendment or restatement is provided to you. In the event of termination of your custodial account, our termination fee shall apply in addition to any fees and expenses that may be charged by the investment issuers.

8.06 Notice and Delivery. Any notice mailed by regular mail to you by us for any reason, including but not limited to amendments to this Agreement, shall be sent to the last known address we have for you in our records. You are responsible for notifying us if your mailing address changes. Notice sent to you by regular mail will be deemed delivered five calendar days after the postmark date and said fifth day will be the receipt date. Upon your consent, we may provide you with notice in a delivery format other than by mail, such as electronic delivery. Notice sent to you electronically will be deemed delivered and received by you as of the date the electronic notice is sent. You are responsible for notifying us if your electronic mail address changes.

Unless our policies and procedures provide for oral notice, all notices must be provided to us in writing to our designated address. Written notices, including but not limited to termination, change in personal information or contributions, mailed to us will be deemed delivered upon receipt and shall not be effective until our actual receipt thereof.

8.07 Applicable Laws. This agreement, and the duties and obligations of the custodian under this agreement, shall be construed, administered and enforced in accordance with the laws of the State of Kansas, except as superseded by federal law or statute.

8.08 Disqualifying Provisions/Waiver. Any provision of this agreement that is prohibited or unenforceable in any jurisdiction shall, as to such jurisdiction, be ineffective to the extent such prohibition or unenforceability without invalidating the remaining provisions of this agreement, and no such prohibition or unenforceability in any jurisdiction shall invalidate such provision in any other jurisdiction.

Neither party's failure to enforce at any time or for any period of time any of the provisions of this agreement, or any right with respect thereto, shall be construed as a waiver of such provisions or right, nor shall it affect the validity of this agreement. The exercise or non-exercise by a party of any right under the terms herein shall not preclude or prejudice the exercising thereafter of the same or other rights under this agreement.

8.09 Interpretation. This agreement is the mutual product of the parties. Each provision of this agreement has been subject to mutual consultation, negotiation, and drafting, and the language of this agreement shall therefore be interpreted without regard to which party prepared this agreement or any portion of this agreement.

8.10 Instructions, Representations and Indemnity. Neither the custodian nor any agent thereof provides investment, tax, or legal advice. You should consult with your financial advisor, attorney, or tax advisor with regard to your specific situation. We shall have no duty to question any instructions, notices, communication, information or instruments provided to us in connection with the custodial account. We shall be entitled to rely upon and shall be fully protected in any action or inaction taken in good faith reliance upon any such instructions, notices, communication, information, or instruments. The custodian shall not be liable for any loss (including any loss of assets) which results from your or your representative's exercise of control (whether action or inaction) over the custodial account.

If we receive instructions or other information relating to your custodial account which are, in our opinion, incomplete or ambiguous, we may request other instructions or information. The custodian shall not be liable to anyone

for any loss resulting from any delay, action, or inaction pending the custodian's receipt of any such other instructions or information. Notwithstanding the foregoing, we shall have no duty to question any instructions or other information relating to your custodial account or to advise you regarding any matter relating thereto, including but not limited to compliance of the instructions or information with applicable law.

The custodian shall not have and shall exercise no discretion, authority, or responsibility as to any investment in connection with the custodial account. Further, the custodian shall not be responsible in any way for the purpose, propriety, or tax treatment of any contribution, distribution, or of any other action or inaction in connection with the custodial account. As between you and the custodian, you shall be solely responsible for the suitability of any investment direction, for any adverse consequences arising from an investment or direction, including but not limited to, the custodian's inability to value or sell an investment, or the generation of unrelated business taxable income. You shall be solely responsible for all taxes, judgments, penalties or expenses incurred in connection with the custodial account.

To the fullest extent permitted by law, the depositor shall at all times fully indemnify, hold harmless and defend the custodian and its parents, subsidiaries, affiliates and each of their respective officers, directors, employees, agents, successors and permitted assigns (each a "CNB Indemnitee") against any losses, claims, damages, liabilities, costs and expenses, including without limitation, reasonable legal fees, defense costs and expenses, and the aggregate amount paid in any settlement of any actions, suits, proceedings, or claims or threats thereof, actually and reasonably incurred by or imposed on such CNB Indemnitee to the extent arising out of or resulting from the custodian's performance under this agreement. The custodian shall not have any responsibility or liability for the actions or inactions of any predecessor or successor custodian.

8.11 Investment of IRA Assets.

(a) Investment of Savings Balance. All cash contributions to the custodial account shall be deposited into the savings balance portion of the custodial account. Such contributions shall be invested in accordance with your (or your representative's) investment direction. The custodian shall not be liable for any loss resulting from any delay, action, or inaction from investment selections or allocations which are, in the custodian's opinion, incomplete, unclear, or otherwise not acceptable. Notwithstanding any other provision herein, the custodian reserves the right to require a minimum savings balance from time to time as determined necessary to cover any fees and expenses, including but not limited to taxes or other investment penalties, assessed in connection with the custodial account.

(b) Directing Investments. Contributions to the custodial account will be invested in accordance with your (or your representative's) investment direction provided in a form and manner acceptable to the custodian. The custodian reserves the right to refuse to accept and/or hold any specific asset or investment. The custodian's refusal to accept and/or hold such asset or investment shall not be construed as the custodian's review (or determination with respect to) the suitability or appropriateness of any asset or investment.

By giving any investment direction hereunder, you shall be deemed to have acknowledged receipt of any and all investor information, representations and/or agreements required in connection with the investment. The custodian shall not be liable for any loss resulting from any delay, action, or inaction from investment selections or allocations which are, in the custodian's opinion, incomplete, unclear, or otherwise not acceptable. Further, we reserve the right to request certification from you that any direction provided by you does not create a prohibited transaction under Code Section 4975. Provided, however, failure to request such certification or acceptance of such certification shall not be construed as the custodian's review (or determination with respect to) the appropriateness of any investment direction regarding the custodial account.

(c) Investment Fees and Asset Liquidation. All fees and expenses, including but not limited to investment-related fees and tax levies, incurred in connection with your IRA will be collected from cash available in your custodial account. If the cash available is insufficient to pay the applicable fees and expenses, we have the right to liquidate assets, alter participation in a distribution and/or dividend reinvestment plan, or withdraw money from the custodial account to pay such fees and expenses. If it becomes necessary to sell assets or withdraw funds to pay any applicable fees or expenses, we are authorized to sell or withdraw any or all of the custodial account assets. Any remaining portion of the sale proceeds or funds withdrawn after the collection of the applicable fees or expenses will be invested in the custodial account's savings balance. The custodian shall not incur any liability on account of the sale or retention of assets under such circumstances.

(d) Role of Custodian. By signing the IRA Application, you are selecting and appointing CNB as your IRA custodian to perform ministerial services, as described in this agreement. CNB does not provide any investment, tax, or legal advice. You should consult with your financial advisor, attorney, or tax advisor with regard to your specific situation.

You acknowledge and agree that CNB's authority and responsibility with respect to the custodial account extend only to the performance of the services that are explicitly identified in this agreement. If CNB performs additional services with respect to the custodial account, such performance shall not be treated as a course of conduct giving rise to additional obligations on the custodian's part under any circumstances. You further acknowledge and agree that: (i) CNB is a directed custodian hereunder and is not acting as a fiduciary or in any other capacity with respect to the custodial account, and (ii) CNB is not acting as a fiduciary with respect to any provision of this agreement (except as directed custodian) or performance hereunder.

You acknowledge that CNB is not: (i) the agent, partner, employee, representative, or affiliate of any financial representative, product or investment sponsor, or any other individual or entity except as otherwise disclosed by CNB, or (ii) responsible for and not bound by any representations, warranties, statements, agreements, disclosures, advice or information made by any such person or persons, described in subsection (i), except as otherwise disclosed by CNB.

Notwithstanding the foregoing, physical custody of your IRA investment(s) may reside at a variety of entities depending upon the nature of your investment(s). Such entities may include but are not limited to: Depository Trust Company, your brokerage firm and/or their clearing firm, depository banks, mutual fund companies, transfer agents, or investment companies. Information regarding the physical custody of your IRA investment(s) is available upon request.

You acknowledge and agree that: (i) the registered owner of any investment(s) held in your IRA will be "Community National Bank as Custodian," (ii) you are the beneficial owner of such investment(s), (iii) all subscription agreements and investment documents must clearly indicate that CNB is the registered owner, and (iv) CNB is authorized to modify any and all documents to clearly reflect the proper registration.

8.12 Role of Designated Representative. You may delegate (in a form and manner acceptable to the custodian) to a representative all of your powers, duties and responsibilities with regard to the investment, reinvestment and allocation of the custodial account. In doing so, you appoint such representative as having full authority to initiate buys, sells, reallocations, or other investment transactions involving the assets in the custodial account. Further, you authorize the custodian to accept any instructions, notices, communication, information or instruments from such representative. You acknowledge and agree that: (i) the custodian shall have no duty to question the authority of the representative, (ii) you are responsible for (or causing the representative to) notifying the custodian in writing of any inaccuracies or changes in the name or address of the representative, and (iii) the custodian has no duty to investigate or determine the qualifications of the representative.

If a representative is associated with a broker-dealer or registered investment advisor, the custodian may make information about activity in the custodial account available to the applicable entity in connection with such entity's supervisory responsibilities under applicable law.

You may change or remove the designated representative on your custodial account at any time upon written notification to the custodian. Such notice will be effective as soon as administratively feasible after the custodian's actual receipt of the notification.

8.13 Distributions. Distributions from the custodial account will be made only upon request of the depositor to the custodian in such form and manner as acceptable to the custodian. Any distributions will be made in accordance with CNB's policies and procedures. After receipt of a completed Distribution Request Form, CNB will complete a signature comparison (or similar verification process). As deemed appropriate by CNB, additional verification, documentation and/or information, such as a tax identification number, unique identifier, or distribution reason, may be required prior to executing the distribution. For example, additional verification may include an outgoing telephone call placed by CNB to a telephone number on file that results in verbal confirmation of the distribution amount and the distribution recipient in order to verify the authenticity of the distribution request by you or your designated representative.

In the event that CNB has not been provided with an annual fair market value of a specific asset to be distributed, the custodian may distribute such asset in-kind at the last known value. When considering a distribution, you should consult with your financial adviser, attorney, or tax advisor with regard to your specific situation.

Without limiting the generality of the foregoing, the custodian is not obligated to make any distribution, including a required minimum distribution as specified in Article IV, absent specific direction from the depositor (or his or her representative) in a form and manner acceptable to the custodian, and the custodian shall be fully protected in so relying upon any such direction or failure to direct.

The custodian will not, under any circumstances, be responsible for the timing, purpose, or propriety of any distribution from the custodial account, nor shall the custodian incur any liability or responsibility for any tax or penalty

imposed on account of any distribution or failure to make a required distribution.

8.14 Transfer and Rollover Contributions.

Assets held on behalf of the depositor in another IRA or eligible retirement plan may be transferred by the custodian or trustee thereof to CNB in a form and manner acceptable to the custodian, to be held in the custodial account for the depositor under this agreement. The custodian's acceptance of any transferred assets shall not be effective until acceptance is evidenced by deposit of the transferred assets into the custodial account. Legal title to such assets shall be reflected in the name of the custodian on behalf of the IRA owner.

The custodian shall not be responsible for any tax consequences or losses you may incur as a result of the timing of any transfer from another trustee or custodian. You shall be solely responsible for ensuring that any transfer to the custodian is in compliance with this agreement, the instrument governing the IRA or eligible retirement plan, the Code and any related rules, regulations and guidance issued by the Internal Revenue Service. Any transfers will be made in accordance with CNB's policies and procedures which may include reasonable requests for additional documentation and/or information. The custodian reserves the right to refuse to accept any transfer, including but not limited to in-kind transfers, rollovers, conversion, or recharacterization of any specific asset(s). The custodian's refusal to accept a transfer shall not be construed as the custodian's review (or determination with respect to) the appropriateness of such transfer. The custodian shall not be responsible for any tax consequences or losses you may incur as a result of the custodian's refusal of a transfer.

