

ALLOWABLE CRYPTOCURRENCIES IN CNB IRAS

- Bitcoin
- Bitcoin Cash
- Ethereum
- Litecoin
- USD Coin
- Other coins may be added at CNB's discretion

TRADING PLATFORM

- A cryptocurrency (crypto) trading account is required to hold and trade crypto within a Community National Bank (CNB) IRA
- CNB provides an option of utilizing ErisX for cryptocurrency trading and storage
- CNB does not trade or store cryptocurrency
- CNB is not affiliated with and does not endorse ErisX, Eris Exchange, LLC, Eris Clearing, LLC, or any of its affiliates

HOW TO ESTABLISH A CRYPTO TRADING ACCOUNT

- Establish an IRA account with Community National Bank (CNB)
 - Complete the Cryptocurrency Account Funding Form directing CNB to send cash to an ErisX trading account
 - Fund the CNB IRA with a contribution, rollover, or transfer
 - An email will be sent from ErisX allowing you to establish a password and review and accept ErisX disclosures and fees
 - CNB will wire cash from your IRA to your ErisX account. Once funded you can log in to ErisX and begin trading crypto
 - CNB does not buy or sell cryptocurrency on your behalf
- NOTES: Community National Bank is not liable for pricing changes due to market fluctuations. Liquidation of cryptocurrency may be required to transfer an IRA to a beneficiary in the case of death of the account holder. Transfers in kind and distributions in kind are not available

STORAGE

- ErisX, not CNB, is responsible for storage and security of the cryptocurrency
- CNB at no time holds the keys to the crypto wallets in your ErisX account

FEES

- Annual custodial fees will be due to Community National Bank
- Refer to our current Fee Schedule for all fees that will apply
- If cash is not available in your custodial account for CNB fees, CNB reserves the right to sell assets to pay the applicable fees. Any sales transaction fees due to ErisX will be included in the sale
- ErisX charges fees for purchases and sales. Refer to their disclosures for more details

FAIR MARKET VALUATION

- Cryptocurrency trades 24 hours a day, 7 days a week with constantly changing values
- Community National Bank will reflect the value of your entire ErisX trading account as of approximately 4:00 PM CST the last day of each month
- For current values of each of your holdings please log in to your trading account at erisx.com
- CNB makes no independent determination of the value and pricing of cryptocurrency products

Investing in cryptocurrency is a new concept and remains very speculative, involving a high degree of risk. You are urged to seek professional guidance and/or consider proper diversification and risk tolerance before directing any investment activity. Community National Bank (CNB) does not recommend or evaluate the prudence, merit, viability or suitability of any investment and will not be responsible for the performance of any investment product. CNB will provide custodial services with respect to the investments in your IRA, but we do not provide investment advice or information, nor are we the agent, partner, employee, representative, or affiliate of ErisX, any financial representative, product sponsor or other individual or entity except as otherwise disclosed. We are not responsible for and are not bound by any representations, warranties, statements, agreements, disclosures, advice or information made by any such person beyond the terms and provisions contained in the CNB Custodial Agreement, Disclosure Statements, or other CNB forms or CNB documents, including agreements with ErisX.

CNB Account Number _____ Account Owner's Name _____

I agree to the terms of this form as well as the terms shown in the Custodial Agreement which apply to the following trading account and hereby authorize Community National Bank (CNB) to fund the trading account specified below in the following manner. The execution of requested transactions may be delayed if other requirements are not fulfilled.

Please review the disclosures shown throughout this form before authorizing any account funding.

1. FUNDING INSTRUCTIONS

ErisX Account Number	Please send the following amount to ErisX for trading:
_____ <input type="checkbox"/> New/To be established	<input type="checkbox"/> All Available Cash <input type="checkbox"/> Approx <input type="checkbox"/> Exactly \$ _____

CNB will wire payment to the trading platform on your behalf. A wire fee will apply.

2. REDEMPTION INSTRUCTIONS

ErisX Account Number	Please send the following amount from ErisX to my CNB IRA cash balance:
_____	<input type="checkbox"/> All Available Cash <input type="checkbox"/> Approx <input type="checkbox"/> Exactly \$ _____

CNB will request a wire of funds from the trading account on your behalf. A wire in fee will apply.