For purposes of this Section, "transfer" may include custodian to custodian transfers, contributions that qualify as rollover contributions under the Code, a conversion amount that qualifies as a conversion under the Code, or a recharacterization that is permissible and satisfies the requirements under the Code and any other applicable guidance issued by the Internal Revenue Service.

8.15 Reports and Records. The custodian shall cause required reports to be submitted to the Internal Revenue Service and you, excluding any returns related to unrelated business tax income generated by the custodial account.

The custodian shall provide to you a periodic statement based on the frequency selected in your IRA Application (or as required by law) that will include the positions within the custodial account and transaction details during the statement period. You may modify the statement frequency by providing written notification to the custodian in a form and manner acceptable to the custodian. In addition, upon your written request, the custodian will provide to you, at no additional cost, a written notification of any securities transaction effected by the custodian on the custodial account, in accordance with 12 C.F.R. §12.4.

Unless the custodian receives a written objection from you of any statement, notice, confirmation, or report within 30 calendar days following the receipt date, you shall be deemed to have approved such statement, notice, confirmation or report and we shall be forever released and discharged from all liability and accountability to anyone with respect to any information or transactions shown on or reflected by such statement, notice, confirmation, or report.

8.16 Unrelated Business Tax Income. The custodian shall not be responsible for identifying, tracking, or reporting any unrelated business tax income generated by the custodial account. You acknowledge and agree that you (or your representative) shall be responsible for identifying, tracking, or reporting any unrelated business income tax generated by the investments within the custodial account. Further, you shall be responsible for directing the custodian with respect to the remittance of any taxes owed and making funds available from the custodial account to pay such taxes.

8.17 Subpoena. Notwithstanding any other provision hereunder, the custodian reserves the right to respond to any subpoena in accordance with 12 U.S.C. Chapter 35 (the Financial Right to Privacy Act) without prior notice to you.

8.18 Proxy Materials. The custodian will facilitate delivery to you of all prospectuses and proxies that may come into the custodian's possession by reason of the investments held within the custodial account. Provided, however, you acknowledge and agree that the custodian shall have no responsibility to facilitate delivery of any information or materials in connection with the custodial account, unless the custodian is required to do so by law. The depositor may provide written instruction to the custodian as to the manner in which to exercise any voting rights or other shareholder rights with respect to investments in the custodial account. All such instruction shall be in a form and manner acceptable to the custodian and delivered to the custodian within the time prescribed by the custodian. The custodian shall have no obligation to vote or take any other action, hereunder, unless the custodian has received timely and complete instructions from the depositor.

8.19 Tender Offers. The custodian will facilitate delivery of materials from companies or individuals offering to purchase shares of an investment held in

the custodial account that may come into the custodian's possession by reason of the investments held within the custodial account to your representative. If you have not designated a representative or otherwise direct the custodian in writing, the custodian will facilitate the delivery of such materials to you. Provided, however, you acknowledge and agree that the custodian shall have no responsibility to facilitate delivery of any information or materials in connection with the custodial account, unless the custodian is required to do so by law.

8.20 Asset Values. As required by the Internal Revenue Service, the custodian is responsible for reporting an annual fair market value of the investments in the custodial account. CNB will not determine the value of any asset in the custodial account through its own appraisal but will make reasonable efforts to obtain asset values from either a reliable pricing service or from the investment sponsor. In the event CNB is unable to obtain a value from another source or if you do not agree with the value provided, you are responsible for obtaining and providing to CNB the fair market value in a manner acceptable to the custodian. CNB shall not be responsible for verifying any values provided, regardless of source.

8.21 Beneficiary(ies). You may designate a person(s) or entity(ies) (including a trust or estate, in which case the terms may mean the trustee or personal representative acting in their fiduciary capacity), at any time in a form and manner acceptable to the custodian. Any such designation may be changed or revoked at any time in a form and manner acceptable to the custodian. Provided, however, any designation, or change or revocation of a prior designation shall not be effective unless complete, duly executed and received by the custodian prior to your death. Notwithstanding the foregoing, CNB reserves the right to limit the number of person(s) or entity(ies) that you may designate as beneficiaries of the custodial account.

The custodian may distribute or transfer all or any portion of the custodial account at any time following the death of the depositor under the provisions of the beneficiary designation then on file with the custodian, and such distribution or transfer shall discharge the custodian from any and all claims as to the assets so distributed or transferred.

If prior to your death, you do not properly designate a beneficiary, no beneficiary survives you, or all beneficiaries properly disclaim their rights to receive any benefit, the beneficiary of the custodial account shall be your estate.

8.22 Acceptance. This agreement shall not become effective until our acceptance as evidenced by our establishment of the IRA.

8.23 Termination of the Custodial Account. The depositor may terminate the custodial account at any time upon written notice to the custodian in a form and manner acceptable to the custodian. Upon such termination, the custodian shall distribute or transfer, as applicable and instructed, the assets of the custodial account (less applicable fees, expenses, taxes or investment penalties) as soon as administratively feasible.

The custodian shall not be liable for any taxes, penalties, or losses arising from the acts, omissions, delays, or other action or inaction of any other person(s) or entity, including the depositor or his or her representative, in connection with termination of the custodial account. You acknowledge and

agree that at the close of the custodial account, any nominal amounts of accrued interest attributable to the CNB Savings Balance will not be credited to the custodial account.

8.24 Our Resignation. CNB may resign at any time upon 30 calendar days' notice to the depositor, or within 5 calendar days after receiving the depositor's written objection to an amendment or restatement of this agreement, or within 5 calendar days after material breach of this agreement by the depositor. Upon such resignation, the custodian shall transfer the assets of the custodial account (less applicable fees, expenses, taxes or investment penalties) as soon as administratively feasible to the custodian or trustee of another IRA or other retirement plan designated by the depositor in a form and manner acceptable to the custodian. In the event the custodian does not receive a proper transfer request within 30 calendar days of the resignation notice, you acknowledge and agree that the custodian may distribute the assets of the custodial account to you either in-kind, in cash, or combination thereof.

The custodian shall not be liable for any taxes, penalties, or losses arising from the acts, omissions, delays, or other action or inaction of any other person(s) or entity, including the depositor or his or her representative, in connection with transfer or distribution of the custodial account.

8.25 Successor Organization. CNB may, pursuant to a merger, consolidation, purchase, or otherwise, succeed to another organization substantially all of the custody business. Upon such succession, and without any appointment or action by any person, the surviving organization may become a successor custodian to your IRA, provided the successor custodian satisfies the requirements of Code Section 408(a)(2).

8.26 Arbitration Agreement. In the event any legal or equitable claims or disputes arise out of performance of this agreement, or breach thereof, the parties agree to attempt to resolve the claim or dispute through good faith negotiation. In the event the parties are unable to settle such claim or dispute through negotiations, the parties agree that the claim or dispute will be settled by binding arbitration. Such arbitration proceedings shall be conducted in Topeka, Kansas in accordance with the Commercial Dispute Resolution Procedures of the American Arbitration Association (AAA) in effect at the time a demand for arbitration is made. The IRA Owner expressly waives any right he or she may have to institute or conduct litigation or arbitration in any other forum or location, or before any other body, whether individually, representatively, or in another capacity. The IRA Owner may only bring claims and disputes in his or her individual capacity and not as a plaintiff or class member in any purported class or representative arbitration. The arbitrator shall have the authority to award reasonable attorneys' fees and costs, including the costs of arbitration, to the prevailing party.

8.27 USA Patriot Act Information. By signing the IRA Application, you acknowledge and agree that you shall be responsible for providing (or causing your designated representative to provide) us with accurate data and information necessary to enable us to perform services hereunder and to comply with federal law under the USA Patriot Act, such as your name, residential address, social security number, and date of birth.

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Purpose of Form

Form 5305-A is a model custodial account agreement that meets the requirements of section 408(a) However, only Articles I through VII have been reviewed by the IRS. A traditional individual retirement account (traditional IRA) is established after the form is fully executed by both the individual (depositor) and the custodian. To make a regular contribution to a traditional IRA for a year, the IRA must be established no later than the due date of the individual's income tax return for the tax year (excluding extensions). This account must be created in the United States for the exclusive benefit of the depositor and his or her beneficiaries.

Do not file Form 5305-A with the IRS. Instead, keep it with your records.

For more information on IRAs, including the required disclosures the custodian must give the depositor, see **Pub. 590-A**, Contributions to Individual Retirement Arrangements (IRAs), and **Pub. 590-B**, Distributions from Individual Retirement Arrangements (IRAs).

Definitions

Custodian. The custodian must be a bank or savings and loan association, as defined in section 408(n), or any person who has the approval of the IRS to act as custodian.

Depositor. The depositor is the person who establishes the custodial account.

Traditional IRA for Nonworking Spouse

Form 5305-A may be used to establish the IRA custodial account for a nonworking spouse.

Contributions to an IRA custodial account for a nonworking spouse must be made to a separate IRA custodial account established by the nonworking spouse.

Specific Instructions

Article IV. Distributions made under this article may be made in a single sum, periodic payment, or a combination of both. The distribution option should be reviewed in the year the depositor reaches age 70½ to ensure that the requirements of section 408(a) (6) have been met.

Article VIII. Article VIII and any that follow it may incorporate additional provisions that are agreed to by the depositor and custodian to complete the agreement. They may include, for example, definitions, investment powers, voting rights, exculpatory provisions, amendment and termination, removal of the custodian, custodian's fees, state law requirements, beginning date of distributions, accepting only cash, treatment of excess contributions, prohibited transactions with the depositor, etc. Attach additional pages if necessary.

TRADITIONAL INDIVIDUAL RETIREMENT ACCOUNT DISCLOSURE STATEMENT —

This Disclosure Statement is provided to you in accordance with requirements of the Internal Revenue Code ("Code") and contains important information about Traditional Individual Retirement Accounts ("IRA") described in Code Section 408(a) and applicable regulations. You should read the IRA Application, the Standard Fee Schedule, IRS Form 5305-A (in the Agreement), and the Financial Disclosure ("Agreement") in conjunction with this Disclosure Statement.

As described above, the Agreement includes IRS Form 5305-A which is the model custodial agreement that satisfies the requirements of Code Section 408(a) and has been approved by the Internal Revenue Service ("IRS"). IRS approval is a determination only as to the form of the custodial account and does not represent a determination of the merits of the custodial account.

The terms used in this Disclosure Statement have the meaning set in the Agreement unless the context clearly requires a different meaning. You agree to pay the fees and other expenses set forth in the Agreement (including the Standard Fee Schedule) for services provided to the IRA.

Neither the Custodian nor any of its agents or affiliates provides investment, tax, or legal advice. You should consult with your financial advisor, attorney, or tax advisor with regard to your specific situation.

For more information about IRAs, please refer to IRS Publications (such as Publications 590-A and 590-B), and IRS forms which can be obtained from any district office of the IRS or at www.irs.gov.

Right to Revoke.

If you do not receive the Agreement (including this Disclosure Statement) at least 7 days prior to the establishment of the IRA, you may revoke the custodial account by providing written notice to the Custodian. During this revocation period, the Custodian shall not be obligated to make any investments in connection with the custodial account.

If you want to revoke the custodial account, your revocation notice must be in writing and mailed (or hand-delivered) within 7 days after the establishment of the IRA to:

**Community National Bank
Custody Division
225 Main Street
Seneca, KS 66538
Telephone: 1-800-680-0340**

If you mail the revocation notice, it will be treated as received as of the postmark date if it is properly addressed and deposited in the United States mail with first class postage prepaid.

Upon revocation, you will receive a full refund of your IRA contribution (or transfer of assets, if applicable) without adjustment for such items as sales commissions, administrative expenses, or fluctuation in market value.

If you have any questions regarding revocation of the custodial account, please contact us by telephone or in writing by using the above-provided contact information.

If there is a material adverse change to the Agreement (including this Disclosure Statement) prior to the establishment of the IRA or the expiration of the 7-day period described above, the Custodian will notify you of the change. If you do not receive notification of the change at least 7 days prior to the establishment of the IRA, you may revoke the custodial account by providing written notice to the Custodian in accordance with the procedures described above.

IRA Requirements and Other Custodial Account Information.

IRAs are subject to requirements under the Code and applicable regulations. You may open and make annual contributions to an IRA up to the maximum amount allowed under the Code for a tax year if you have received taxable compensation and are under the age of 70 ½ by the end of the year. The Custodian maintains the IRA for your exclusive benefit and your interest in the IRA is non-forfeitable at all times.

The custodian of any IRA must be a bank, a savings and loan association, a federally insured credit union or another entity approved by the IRS to act as custodian. The Custodian of this IRA is Community National Bank.

Compensation. For purposes of this Disclosure Statement, compensation means wages, salaries, commissions, tips, professional fees, bonuses, self-employment income, other amounts received for personal services, and nontaxable combat pay. Compensation also generally includes amounts received under a divorce decree or separation agreement, such as alimony or separate maintenance payments. Compensation does not include earnings and profits from property (such as rental income), interest and dividend income, pensions or annuity income, deferred compensation received, income from certain partnerships, or any amounts excluded from gross income (such as foreign earned income and housing costs).

Beneficiary Designation. You should designate a person(s) or entity(ies) to receive your IRA assets upon your death by completing the appropriate section of your IRA Application. Please refer to IRS Form 5305-A in the Agreement for more information about designating beneficiaries.

Prohibited Transactions. If you (or your beneficiary) engage in a prohibited transaction (as described in Code Section 4975(c)) with respect to the IRA, the IRA will be disqualified and you must include the fair market value of the IRA in gross income for the tax year. If you are under age 59 1/2, the 10% penalty on early distributions may apply. Some examples of prohibited transactions include borrowing money from the IRA, selling property to the IRA, using the IRA as security for a loan, and buying property for personal use with IRA assets.

Loan Security/Pledges. If you use all or a portion of the IRA as security for a loan, the pledged portion will be treated as a distribution from the IRA and you must include the amount in gross income for the tax year. If you are under age 59 1/2, the 10% penalty on early distributions may apply.

Contributions and Contribution Limits.

You may make annual IRA contributions of up to the lesser of 100% of your taxable compensation, or the maximum amount allowed under the Code for a tax year. The maximum annual IRA contribution limit is reduced by the amount of any contributions you make to other IRAs (traditional and Roth). If you are at least age 50 by December 31 of the calendar year to which a contribution relates, you may make a catch-up contribution to the IRA in addition to your annual contribution. Some or all of your IRA contribution may be deductible depending on your (and your spouse's, if applicable) circumstances and adjusted gross income. IRA contributions must be made by the due date of your federal income tax return (not including extensions).

If you are married and file a joint federal income tax return, either you and/or your spouse may make a contribution to an IRA if you meet the eligibility requirements (i.e., have taxable compensation for the tax year and are under the age of 70 ½). If you file a joint federal income tax return, only you or your spouse must have received compensation during the year. You and your spouse cannot participate in the same IRA. If your and your spouse's combined compensation for the year is less than the maximum annual IRA contribution limits in any one year, you cannot contribute more after the due date for filing your federal income tax return or in later years to make up the difference.

Contributions to your IRA must be made in cash by check, money order or wire transfer. In the Custodian's sole discretion, in-kind contributions in connection with rollover contributions, transfer, or re-characterization may be accepted.

Please refer to the following chart for information regarding annual IRA contribution limits:

Tax Year	Annual IRA Contribution Limit	Annual IRA Catch-Up Contribution Limit (if at least age 50)	Total Annual IRA Contribution Limit plus Catch-Up Contribution (if at least age 50)
2018	\$5,500	\$1,000	\$6,500

Deductible Contributions. Depending on your circumstances and subject to certain limits, you may be able to deduct some or all of your IRA contributions (except rollover contributions which are not deductible) made in a tax year. The amount of the contribution for which you may be able to take a deduction will depend on whether you or, if you are married, your spouse is an active participant in an employer-sponsored retirement plan, your (or your spouse's) modified adjusted gross income, and your income tax filing status for the tax year for which the IRA contribution is made. If you (or your spouse) do not know whether you are an active participant in an employer-sponsored retirement plan, you should ask your employer. Your deduction amount decreases (and may be eliminated) as your income increases, subject to your federal income tax filing status.

Please refer to the following chart for information regarding modified adjusted gross income limits for deductible IRA contributions*:

Tax Year	Single, Active Participant	Married, Filing Joint Return, Active Participant	Married, Filing Separate Return, Active Participant	Married, Live with Spouse or Filing Joint Return, Spouse is Active Participant
2018	More than \$63,000 but less than \$73,000	More than \$101,000 but less than \$121,000	Less than \$10,000	More than \$189,000 but less than \$199,000

*For more information, please refer to IRS Publication 590-A and your tax advisor.

Nondeductible Contributions. You may make IRA contributions up to your applicable limit even if your deduction for such contributions is reduced or eliminated. The difference between your applicable contribution limit and deduction (if any) is your nondeductible contribution.

The sum of your total deductible and nondeductible IRA contributions may not exceed the lesser of 100% of your taxable compensation or the applicable annual IRA contribution limit. You also may elect to treat deductible IRA contributions as nondeductible contributions. Nondeductible contributions may include repayments of qualified reservist distributions.

Re-characterizations. You may be able to transfer a contribution made to one type of IRA to a different type of IRA (i.e., re-characterize the contribution) in a direct transfer. If the transfer is made by the due date (including extensions) for filing your federal income tax return for the tax year for which the original contribution was made, you may elect to treat the contribution as having been made to the second IRA (instead of the first IRA), if certain conditions are met.

However, beginning January 1, 2018, you cannot re-characterize a conversion of an IRA to a Roth IRA, or a rollover from another retirement plan to a Roth IRA.

SIMPLE IRA and Simplified Employee Pension. A SIMPLE IRA is a retirement plan that certain small employers can establish for their employees. If you participate in your employer's SIMPLE IRA you can make contributions to your IRA. A Simplified Employee Pension ("SEP")

is an arrangement that allows your employer to make deductible contributions to an IRA for you. Generally, distributions from SEPs are subject to the withdrawal and tax rules that apply to IRAs. Please refer to IRS Publication 560 for more information.

Investments.

Explanation of Custodial Account. The investments in your IRA, with the exception of the CNB savings balance and any CNB certificates of deposit, are not FDIC insured; are not obligations of the bank; are not guaranteed by the bank; and involve risks, including possible loss of principal.

All cash contributed will be placed in the CNB savings balance portion of your IRA pending further direction. The savings balance will earn interest at a variable rate of 2.00% below the 91-Day Treasury Bill rate, adjustable weekly. This rate can vary up to a maximum of 7.50%. Interest will be accrued daily and compounded monthly. An Annual Percentage Yield (APY) disclosure will be mailed to you within ten business days of acceptance of your IRA Application. For additional disclosures on the APY you may contact Community National Bank at 785-336-6111. The CNB savings balance and CNB certificates of deposit may be the only portion of the IRA insured by the FDIC. (Contact the issuer of other CDs and products to determine if insurance coverage is available.)

Life Insurance and Commingling Assets. No portion of your IRA may be invested in life insurance contracts, or commingled with other property, except in a common trust fund or common investment fund.

Collectibles. Except as otherwise described under this section, no portion of your IRA may be invested in collectibles. A collectible is defined under Code Section 408(m) as any work of art, rug or antique, metal or gem, stamp or coin, alcoholic beverage or any other tangible personal property. The Custodian may allow the assets of your IRA to be invested in certain U.S. gold, silver and platinum coins, coins issued under the laws of any state, or gold, silver, platinum and palladium bullion of a specified fineness (as described in Code Section 408(m)(3)). The investment of your IRA assets in a collectible may result in an amount equal to the cost of the collectible being treated as a distribution from the IRA. If you are under age 59 1/2, the 10% penalty on early distributions may apply.

Inherited IRA. If you inherit an IRA from your deceased spouse, you may be able to treat the inherited IRA as your own IRA by designating yourself as the custodial account owner. Otherwise, you may be able to roll the inherited IRA into your IRA (or into your employer-sponsored retirement plan, if the IRA is taxable), or continue to treat yourself as the beneficiary of the inherited IRA.

If you inherit an IRA from someone other than your spouse, you cannot treat the inherited IRA as your own. Because you cannot treat the inherited IRA as your own IRA, you cannot make any contributions to the IRA and you cannot roll any amounts into or out of the inherited IRA. However, you may make a direct transfer if the IRA into which the assets are transferred identifies the deceased as the IRA owner with you as the beneficiary.

Beneficiaries of an inherited IRA must generally begin receiving required minimum distributions by December 31 of the year following the year of the deceased person's death. Please refer to IRS Form 5305-A in the Agreement for additional information on death distributions.

Distributions.

Distributions from the IRA will only be made upon your request in a form and manner acceptable to the Custodian. However, the Custodian may make a distribution from the IRA without instruction if directed to do so by a levy or court order, or if the Custodian resigns.

Generally, IRA contributions, including earnings and gains, are not taxed until they are distributed from the IRA. If you (or your beneficiary) receive a taxable distribution from the IRA, you generally must include in your gross income any taxable distributions that you receive. Federal

income tax at the rate of 10% will be withheld from distributions that you receive unless you provide the Custodian with appropriate documentation to request that a specific withholding percentage apply.

Distributions from your SIMPLE IRA may be rolled over to an IRA after the 2-year period beginning when your employer first contributes to your SIMPLE IRA.

Required Minimum Distributions. You are required to begin taking minimum distributions from an IRA by April 1 of the year following the year in which you reach age 70 1/2. You are responsible for ensuring that your first and subsequent required minimum distributions are timely and are in amounts sufficient to satisfy Code Sections 408(a)(6) and 401(a)(9) and applicable regulations. If the required minimum distribution is not distributed or the distribution is not sufficient to satisfy the amount required for the year, you may be subject to a 50% excise tax under Code Section 4974 on the amount (or additional amount) that should have been distributed. Required minimum distributions are not eligible for rollover treatment. Please refer to IRS Form 5305-A in the Agreement and IRS Publication 590-B for more information about required minimum distributions (including calculating the distribution amount).

Conversions. You may withdraw all or a portion of your IRA assets and reinvest such assets in a Roth IRA if such reinvestment occurs within 60 days. The reinvested amount is called a conversion contribution and is not subject to the 10% early withdrawal penalty if the reinvestment is timely. However, a part or all of the IRA distribution may be includible in gross income and subject to ordinary income tax. The assets rolled over into the Roth IRA must be the same assets you received from the IRA. Any amounts that are not rolled over may be subject to the 10% early withdrawal penalty. You cannot convert required minimum distributions.

Distributions Under Divorce or Similar Proceedings. If all or any portion of your IRA is awarded to a former spouse or spouse under a decree of divorce or similar proceeding, such portion can be transferred to an IRA in the receiving spouse's name. There will be no tax implications to you if a written instrument specifically directing the transfer is executed by a court as part of a divorce or legal separation in accordance with Code Section 408(d)(6) and is received and accepted by the Custodian. The Custodian may require other direction from you and your spouse or former spouse in connection with such transfers.