CUSTODIAL SERVICES ONLY

CNB will provide custodial services with respect to the investments in your Account, but we do not provide investment advice or information, nor are we the agent, partner, employee, representative, or affiliate of any financial representative, product sponsor, ErisX, or other individual or entity except as otherwise disclosed.

PROPER DOCUMENTS

Any required subscription agreements and/or execution documents must be provided to CNB along with this form signed by the account owner and/or the account owner's designated representative. All investment directions must be in a format or manner acceptable to CNB. CNB reserves the right to amend all purchase documents in order to reflect the registration as follows:

Community National Bank CUST
FBO: (Account Owner Name, #xxxxxx)
225 Main Street – PO Box 225
Seneca, KS 66538 Tax ID #48-0976372

ARBITRATION AGREEMENT

Any funding authorizations are covered under the Custodial Agreement that governs your Account. The Custodial Agreement is an enforceable contract that contains an agreement to submit all disputes to binding arbitration.

VALUATIONS

Community National Bank statements will reflect a value as of approximately 4:00 PM CST on the last day of the month for cryptocurrency products. For up to the

second values, refer to your ErisX account. CNB Custody makes no independent determination of the value and pricing of cryptocurrency products.

INVESTMENT SELECTION

You and/or the designated representative (Rep) you have appointed have the sole authority and discretion to select and direct the investment of all assets in your Account. We permit you to invest in a wide variety of investments based on administrative factors only. CNB does not recommend or evaluate the prudence, merit, viability or suitability of any investment and will not be responsible for the performance of any investment product. You should seek adequate financial, tax, and/or legal counsel as necessary to manage the assets in your Account. Your Account Statement (and the reported values therein) should not be used as the basis for making, retaining, or disposing of an investment.

You may invest in any investments that you are qualified to purchase, that we deem administratively feasible at the time of the investment selection, and that are acceptable under the applicable laws. CNB reserves the right to refuse custody of any investment.

You accept full and sole responsibility for the success or failure of any investment decision. CNB has no duty or responsibility to monitor the performance of investments or actions of the sponsor, nor to monitor the adequacy of your actions or those of the designated rep you have appointed. CNB does not recommend, perform due diligence on, or compensate the financial representative you have designated.

3. SIGNATURE & DISCLOSURES

Your signature on this form acknowledges and certifies that you have reviewed and understand the disclosures shown on this page as well as those on the previous page and on the Custodial Agreement.

- I hereby verify that I have obtained and read all pertinent information relating to the above investment(s) and that I meet any suitability requirements.
- I acknowledge that I (or the designated representative I have appointed) have the sole authority and discretion to select and direct the investment of all assets in my Account and I accept full responsibility for the success and failure of any investment decision.
- I understand CNB is not responsible for monitoring my investment decisions nor the performance of any investment held in my Account.
- I have not received any investment, tax, or legal advice from CNB. I will seek the advice of my own tax or legal professional to ensure compliance with related laws.
- I agree to indemnify CNB and hold it harmless from any liability, for any loss, damage, injury, or expense, which may occur as a result of the execution of this Account Funding Form.
- I understand that CNB is not responsible for the storage, security, or cybersecurity of cryptocurrency.
- I acknowledge that I have read and fully understand the Cryptocurrency Disclosures & Instructions.
- Cryptocurrency is not legal tender, nor is it backed by the local, state, or federal government. Account balances or values are not protected by the FDIC.
- Legislative and regulatory changes may adversely affect the use, transfer, exchange, and value of cryptocurrency.
- I am aware that investing in cryptocurrencies involves a high degree of risk and values may experience significant volatility, which may result in a significant loss or may lose all value.
- Transactions shall be deemed to be made when recorded on a public ledger, which is not necessarily at the date or time the transaction is initiated.
- I understand the investments in my account, with the exception of the Community National Bank (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.

X _____
Signature of Account Owner (required for non-publicly traded investments)

Date

X _____
Signature of Designated Representative

Date