Qualified HSA Funding Distribution. You may be able to make a one-time qualified Health Savings Account funding distribution from your IRA to your Health Savings Account ("HSA"). The distribution must be less than or equal to your maximum annual HSA contribution and must be made in a direct transfer. The distribution is not included in your income, is not deductible, and reduces the amount that can be contributed to your HSA. Generally, you are allowed to make only one qualified HSA distribution during your lifetime and you must make the distribution by the end of the year. The qualified HSA funding distribution is reported on IRS Form 8889 for the year in which the distribution is made. Please refer to IRS Publications 590-B and 969 for more information.

Qualified Reservist Distributions. A qualified reservist distribution from an IRA is not subject to the 10% early withdrawal penalty. Such a distribution must be made from an IRA (or from amounts attributable to elective deferrals under a Code Section 401(k) plan, Code Section 403(b) plan, or similar arrangement) to an individual who is ordered or called to active duty after September 11, 2001 and for a period of more than 179 days (or for an indefinite period). The distribution must be made during the period beginning on the date of the order or call to duty and ending at the close of the active duty period. If you receive a qualified reservist distribution, you may be able to repay such distribution to an IRA within two years after your active duty period ends. Please refer to IRS Publication 590-A for more information.

Transfers and Rollovers.

Transfers. You may transfer IRA assets from one trustee or custodian to a new trustee or custodian. Such a transaction is not a rollover and is not subject to the 1-year waiting period applicable to tax-free rollovers, described below. The transfer is tax free because there is no distribution to you.

Rollovers. A rollover is a tax-free distribution to you of your assets in one retirement plan that you contribute to another retirement plan. You can rollover amounts from (or your IRA may receive rollover contributions from) an IRA, an employer-sponsored retirement plan, a deferred compensation plan of a state or local government, or a tax-sheltered annuity plan, if all of the applicable rollover requirements are satisfied. Distributions that are not eligible for rollover include required minimum distributions, any of a series of substantially equal periodic payments paid at least once a year over your lifetime (or life expectancy), the lifetime (or life expectancy) of you and your beneficiary, or for a period of more than ten years, and corrective distributions of excess contributions (and any income allocable to the excess contribution).

In general, you must make a rollover contribution no later than 60 days after the day you receive a distribution. If you do not complete a rollover within the 60-day period, you must treat the amounts not rolled over as a taxable distribution in the year the distribution occurred. However, the IRS may waive the 60-day requirement in certain situations, such as a casualty, disaster, or other event beyond your reasonable control.

Waiting Period. If you make a tax-free rollover of any part of a distribution from an IRA, you may not make a tax-free rollover of a later distribution from the same IRA within a 12-month period. In addition, you may not make a tax-free rollover of any amount distributed from the IRA into which you made the tax-free rollover within the same 12-month period. The 12-month period begins on the date you receive the IRA distribution.

One-Rollover Limitation. You may make only one rollover from an IRA to another (or same) IRA within a 12-month period, regardless of whether you have multiple IRAs. For purposes of this limitation, you must aggregate all of your IRAs (including SEPs, SIMPLE IRAs, and Roth IRAs) and treat them as one IRA. This limitation, however, does not apply to direct transfers or rollovers from IRAs to Roth IRAs.

Qualified Plan Loan Offsets. For distributions made in tax years beginning January 1, 2018, you can rollover a qualified plan offset amount. You have until the due date (including extensions) for filing your federal income tax return for the tax year in which the offset occurs to make such a rollover. A qualified plan offset amount is the amount your employer-sponsored plan account balance is reduced to repay an outstanding loan from the plan if the reduction occurs because the plan terminated or you severed your employment with the employer.

Income Tax and Tax Reporting.

In general, you are required to report the amount of distributions you receive from an IRA to the IRS. The taxable distributions you receive are includible in gross income and taxed as ordinary income for the year in which the distribution is made. Federal income tax at a rate of 10% will be withheld from taxable distributions that you receive unless you provide the Custodian with appropriate documentation to request that a specific withholding percentage apply. Depending on your circumstances, additional reporting, taxes or penalties may be applicable. The capital gains and 10-year forward averaging special tax treatments that may apply to individuals under qualified plans are not applicable to IRA distributions.

If you have made only deductible contributions to an IRA, any distributions are fully taxable when received. If you made nondeductible contributions or rolled over any after-tax amounts to an IRA, such amounts are not taxed when distributed to you. If an IRA distribution consists of deductible and nondeductible contributions, the distribution is partly taxable and partly nontaxable. If you receive a distribution from an IRA and have ever made nondeductible

contributions or rolled over after-tax amounts to the IRA, you must file IRS Form 8606 (regardless of whether you file a federal income tax return for the year).

Unrelated Business Income. An IRA may be subject to tax on unrelated business income. If an IRA has \$1,000 or more unrelated trade or business gross income, you must file IRS Form 990-T and you may owe taxes on such income. Please refer to IRS Publication 598 for more information.

Saver's Credit. If you are 18 or older, not a full-time student, and not claimed as a dependent on another person's federal income tax return, you may be eligible for a tax credit for your IRA contributions. Eligibility for the tax credit is determined based on your adjusted gross income and other requirements. The amount of the credit ranges from 0% to 50% of your IRA contributions. The maximum tax credit amount is \$2,000 (or \$4,000 if married filing jointly). Please refer to the following chart for more information regarding the tax credit:

Credit Rate	Married, Filing Joint Return	Head of Household	All Other Filers*
50% of your contribution	AGI not more than \$38,000	AGI not more than \$28,500	AGI not more than \$19,000
20% of your contribution	\$38,001 - \$41,000	\$28,501 - \$30,750	\$19,001 - \$20,500
10% of your contribution	\$41,000 - \$63,000	\$30,750 - \$47,250	\$20,501 - \$31,500
0% of your contribution	More than \$63,000	More than \$47,250	More than \$31,500

*Single, married filing separate return, or qualifying widow(er).

Penalties. An excise tax is imposed under Code Section 4973 on any contributions you make to an IRA (excluding permissible rollovers and conversion contributions) in excess of the contribution limits for the tax year. The excise tax applies each year that the excess contribution remains in the IRA. However, you may withdraw any excess contribution (plus any net income attributable to the excess contribution) by the due date for filing your federal income tax return (including extensions) for the tax year in which you made the excess contribution to avoid the excise tax, provided that you do not take a deduction for the contribution. Alternatively, you can apply the excess contribution in one year to a later year if your contributions for that later year are less than the maximum contributions allowed for that year, but a penalty or additional tax may apply.

If you take a distribution from an IRA before you reach age 59 1/2 (i.e., an early distribution), you may be subject to an additional 10% early withdrawal penalty on the part of the distribution that you have to include in gross income. This early withdrawal penalty is in addition to any regular income tax you owe on the distribution. However, you may not have to pay the 10% early withdrawal penalty if: (1) you have unreimbursed medical expenses that are more than 7.5% of your adjusted gross income, (2) the distribution is not more than the cost of your medical insurance due to a period of unemployment, (3) you are totally and permanently disabled, (4) you are a beneficiary of a deceased IRA owner; (5) you are receiving distributions in the form of an annuity, (6) the distribution is not more than your qualified higher education expenses, (7) you use the distribution to buy, build, or rebuild a first home, (8) the distribution is due to an IRS levy of the IRA, or (9) the distribution is a qualified reservist distribution. Please consult your tax advisor regarding these exceptions and your specific situation.

If you exceed the contribution limits in a tax year, or receive an early distribution from an IRA, you must file IRS Form 5329 for each taxable year during which the issue exists to pay any additional taxes. However, if the issue is due to a reasonable error and you are taking action to remedy the situation, you may request that the IRS waive the additional tax or apply for an exemption. Please refer to IRS Publication 590-B for more information.

Estate and Gift Taxes. Generally, at your death, the total value of assets in your IRA is included in your gross estate for federal estate tax purposes. However, your beneficiary may be able to claim a deduction for estate tax resulting from certain distributions from the IRA. Generally, naming a beneficiary to receive payments from your traditional IRA is not considered a gift subject to federal gift tax. Please consult your tax advisor regarding your specific situation.

Value of Custodial Account.

Applicable regulations under Code Section 408 require that the Custodian provide you with a growth projection of the value of your IRA if such a projection can reasonably be made. If a growth projection cannot reasonably be made, the Custodian is required to provide you with different information regarding your IRA. (See the "Assumption Disclosure" section below.)

Assumption Disclosure. The assets in your IRA will be invested in accordance with your (or your representative's) investment direction. However, no portion of your IRA may be invested in life insurance contracts, or commingled with other property, except in a common trust fund or common investment fund. Investment performance will vary with the investments selected by you (or your representative). Growth in the value of your custodial account is neither guaranteed nor projected. Various fees and charges may apply to your IRA, as described in the Agreement (including the Standard Fee Schedule) and the prospectuses (or similar disclosure documents) applicable to your IRA investments. This information applies to each of the following contribution assumptions: (1) level annual contributions of \$1,000 on January 1 of each year, (2) a rollover contribution of \$1,000 on January 1 and no other contributions, or (3) a rollover contribution of \$1,000 on January 1 plus level annual contributions of \$1,000 on January 1 of each year.

ROTH INDIVIDUAL RETIREMENT CUSTODIAL ACCOUNT

Form **5305-RA** (Rev. April 2017) Department of the Treasury Internal Revenue Service

(Under section 408(a) of the Internal Revenue Code)

Do Not File with Amendment
Internal Revenue Service

The depositor and the custodian make the following agreement:

Article I. Except in the case of a qualified rollover contribution described in section 408A(e) or a recharacterized contribution described in section 408A(d)(6), the custodian will accept only cash contributions up to \$5,500 per year for 2013 through 2017. For individuals who have reached the age of 50 by the end of the year, the contribution limit is increased to \$6,500 per year for 2013 through 2017. For years after 2017, these limits will be increased to reflect a cost-of-living adjustment, if any.

Article II.

1. The annual contribution limit described in Article I is gradually reduced to \$0 for higher income levels. For a grantor who is single or treated as single, the annual contribution is phased out between adjusted gross income (AGI) of \$118,000 and \$133,000; for a married grantor filing jointly, between AGI of \$186,000 and \$196,000; and for a married grantor filing separately, between AGI of \$0 and \$10,000. These phase-out ranges are for 2017. For years after 2017, the phase-out ranges, except for the \$0 to \$10,000 range, will be increased to reflect a cost-of-living adjustment, if any. Adjusted gross income is defined in section 408A(c)(3).

2. In the case of a joint return, the AGI limits in the preceding paragraph apply to the combined AGI of the depositor and his or her spouse.

Article III. The depositor's interest in the balance in the custodial account is nonforfeitable.

Article IV.

1. No part of the custodial account funds may be invested in life insurance contracts, nor may the assets of the custodial account be commingled with other property except in a common trust fund or common investment fund (within the meaning of section 408(a)(5)).

2. No part of the custodial account funds may be invested in collectibles (within the meaning of section 408(m)) except as otherwise permitted by section 408(m)(3), which provides an exception for certain gold, silver, and platinum coins, coins issued under the laws of any state, and certain bullion.

Article V.

1. If the depositor dies before his or her entire interest is distributed to him or her and the depositor's surviving spouse is not the designated beneficiary, the remaining interest will be distributed in accordance with paragraph (a) below or, if elected or there is no designated beneficiary, in accordance with paragraph (b) below.

(a) The remaining interest will be distributed, starting by the end of the calendar year following the year of the depositor's death, over the designated beneficiary's remaining life expectancy as determined in the year following the death of the depositor.

(b) The remaining interest will be distributed by the end of the calendar year containing the fifth anniversary of the depositor's death.

2. The minimum amount that must be distributed each year under paragraph 1(a) above is the account value at the close of business on December 31 of the preceding year divided by the life expectancy (in the single life table in Regulations section 1.401(a)(9)-9) of the designated beneficiary using the attained age of the beneficiary in the year following the year of the depositor's death and subtracting 1 from the divisor for each subsequent year.

3. If the depositor's surviving spouse is the designated beneficiary, such spouse will then be treated as the depositor.

Article VI.

1. The depositor agrees to provide the custodian with all information necessary to prepare any reports required by sections 408(i) and 408A(d)(3)(E), Regulations sections 1.408-5 and 1.408-6, or other guidance published by the Internal Revenue Service (IRS).

2. The custodian agrees to submit to the IRS and depositor the reports prescribed by the IRS.

Article VII. Notwithstanding any other articles which may be added or incorporated, the provisions of Articles I through IV and this sentence will be controlling. Any additional articles inconsistent with section 408A, the related regulations, and other published guidance will be invalid.

Article VIII. This agreement will be amended as necessary to comply with the provisions of the Code, the related regulations, and other published guidance. Other amendments may be made with the consent of the persons whose signatures appear below.

Article IX.

9.01 Your IRA Documents. The terms and conditions of the IRA Application, the Standard Fee Schedule, the applicable Individual Retirement Custodial Account form of the Forms 5305 series, the Disclosure Statement, Financial Disclosure, and any amendments or additional provisions hereto constitute the entire agreement between the parties with respect to the subject matter hereof.

9.02 Definitions. The term "depositor" means the person who establishes the custodial account pursuant to this agreement and may be referred to hereunder as "you," "your," or "IRA owner." The term depositor (including its alternative forms) or "representative" (depending on context) also means the person or persons you authorize (or your beneficiary(ies) following your death) to perform duties and responsibilities, including providing investment instructions, on your behalf. The term "custodial account" means the account established hereunder for your benefit (or your beneficiary(ies) following your death). The term "custodian" means Community National Bank or its successor(s) and shall include any duly appointed agent of the custodian. "Custodian" also may be referred to hereunder as "CNB," "we," "us," or "our." The term "IRA" means the Individual Retirement Account for which CNB is the custodian hereunder.

9.03 Additional Provisions. Upon mutual agreement of the parties, this agreement may be modified to include additional provisions; provided, however, that such additional provisions shall be in writing and in a format acceptable to us.

9.04 Our Fees and Expenses. In accordance with the Fee Schedule and this agreement, we shall be entitled to compensation for services provided to the IRA. All such fees, as well as expenses incurred while maintaining your IRA (including but not limited to, legal fees incurred in the administration of your IRA) shall be collected by us from cash available in your custodial account. Alternatively, we may agree that such fees and expenses may be paid directly to us by separate check or similar means. Subject to the terms herein, the fees and expenses in the Fee Schedule and/or this agreement may be modified from time to time.

If the cash available in your custodial account is insufficient to pay the applicable fees and expenses, we have the right to liquidate assets, alter participation in a distribution and/or dividend reinvestment plan, or withdraw money from the custodial account to pay such fees and expenses. If it becomes necessary to sell assets or withdraw funds to pay any applicable fees or expenses, we are authorized to sell or withdraw any or all of the custodial account assets. Any remaining portion of the sale proceeds or funds withdrawn after the collection of the applicable fees or expenses will be deposited into the savings balance portion of the custodial account. The custodian shall not incur any liability on account of the sale or retention of assets under such circumstances.

9.05 Amendments. We may amend or restate this agreement at any time and in any respect, including retroactively, in order to conform with applicable laws and regulations (as in effect from time to time), or as we deem advisable. Any such amendment or restatement will be effected by providing a copy of the amendment or restatement to you at your last known address (including an electronic address) as shown in our records. You shall be deemed to consent to any such amendment or restatement if you fail to object thereto by notifying us in writing and terminating your custodial account within 30 calendar days from the date the amendment or restatement is provided to you. In the event of termination of your custodial account, our termination fee shall apply in addition to any fees and expenses that may be charged by the investment issuers.

9.06 Notice and Delivery. Any notice mailed by regular mail to you by us for any reason, including but not limited to amendments to this Agreement, shall be sent to the last known address we have for you in our records. You are responsible for notifying us if your mailing address changes. Notice sent to you by regular mail will be deemed delivered five calendar days after the postmark date and said fifth day will be the receipt date. Upon your consent, we may provide you with notice in a delivery format other than by mail, such as electronic delivery. Notice sent to you electronically will be deemed delivered and received by you as of the date the electronic notice is sent. You are responsible for notifying us if your electronic mail address changes.

Unless our policies and procedures provide for oral notice, all notices must be provided to us in writing to our designated address. Written notices, including but not limited to termination, change in personal information or contributions, mailed to us will be deemed delivered upon receipt and shall not be effective until our actual receipt thereof.

9.07 Applicable Laws. This agreement, and the duties and obligations of the custodian under this agreement, shall be construed, administered and enforced in accordance with the laws of the State of Kansas, except as superseded by federal law or statute.

9.08 Disqualifying Provisions/Waiver. Any provision of this agreement that is prohibited or unenforceable in any jurisdiction shall, as to such jurisdiction, be ineffective to the extent such prohibition or unenforceability without invalidating the remaining provisions of this agreement, and no such prohibition or unenforceability in any jurisdiction shall invalidate such provision in any other jurisdiction.

Neither party's failure to enforce at any time or for any period of time any of the provisions of this agreement, or any right with respect thereto, shall be construed as a waiver of such provisions or right, nor shall it affect the validity of this agreement. The exercise or non-exercise by a party of any right under the terms herein shall not preclude or prejudice the exercising thereafter of the same or other rights under this agreement.

9.09 Interpretation. This agreement is the mutual product of the parties. Each provision of this agreement has been subject to mutual consultation, negotiation, and drafting, and the language of this agreement shall therefore be interpreted without regard to which party prepared this agreement or any portion of this agreement.

9.10 Instructions, Representations and Indemnity. Neither the custodian nor any agent thereof provides investment, tax, or legal advice. You should consult with your financial advisor, attorney, or tax advisor with regard to your specific situation. We shall have no duty to question any instructions, notices, communication, information or instruments provided to us in connection with the custodial account. We shall be entitled to rely upon and shall be fully protected in any action or inaction taken in good faith reliance upon any such instructions, notices, communication, information, or instruments. The custodian shall not be liable for any loss (including any loss of assets) which results from your or your representative's exercise of control (whether the action or inaction) over the custodial account.

If we receive instructions or other information relating to your custodial account which are, in our opinion, incomplete or ambiguous, we may request other instructions or information. The custodian shall not be liable to anyone for any loss resulting from any delay, action, or inaction pending the custodian's receipt of any such other instructions or information. Notwithstanding the foregoing, we shall have no duty to question any instructions or other information relating to your custodial account or to advise you regarding any matter relating thereto, including but not limited to compliance of the instructions or information with applicable law.

The custodian shall not have and shall exercise no discretion, authority, or responsibility as to any investment in connection with the custodial account. Further, the custodian shall not be responsible in any way for the purpose, propriety, or tax treatment of any contribution, distribution, or of any other action or inaction in connection with the custodial account. As between you and the custodian, you shall be solely responsible for the suitability of any investment direction, for any adverse consequences arising from an investment or direction, including but not limited to, the custodian's inability to value or sell an investment, or the generation of unrelated business taxable income. You shall be solely responsible for all taxes, judgments, penalties or expenses incurred in connection with the custodial account.

To the fullest extent permitted by law, the depositor shall at all times fully indemnify, hold harmless and defend the custodian and its parents, subsidiaries, affiliates and each of their respective officers, directors, employees, agents, successors and permitted assigns (each a "CNB Indemnitee") against any losses, claims, damages, liabilities, costs and expenses, including without limitation, reasonable legal fees, defense costs and expenses, and the aggregate amount paid in any settlement of any actions, suits, proceedings, or claims or threats thereof, actually and reasonably incurred by or imposed on such CNB Indemnitee to the extent arising out of or resulting from the custodian's performance under this agreement. The custodian shall not have any responsibility or liability for the actions or inactions of any predecessor or successor custodian.

9.11 Investment of IRA Assets.

(a) Investment of Savings Balance. All cash contributions to the custodial account shall be deposited into the savings balance portion of the custodial account. Such contributions shall be invested in accordance with your (or your representative's) investment direction. The custodian shall not be liable for any loss resulting from any delay, action, or inaction from investment selections or allocations which are, in the custodian's opinion, incomplete, unclear, or otherwise not acceptable. Notwithstanding any other provision herein, the custodian reserves the right to require a minimum savings balance from time to time as determined necessary to cover any fees and expenses, including but not limited to taxes or other investment penalties, assessed in connection with the custodial account.

(b) Directing Investments. Contributions to the custodial account will be invested in accordance with your (or your representative's) investment direction provided in a form and manner acceptable to the custodian. The custodian reserves the right to refuse to accept and/or hold any specific asset or investment. The custodian's refusal to accept and/or hold such asset or investment shall not be construed as the custodian's review (or determination with respect to) the suitability or appropriateness of any asset or investment.

By giving any investment direction hereunder, you shall be deemed to have acknowledged receipt of any and all investor information, representations and/or agreements required in connection with the investment. The custodian shall not be liable for any loss resulting from any delay, action, or inaction from investment selections or allocations which are, in the custodian's opinion, incomplete, unclear, or otherwise not acceptable. Further, we reserve the right to request certification from you that any direction provided by you does not create a prohibited transaction under Code Section 4975. Provided, however, failure to request such certification or acceptance of such certification shall not be construed as the custodian's review (or determination with respect to) the appropriateness of any investment direction regarding the custodial account.

(c) Investment Fees and Asset Liquidation. All fees and expenses, including but not limited to investment-related fees and tax levies, incurred in connection with your IRA will be collected from cash available in your custodial account. If the cash available is insufficient to pay the applicable fees and expenses, we have the right to liquidate assets, alter participation in a distribution and/or dividend reinvestment plan, or withdraw money from the custodial account to pay such fees and expenses. If it becomes necessary to sell assets or withdraw funds to pay any applicable fees or expenses, we are authorized to sell or withdraw any or all of the custodial account assets. Any remaining portion of the sale proceeds or funds withdrawn after the collection of the applicable fees or expenses will be invested in the custodial account's savings balance. The custodian shall not incur any liability on account of the sale or retention of assets under such circumstances.

(d) Role of Custodian. By signing the IRA Application, you are selecting and appointing CNB as your IRA custodian to perform ministerial services, as described in this agreement. CNB does not provide any investment, tax, or legal advice. You should consult with your financial advisor, attorney, or tax advisor with regard to your specific situation.

You acknowledge and agree that CNB's authority and responsibility with respect to the custodial account extend only to the performance of the services that are explicitly identified in this agreement. If CNB performs additional services with respect to the custodial account, such performance shall not be treated as a course of conduct giving rise to additional obligations on the custodian's part under any circumstances. You further acknowledge and agree that: (i) CNB is a directed custodian hereunder and is not acting as a fiduciary or in any other capacity with respect to the custodial account, and (ii) CNB is not acting as a fiduciary with respect to any provision of this agreement (except as directed custodian) or performance hereunder.

You acknowledge that CNB is not: (i) the agent, partner, employee, representative, or affiliate of any financial representative, product or investment sponsor, or any other individual or entity except as otherwise disclosed by CNB, or (ii) responsible for and not bound by any representations, warranties, statements, agreements, disclosures, advice or information made by any such person or persons, described in subsection (i), except as otherwise disclosed by CNB.

Notwithstanding the foregoing, physical custody of your IRA investment(s) may reside at a variety of entities depending upon the nature of your investment(s). Such entities may include but are not limited to: Depository Trust Company, your brokerage firm and/or their clearing firm, depository banks, mutual fund companies, transfer agents, or investment companies. Information regarding the physical custody of your IRA investment(s) is available upon request.

You acknowledge and agree that: (i) the registered owner of any investment(s) held in your IRA will be "Community National Bank as Custodian," (ii) you are the beneficial owner of such investment(s), (iii) all subscription agreements and investment documents must clearly indicate that CNB is the registered owner, and (iv) CNB is authorized to modify any and all documents to clearly reflect the proper registration.

9.12 Role of Designated Representative. You may delegate (in a form and manner acceptable to the custodian) to a representative all of your powers, duties and responsibilities with regard to the investment, reinvestment and allocation of the custodial account. In doing so, you appoint such representative as having full authority to initiate buys, sells, reallocations, or other investment transactions involving the assets in the custodial account. Further, you authorize the custodian to accept any instructions, notices, communication, information or instruments from such representative. You

acknowledge and agree that: (i) the custodian shall have no duty to question the authority of the representative, (ii) you are responsible for (or causing the representative to) notifying the custodian in writing of any inaccuracies or changes in the name or address of the representative, and (iii) the custodian has no duty to investigate or determine the qualifications of the representative.

If a representative is associated with a broker-dealer or registered investment advisor, the custodian may make information about activity in the custodial account available to the applicable entity in connection with such entity's supervisory responsibilities under applicable law.

You may change or remove the designated representative on your custodial account at any time upon written notification to the custodian. Such notice will be effective as soon as administratively feasible after the custodian's actual receipt of the notification.

9.13 Distributions. Distributions from the custodial account will be made only upon request of the depositor to the custodian in such form and manner as acceptable to the custodian. Any distributions will be made in accordance with CNB's policies and procedures. After receipt of a completed Distribution Request Form, CNB will complete a signature comparison (or similar verification process). As deemed appropriate by CNB, additional verification, documentation and/or information, such as a tax identification number, unique identifier, or distribution reason, may be required prior to executing the distribution. For example, additional verification may include an outgoing telephone call placed by CNB to a telephone number on file that results in verbal confirmation of the distribution amount and the distribution recipient in order to verify the authenticity of the distribution request by you or your designated representative.

In the event that CNB has not been provided with an annual fair market value of a specific asset to be distributed, the custodian may distribute such asset in-kind at the last known value. When considering a distribution, you should consult with your financial adviser, attorney, or tax advisor with regard to your specific situation.

Without limiting the generality of the foregoing, the custodian is not obligated to make any distribution, including a required minimum distribution as specified in Article V, absent specific direction from the depositor (or his or her representative) in a form and manner acceptable to the custodian, and the custodian shall be fully protected in so relying upon any such direction or failure to direct.

The custodian will not, under any circumstances, be responsible for the timing, purpose, or propriety of any distribution from the custodial account, nor shall the custodian incur any liability or responsibility for any tax or penalty imposed on account of any distribution or failure to make a required distribution.

9.14 Transfer and Rollover Contributions.

Assets held on behalf of the depositor in another IRA or eligible retirement plan may be transferred by the custodian or trustee thereof to CNB in a form and manner acceptable to the custodian, to be held in the custodial account for the depositor under this agreement. The custodian's acceptance of any transferred assets shall not be effective until acceptance is evidenced by deposit of the transferred assets into the custodial account. Legal title to such assets shall be reflected in the name of the custodian on behalf of the IRA owner.

The custodian shall not be responsible for any tax consequences or losses you may incur as a result of the timing of any transfer from another trustee or custodian. You shall be solely responsible for ensuring that any transfer to the custodian is in compliance with this agreement, the instrument governing the IRA or eligible retirement plan, the Code and any related rules, regulations and guidance issued by the Internal Revenue Service. Any transfers will be made in accordance with CNB's policies and procedures which may include reasonable requests for additional documentation and/or information. The custodian reserves the right to refuse to accept any transfer, including but not limited to in-kind transfers, rollovers, conversion, or recharacterization of any specific asset(s). The custodian's refusal to accept a transfer shall not be construed as the custodian's review (or determination with respect to) the appropriateness of such transfer. The custodian shall not be responsible for any tax consequences or losses you may incur as a result of the custodian's refusal of a transfer.

For purposes of this Section, "transfer" may include custodian to custodian transfers, contributions that qualify as rollover contributions under the Code, a conversion amount that qualifies as a conversion under the Code, or a recharacterization that is permissible and satisfies the requirements under the Code and any other applicable guidance issued by the Internal Revenue Service.

9.15 Reports and Records. The custodian shall cause required reports to be submitted to the Internal Revenue Service and you, excluding any returns related to unrelated business tax income generated by the custodial account.

The custodian shall provide to you a periodic statement based on the frequency selected in your IRA Application (or as required by law) that will include the positions within the custodial account and transaction details during the statement period. You may modify the statement frequency by providing written notification to the custodian in a form and manner acceptable to the custodian. In addition, upon your written request, the custodian will provide to you, at no additional cost, a written notification of any securities transaction effected by the custodian on the custodial account, in accordance with 12 C.F.R. §12.4.

Unless the custodian receives a written objection from you of any statement, notice, confirmation, or report within 30 calendar days following the receipt date, you shall be deemed to have approved such statement, notice, confirmation or report and we shall be forever released and discharged from all liability and accountability to anyone with respect to any information or transactions shown on or reflected by such statement, notice, confirmation, or report.

9.16 Unrelated Business Tax Income. The custodian shall not be responsible for identifying, tracking, or reporting any unrelated business tax income generated by the custodial account. You acknowledge and agree that you (or your representative) shall be responsible for identifying, tracking, or reporting any unrelated business income tax generated by the investments within the custodial account. Further, you shall be responsible for directing the custodian with respect to the remittance of any taxes owed and making funds available from the custodial account to pay such taxes.

9.17 Subpoena. Notwithstanding any other provision hereunder, the custodian reserves the right to respond to any subpoena in accordance with 12 U.S.C. Chapter 35 (the Financial Right to Privacy Act) without prior notice to you.

9.18 Proxy Materials. The custodian will facilitate delivery to you of all prospectuses and proxies that may come into the custodian's possession by reason of the investments held within the custodial account. Provided, however, you acknowledge and agree that the custodian shall have no responsibility to facilitate delivery of any information or materials in connection with the custodial account, unless the custodian is required to do so by law. The depositor may provide written instruction to the custodian as to the manner in which to exercise any voting rights or other shareholder rights with respect to investments in the custodial account. All such instruction shall be in a form and manner acceptable to the custodian and delivered to the custodian within the time prescribed by the custodian. The custodian shall have no obligation to vote or take any other action, hereunder, unless the custodian has received timely and complete instructions from the depositor.

9.19 Tender Offers. The custodian will facilitate delivery of materials from companies or individuals offering to purchase shares of an investment held in the custodial account that may come into the custodian's possession by reason of the investments held within the custodial account to your representative. If you have not designated a representative or otherwise direct the custodian in writing, the custodian will facilitate the delivery of such materials to you. Provided, however, you acknowledge and agree that the custodian shall have no responsibility to facilitate delivery of any information or materials in connection with the custodial account, unless the custodian is required to do so by law.

9.20 Asset Values. As required by the Internal Revenue Service, the custodian is responsible for reporting an annual fair market value of the investments in the custodial account. CNB will not determine the value of any asset in the custodial account through its own appraisal but will make reasonable efforts to obtain asset values from either a reliable pricing service or from the investment sponsor. In the event CNB is unable to obtain a value from another source or if you do not agree with the value provided, you are responsible for obtaining and providing to CNB the fair market value in a manner acceptable to the custodian. CNB shall not be responsible for verifying any values provided, regardless of source.

9.21 Beneficiary(ies). You may designate a person(s) or entity(ies) (including a trust or estate, in which case the terms may mean the trustee or personal representative acting in their fiduciary capacity), at any time in a form and manner acceptable to the custodian. Any such designation may be changed or revoked at any time in a form and manner acceptable to the custodian. Provided, however, any designation, or change or revocation of a prior designation shall not be effective unless complete, duly executed and received by the custodian prior to your death. Notwithstanding the foregoing, CNB reserves the right to limit the number of person(s) or entity(ies) that you may designate as beneficiaries of the custodial account.

The custodian may distribute or transfer all or any portion of the custodial account at any time following the death of the depositor under the provisions of the beneficiary designation then on file with the custodian, and such distribution or transfer shall discharge the custodian from any and all claims as to the assets so distributed or transferred.

If prior to your death, you do not properly designate a beneficiary, no beneficiary survives you, or all beneficiaries properly disclaim their rights to receive any benefit, the beneficiary of the custodial account shall be your estate.

9.22 Acceptance. This agreement shall not become effective until our acceptance as evidenced by our establishment of the IRA.

9.23 Termination of the Custodial Account. The depositor may terminate the custodial account at any time upon written notice to the custodian in a form and manner acceptable to the custodian. Upon such termination, the custodian shall distribute or transfer, as applicable and instructed, the assets of the custodial account (less applicable fees, expenses, taxes or investment penalties) as soon as administratively feasible.

The custodian shall not be liable for any taxes, penalties, or losses arising from the acts, omissions, delays, or other action or inaction of any other person(s) or entity, including the depositor or his or her representative, in connection with termination of the custodial account. You acknowledge and agree that at the close of the custodial account, any nominal amounts of accrued interest attributable to the CNB Savings Balance will not be credited to the custodial account.

9.24 Our Resignation. CNB may resign at any time upon 30 calendar days' notice to the depositor, or within 5 calendar days after receiving the depositor's written objection to an amendment or restatement of this agreement, or within 5 calendar days after material breach of this agreement by the depositor. Upon such resignation, the custodian shall transfer the assets of the custodial account (less applicable fees, expenses, taxes or investment penalties) as soon as administratively feasible to the custodian or trustee of another IRA or other retirement plan designated by the depositor in a form and manner acceptable to the custodian. In the event the custodian does not receive a proper transfer request within 30 calendar days of the resignation notice, you acknowledge and agree that the custodian may distribute the assets of the custodial account to you either in-kind, in cash, or combination thereof.

The custodian shall not be liable for any taxes, penalties, or losses arising from the acts, omissions, delays, or other action or inaction of any other person(s) or entity, including the depositor or his or her representative, in connection with transfer or distribution of the custodial account.

9.25 Successor Organization. CNB may, pursuant to a merger, consolidation, purchase, or otherwise, succeed to another organization substantially all of the custody business. Upon such succession, and without any appointment or action by any person, the surviving organization may become a successor custodian to your IRA, provided the successor custodian satisfies the requirements of Code Section 408(a)(2).

9.26 Arbitration Agreement. In the event any legal or equitable claims or disputes arise out of performance of this agreement, or breach thereof, the parties agree to attempt to resolve the claim or dispute through good faith negotiation. In the event the parties are unable to settle such claim or dispute through negotiations, the parties agree that the claim or dispute will be settled by binding arbitration. Such arbitration proceedings shall be conducted in Topeka, Kansas in accordance with the Commercial Dispute Resolution Procedures of the American Arbitration Association (AAA) in effect at the time a demand for arbitration is made. The IRA Owner expressly waives any right he or she may have to institute or conduct litigation or arbitration in any other forum or location, or before any other body, whether individually, representatively, or in another capacity. The IRA Owner may only bring claims and disputes in his or her individual capacity and not as a plaintiff or class member in any purported class or representative arbitration. The arbitrator shall have the authority to award reasonable attorneys' fees and costs, including the costs of arbitration, to the prevailing party.

9.27 USA Patriot Act Information. By signing the IRA Application, you acknowledge and agree that you shall be responsible for providing (or causing your designated representative to provide) us with accurate data and information necessary to enable us to perform services hereunder and to comply with federal law under the USA Patriot Act, such as your name, residential address, social security number, and date of birth.

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Purpose of Form

Form 5305-RA is a model custodial account agreement that meets the requirements of section 408A. However, only Articles I through VIII have been reviewed by the IRS. A Roth individual retirement account (Roth IRA) is established after the form is fully executed by both the individual (depositor) and the custodian. This account must be created in the United States for the exclusive benefit of the depositor and his or her beneficiaries.

Do not file Form 5305-RA with the IRS. Instead, keep it with your records.

Unlike contributions to traditional individual retirement arrangements, contributions to a Roth IRA are not deductible from the depositor's gross income; and distributions after 5 years that are made when the depositor is 59½ years of age or older or on account of death, disability, or the purchase of a home by a first-time homebuyer (limited to \$10,000), are not includible in gross income.

For more information on Roth IRAs, including the required disclosures the custodian must give the depositor, see **Pub. 590-A**, Contributions to Individual Retirement Arrangements (IRAs), and **Pub. 590-B**, Distributions from Individual Retirement Arrangements (IRAs).

Definitions

Custodian. The custodian must be a bank or savings and loan association, as defined in section 408(n), or any person who has the approval of the IRS to act as custodian.

Depositor. The depositor is the person who establishes the custodial account.

Specific Instructions

Article I. The depositor may be subject to a 6% tax on excess contributions if

- (1) contributions to other individual retirement arrangements of the depositor have been made for the same tax year,
- (2) the depositor's adjusted gross income exceeds the applicable limits in Article II for the tax year, or (3) the depositor's and spouse's compensation is less than the amount contributed by or on behalf of them for the tax year.

Article V. This article describes how distributions will be made from the Roth IRA after the depositor's death. Elections made pursuant to this article should be reviewed periodically to ensure they correspond to the depositor's intent. Under paragraph 3 of Article V, the depositor's spouse is treated as the owner of the Roth IRA upon the death of the depositor, rather than as the beneficiary. If the spouse is to be treated as the beneficiary, and not the owner, an overriding provision should be added to Article IX.

Article IX. Article IX and any that follow it may incorporate additional provisions that are agreed to by the depositor and custodian to complete the agreement. They may include, for example, definitions, investment powers, voting rights, exculpatory provisions, amendment and termination, removal of the custodian, custodian's fees, state law requirements, beginning date of distributions, accepting only cash, treatment of excess contributions, prohibited transactions with the depositor, etc. Attach additional pages if necessary

ROTH INDIVIDUAL RETIREMENT ACCOUNT DISCLOSURE STATEMENT

This Disclosure Statement is provided to you in accordance with requirements of the Internal Revenue Code ("Code") and contains important information about Roth Individual Retirement Accounts ("Roth IRA") described in Code Section 408A and applicable regulations. You should read the IRA Application, the Standard Fee Schedule, IRS Form 5305-RA (in the Agreement), and the Financial Disclosure ("Agreement") in conjunction with this Disclosure Statement.

As described above, the Agreement includes IRS Form 5305-RA which is the model custodial agreement that satisfies the requirements of Code Section 408A and has been approved by the Internal Revenue Service ("IRS"). IRS approval is a determination only as to the form of the custodial account and does not represent a determination of the merits of the custodial account.

The terms used in this Disclosure Statement have the meaning set forth in IRS Form 5305-RA of the Agreement unless the context clearly requires a different meaning. You agree to pay the fees and other expenses set forth in the Agreement (including the Standard Fee Schedule) for services provided to the IRA.

Neither the Custodian nor any of its agents or affiliates provides investment, tax, or legal advice. You should consult with your financial advisor, attorney, or tax advisor with regard to your specific situation.

For more information about Roth IRAs, please refer to IRS Publications (such as Publications 590-A and 590-B), and IRS forms which can be obtained from any district office of the IRS or at www.irs.gov.

Right to Revoke.

If you do not receive the Agreement (including this Disclosure Statement) at least 7 days prior to the establishment of the Roth IRA, you may revoke the custodial account by providing written notice to the Custodian. During this revocation period, the Custodian shall not be obligated to make any investments in connection with the custodial account.

If you want to revoke the custodial account, your revocation notice must be in writing and mailed (or hand-delivered) within 7 days after the establishment of the Roth IRA to:

**Community National Bank
Custody Division
225 Main Street
Seneca, KS 66538
Telephone: 1-800-680-0340**

If you mail the revocation notice, it will be treated as received as of the postmark date if it is properly addressed and deposited in the United States mail with first class postage prepaid.

Upon revocation, you will receive a full refund of your Roth IRA contribution (or transfer of assets, if applicable) without adjustment for such items as sales commissions, administrative expenses, or fluctuation in market value.

If you have any questions regarding revocation of the custodial account, please contact us by telephone or in writing by using the above-provided contact information.

If there is a material adverse change to the Agreement (including this Disclosure Statement) prior to the establishment of the Roth IRA or the expiration of the 7-day period described above, the Custodian will notify you of the change. If you do not receive notification of the change at least 7 days prior to the establishment of the Roth IRA, you may revoke the custodial account by providing written notice to the Custodian in accordance with the procedures described above.

Roth IRA Requirements and Other Custodial Account Information.

Roth IRAs are subject to requirements under the Code and applicable regulations. You may open and make annual nondeductible contributions to a Roth IRA up to the maximum amount allowed under the Code for a tax year if you have received taxable compensation and your modified adjusted gross income is within required limits. The Custodian maintains the IRA for your exclusive benefit and your interest in the Roth IRA is non-forfeitable at all times.

The custodian of any Roth IRA must be a bank, a savings and loan association, a federally insured credit union or another entity approved by the IRS to act as custodian. The Custodian of this Roth IRA is Community National Bank.

Compensation. For purposes of this Disclosure Statement, compensation means wages, salaries, commissions, tips, professional fees, bonuses, self-employment income, other amounts received for personal services, and

nontaxable combat pay. Compensation also generally includes amounts received under a divorce decree or separation agreement, such as alimony or separate maintenance payments. Compensation does not include earnings and profits from property (such as rental income), interest and dividend income, pensions or annuity income, deferred compensation received, income from certain partnerships, or any amounts excluded from gross income (such as foreign earned income and housing costs).

Beneficiary Designation. You should designate a person(s) or entity(ies) to receive your Roth IRA assets upon your death by completing the appropriate section of your IRA Application. Please refer to IRS Form 5305-RA in the Agreement for more information about designation of beneficiaries.

Prohibited Transactions. If you (or your beneficiary) engage in a prohibited transaction (as described in Code Section 4975(c)) with respect to the Roth IRA, the Roth IRA will be disqualified and you must include the fair market value of the Roth IRA in gross income for the tax year. If you are under age 59 1/2, the 10% penalty on early distributions may apply. Some examples of prohibited transactions include borrowing money from the Roth IRA, selling property to the Roth IRA, using the Roth IRA as security for a loan, and buying property for personal use with Roth IRA assets.

Loan Security/Pledges. If you use all or a portion of the Roth IRA as security for a loan, the pledged portion will be treated as a distribution from the Roth IRA and you must include the amount in gross income for the tax year. If you are under age 59 1/2, the 10% penalty on early distributions may apply.

Contributions and Contribution Limits.

You may make annual Roth IRA contributions of up to the lesser of 100% of your taxable compensation, or the maximum amount allowed under the Code for a tax year. The maximum annual Roth IRA contribution limit is reduced if your modified adjusted gross income is above a certain amount. If you make contributions to both traditional IRAs and Roth IRAs, your annual Roth IRA contribution limit is reduced by the amount of any contributions you make to traditional IRAs. If you are at least age 50 by December 31 of the calendar year to which a contribution relates, you may make a catch-up contribution to the Roth IRA in addition to your annual contribution. You can make Roth IRA contributions after you reach age 70 1/2. Roth IRA contributions are nondeductible and must be made by the due date of your federal income tax return (not including extensions).

If you are married and file a joint federal income tax return, either you and/or your spouse may make a contribution to a Roth IRA if you have taxable compensation for the tax year and your modified adjusted gross income is within applicable limits. If you file a joint federal income tax return, only you or your spouse must have received compensation during the year. You and your spouse cannot participate in the same Roth IRA.

Contributions to your Roth IRA must be made in cash by check, money order or wire transfer. In the Custodian's sole discretion, in-kind contributions in connection with rollover contributions, transfer, or re-characterizations may be accepted.

Please refer to the following chart for information regarding annual Roth IRA contribution limits:

Tax Year	Annual Roth IRA Contribution Limit	Annual Roth IRA Catch-Up Contribution Limit (if at least age 50)	Total Annual Roth IRA Contribution Limit plus Catch-Up Contribution (if at least age 50)
2018	\$5,500	\$1,000	\$6,500

However, your annual Roth IRA contribution limit is reduced based on your federal income tax filing status and modified adjusted gross income. For 2018, your Roth IRA contribution limit is reduced if: (1) your filing status is married filing jointly or qualifying widow(er) and your modified adjusted gross income is at least \$189,000 (at \$199,000 your contribution limit is reduced to zero), (2) your filing status is single, head of household, or married filing separately (and you did not live with your spouse at all during the year) and your modified adjusted gross income is at least \$120,000 (at \$135,000 your contribution limit is reduced to zero), (3) your filing status is married filing separately (and you lived with your spouse at any time during the year) and your modified adjusted gross income is more than \$0 (at \$10,000 your contribution limit is reduced to zero). Please refer to IRS Publication 590-A for information regarding calculating your reduced contribution limit.

Re-characterizations. You may be able to transfer a contribution made to an IRA to a different type of IRA (i.e., re-characterize the contribution) in a direct transfer. Any net income attributable to the re-characterized contribution also must be transferred. If the transfer is made by the due date (including extensions) for filing your federal income tax return for the tax year for which the original contribution was made, you may elect to treat the contribution as having been made to the second IRA (instead of the first IRA), if certain conditions are met.

However, beginning January 1, 2018, you cannot re-characterize a conversion of an IRA to a Roth IRA, or a rollover from another retirement plan to a Roth IRA.

SIMPLE IRA and Simplified Employee Pension. A SIMPLE IRA is a retirement plan that certain small employers can establish for their employees. If you participate in your employer's SIMPLE IRA you can make contributions to your IRA. A Simplified Employee Pension ("SEP") is an arrangement that allows your employer to make deductible contributions to an IRA for you. Generally, distributions from SEPs are subject to the withdrawal and tax rules that apply to IRAs. Please refer to IRS Publication 560 for more information.

Investments.

Explanation of Custodial Account. The investments in your IRA, with the exception of the CNB savings balance and any CNB certificates of deposit, are not FDIC insured; are not obligations of the bank; are not guaranteed by the bank; and involve risks, including possible loss of principal.

All cash contributed will be placed in the CNB savings balance portion of your IRA pending further direction. The savings balance will earn interest at a variable rate of 2.00% below the 91-Day Treasury Bill rate, adjustable weekly. This rate can vary up to a maximum of 7.50%. Interest will be accrued daily and compounded monthly. An Annual Percentage Yield (APY) disclosure will be mailed to you within ten business days of acceptance of your IRA Application. For additional disclosures on the APY you may contact Community National Bank at 785-336-6111. The CNB savings balance and CNB certificates of deposit may be the only portion of the IRA insured by the FDIC. (Contact the issuer of other CDs and products to determine if insurance coverage is available.)

Life Insurance and Commingling Assets. No portion of your IRA may be invested in life insurance contracts, or commingled with other property, except in a common trust fund or common investment fund.

Collectibles. Except as otherwise described under this section, no portion of your Roth IRA may be invested in collectibles. A collectible is defined under Code Section 408(m) as any work of art, rug or antique, metal or gem, stamp or coin, alcoholic beverage or any other tangible personal property. The Custodian may allow the assets of your Roth IRA to be invested in certain U.S. gold, silver and platinum coins, coins issued under the laws of any state, or gold, silver, platinum and palladium bullion of a specified fineness (as described in Code Section 408(m)(3)). The investment of your Roth IRA assets in a collectible may result in an amount equal to the cost of the collectible being treated as a distribution from the Roth IRA. If you are under age 59 1/2, the 10% penalty on early distributions may apply.

Inherited Roth IRA. If you are a beneficiary who inherits a Roth IRA, you may maintain the tax-deferred status of the assets in an Inherited Roth IRA. However, you may not make contributions to an Inherited Roth IRA.

If you inherit a Roth IRA, the 5-year period beginning with the first taxable year for which a Roth IRA contribution was made is not re-determined after the Roth IRA owner's death, unless you (as beneficiary) are the deceased's spouse and you elect to treat the Roth IRA as your own and have an earlier 5-year period than deceased.

Beneficiaries of an inherited Roth IRA must generally begin receiving required minimum distributions by December 31 of the year following the year of the deceased person's death. Please refer to IRS Form 5305-RA in the Agreement for additional information on death distributions.

Distributions.

Distributions from the Roth IRA will only be made upon your request in a form and manner acceptable to the Custodian. However, the Custodian may make a distribution from the Roth IRA without instruction if directed to do so by a levy or court order, or if the Custodian resigns.

In general, a distribution from a Roth IRA that is a return of your regular contributions is not included in gross income for the year in which the distribution is received if the distribution is a qualified distribution (defined below). However, you may be required to include other distributions in your gross income. Federal income tax at a rate of 10% will be withheld from Roth IRA Disclosure Statement Page 2

taxable distributions that you receive unless you provide the Custodian with appropriate documentation to request that a specific withholding percentage apply.

A qualified distribution is any payment from a Roth IRA that (1) is made after the 5-year period beginning with the first taxable year for which a Roth IRA contribution is made, and (2) you are (i) age 59 1/2, (ii) disabled, (iii) deceased, or (iv) a qualified first-time home buyer distribution (up to a \$10,000 lifetime maximum). If you receive a distribution that is not a qualified distribution, the portion of the distribution attributable to earnings on your Roth IRA contributions is includible in gross income and the 10% early withdrawal penalty may apply. You are solely responsible for determining if a distribution is a qualified distribution.

Distributions from your SIMPLE IRA may be rolled over to your Roth IRA after the 2-year period beginning when your employer first contributes to your SIMPLE IRA. However, distributions from tax-qualified plans, such as profit sharing and 401(k) plans, may not be directly contributed to a Roth IRA.

Distribution Ordering. When making a distribution from a Roth IRA, there is a set order in which contributions (including conversion contributions and rollover contributions from qualified retirement plans) and earnings are considered to be distributed from a Roth IRA. Any excess contributions and the earnings attributable to the excess contribution are disregarded for distribution ordering purposes. The distribution ordering rules are complex. Please refer to IRS Publication 590-B for more information.

Required Minimum Distributions. You are not required to begin taking minimum distributions from a Roth IRA when you attain age 70 1/2. However, the required minimum distribution rules under Code Sections 408(a)(6) and 401(a)(9) and applicable regulations apply to your beneficiary(ies) upon your death. If applicable, you are responsible for ensuring that your first and subsequent required minimum distributions are timely and are in sufficient amounts. If the required minimum distribution is not distributed or the distribution is not sufficient to satisfy the amount required for the year, a 50% excise tax under Code Section 4974 on the amount (or additional amount) that should have been distributed may apply. Required minimum distributions are not eligible for rollover treatment. Please refer to IRS Form 5305-RA in the Agreement and IRS Publication 590-B for more information about required minimum distributions (including calculating the distribution amount).

Conversions. You can convert a traditional IRA to a Roth IRA and the conversion is treated as a rollover regardless of whether the conversion is a rollover or a direct transfer. You must include in gross income any distribution from a traditional IRA that would be includible if the distribution was not converted to a Roth IRA. Generally, the distribution is reported in the year the distribution is converted to the Roth IRA. Please refer to IRS Publication 590-A and your tax advisor for more information.

Distributions Under Divorce or Similar Proceedings. If all or any portion of your Roth IRA is awarded to a former spouse or spouse under a decree of divorce or similar proceeding, such portion can be transferred to a Roth IRA in the receiving spouse's name. There will be no tax implications to you if a written instrument specifically directing the transfer is executed by a court as part of a divorce or legal separation in accordance with Code Section 408(d)(6) and is received and accepted by the Custodian. The Custodian may require other direction from you and your spouse or former spouse in connection with such transfers.

Qualified HSA Funding Distribution. You may be able to make a one-time qualified Health Savings Account funding distribution from your Roth IRA to your Health Savings Account ("HSA"). The distribution must be less than or equal to your maximum annual HSA contribution and must be made in a direct transfer. The distribution is not included in your income, is not deductible, and reduces the amount that can be contributed to your HSA. Generally, you are allowed to make only one qualified HSA funding distribution during your lifetime and you must make the distribution by the end of the year. The qualified HSA funding distribution is reported on IRS Form 8889 for the year in which the distribution is made. Please refer to IRS Publications 590-B and 969 for more information.

Qualified Reservist Distributions. A qualified reservist distribution is a distribution from a traditional IRA (or from amounts attributable to elective deferrals under a Code Section 401(k) plan, Code Section 403(b) plan, or similar arrangement) to an individual who is ordered or called to active duty after September 11, 2001 and for a period of more than 179 days (or for an indefinite period). The distribution is not subject to the 10% early withdrawal penalty and must be made during the period beginning on the date of the order or call to duty and ending at the close of the active duty period. If you receive a qualified reservist distribution, you may be able to repay such distribution to

a Roth IRA within two years after your active duty period ends even if the repayment would cause your Roth IRA contributions to exceed the applicable limit. Please refer to IRS Publication 590-A for more information.

Rollovers.

Distributions from Roth sources in employer-sponsored plans may be rolled over into a Roth IRA. You also may rollover assets from your Roth IRA into the same Roth IRA, another Roth IRA, or an individual annuity established as a Roth IRA under Code Section 408A. You may not rollover a distribution from a Roth IRA to an employer-sponsored plan. In general, you must make a rollover contribution no later than 60 days after the day you receive a distribution. If you do not complete a rollover within the 60-day period, you must treat the amounts not rolled over as a taxable distribution in the year the distribution occurred. However, the IRS may waive the 60-day requirement in certain situations, such as a casualty, disaster, or other event beyond your reasonable control.

One-Rollover Limitation. You may make only one rollover from a Roth IRA within a 12-month period. For purposes of this limitation, you must aggregate all of your IRAs (including SEPs, SIMPLE IRAs, and Roth IRAs) and treat them as one IRA. This limitation, however, does not apply to direct transfers or rollovers from IRAs to Roth IRAs.

Income Tax and Tax Reporting.

As previously described under the “Distributions” section distributions from a Roth IRA are generally not subject to taxation upon distribution, if certain conditions are met.

If you receive a taxable distribution from your Roth IRA, you are required to report the amount of to the IRS. The taxable distributions you receive are includible in gross income for the year in which the distribution is made. Depending on your circumstances, additional reporting, taxes or penalties may be applicable. The capital gains and 10-year forward averaging special tax treatments that may apply to individuals under qualified plans are not applicable to Roth IRA distributions.

You may be required to file IRS Form 8606 to report any re-characterizations of contributions or conversions, or to calculate the amount includible in gross income due to conversions or distributions in connection with a Roth IRA.

Unrelated Business Income. A Roth IRA may be subject to tax on unrelated business income. If a Roth IRA has \$1,000 or more unrelated trade or business gross income, you must file IRS Form 990-T and you may owe taxes on such income. Please refer to IRS Publication 598 for more information.

Saver’s Credit. If you are 18 or older, not a full-time student, and not claimed as a dependent on another person’s federal income tax return, you may be eligible for a tax credit for your Roth IRA contributions. Eligibility for the tax credit is determined based on your adjusted gross income and other requirements. The amount of the credit ranges from 0% to 50% of your Roth IRA contributions. The maximum tax credit amount is \$2,000 (or \$4,000 if married filing jointly). Please refer to the following chart for more information regarding the tax credit:

Credit Rate	Married, Filing Joint Return	Head of Household	All Other Filers*
50% of your contribution	AGI not more than \$38,000	AGI not more than \$28,500	AGI not more than \$19,000
20% of your contribution	\$38,001 - \$41,000	\$28,501 - \$30,750	\$19,001 - \$20,500
10% of your contribution	\$41,000 - \$63,000	\$30,751 - \$47,250	\$20,501 - \$31,500
0% of your contribution	More than \$63,000	More than \$47,250	More than \$31,500

*Single, married filing separate return, or qualifying widow(er).

Penalties. An excise tax is imposed under Code Section 4973 on any contributions you make to a Roth IRA (including impermissible rollovers and conversion contributions if your adjusted gross income is more than \$100,000) in excess of the contribution limits for the tax year. The excise tax applies each year that the excess contribution remains in the Roth IRA. However, you may withdraw any excess contribution (plus any net income attributable to the excess contribution) by the due date for filing your federal income tax return (including extensions) for the tax year in which you made the excess contribution to avoid the excise tax. Alternatively, you can apply the excess contribution in one year to a later year if your contributions for that later year are less than the maximum contributions allowed for that year, but a penalty or additional tax may apply.

If you take a distribution from a Roth IRA before you reach age 59 1/2 (i.e., an early distribution), you may be subject to an additional 10% early withdrawal penalty on the part of the distribution that you have to include in gross income. This early withdrawal penalty is in addition to any regular income tax you owe on the distribution. However, you may not have to pay the 10% early withdrawal penalty if: (1) you have unreimbursed medical expenses that are more than 7.5% of your adjusted gross income, (2) the distribution is not more than the cost of your medical insurance due to a period of unemployment, (3) you are totally and permanently disabled, (4) you are a beneficiary of a deceased IRA owner; (5) you are receiving distributions that are a part of a series of substantially equal payments, (6) the distribution is not more than your qualified higher education expenses, (7) you use the distribution to buy, build, or rebuild a first home, (8) the distribution is due to an IRS levy of the IRA, or (9) the distribution is a qualified reservist distribution. Please consult your tax advisor regarding these exceptions and your specific situation.

If you exceed the contribution limits in a tax year or receive an early distribution from a Roth IRA, you must file IRS Form 5329 for each taxable year during which the issue exists to pay any additional taxes. However, if the issue is due to a reasonable error and you are taking action to remedy the situation, you may request that the IRS waive the additional tax or apply for an exemption. Please refer to IRS Publication 590-B for more information.

Estate and Gift Taxes. Generally, at your death, the total value of assets in your Roth IRA is included in your gross estate for federal estate tax purposes. However, your beneficiary may be able to claim a deduction for estate tax resulting from certain distributions from the Roth IRA. Generally, naming a beneficiary to receive distributions from your Roth IRA is not considered a gift subject to federal gift tax. Please consult your tax advisor regarding your specific situation.

Value of Custodial Account.

Applicable regulations under Code Section 408 require that the Custodian provide you with a growth projection of the value of your Roth IRA if such a projection can reasonably be made. If a growth projection cannot reasonably be made, the Custodian is required to provide you with different information regarding your Roth IRA. (See the “Assumption Disclosure” section below.)

Assumption Disclosure. The assets in your Roth IRA will be invested in accordance with your (or your representative’s) investment direction. However, no portion of your Roth IRA may be invested in life insurance contracts, or commingled with other property, except in a common trust fund or common investment fund. Investment performance will vary with the investments selected by you (or your representative). Growth in the value of your custodial account is neither guaranteed nor projected. Various fees and charges may apply to your Roth IRA, as described in the Agreement (including the Standard Fee Schedule) and the prospectuses (or similar disclosure documents) applicable to your Roth IRA investments. This information applies to each of the following contribution assumptions: (1) level annual contributions of \$1,000 on January 1 of each year, (2) a rollover contribution of \$1,000 on January 1 and no other contributions, or (3) a rollover contribution of \$1,000 on January 1 plus level annual contributions of \$1,000 on January 1 of each year.