

NON-QUALIFIED ACCOUNT CUSTODIAL AGREEMENT

Article I

(a) Definitions. The term “account owner” means the person(s) or entity who establishes the custodial account pursuant to this agreement and may be referred to hereunder as “you” or “your.” In the event you appoint a third party, or have a third party appointed on your behalf, to handle certain transactions affecting your account, such agent will be considered “you” for purposes of this Agreement. The designated representative described in Article IV is not included in this definition of “you.” The term “custodial account” or “account” means the account established hereunder for your benefit. 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 “NQA” means the Non-Qualified Account for which CNB is the custodian hereunder.

(b) 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.

(c) 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, base, transactional and special service fees shall apply in addition to any fees and expenses that may be charged by the investment issuers.

(d) 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 deposits, mailed to us will be deemed delivered upon receipt and shall not be effective until our actual receipt thereof.

(e) 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.

(f) 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.

(g) 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.

(h) Instructions, Representations, and Indemnity. Neither the custodian nor any agent thereof provides investment, tax, or legal advice. You should consult your financial advisor, attorney, or tax advisor regarding 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. We 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 NQA.

If we receive instructions or other information relating to your NQA which are, in our opinion, incomplete or ambiguous, we may request other instructions or information. We shall not be liable to anyone for any loss resulting from any delay, action, or inaction pending the custodian’s receipt of any additional instructions

or information. Notwithstanding the foregoing, we shall have no duty to question any instructions or other information relating to your account or to advise you regarding any matter relating thereto, including but not limited to compliance of the instructions or information with applicable law.

We shall have and exercise no discretion, authority, or responsibility as to any investment in connection with the custodial account. Further, we shall not be responsible in any way for the purpose, propriety, or tax treatment of any deposit, withdrawal, or of any other action or inaction in connection with the custodial account. 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, our inability to value or sell an investment. 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 account owner 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. We shall not have any responsibility or liability for the actions or inactions of any predecessor or successor custodian.

Article II

Our Fees and Expenses. In accordance with the Fee Schedule and this agreement, we shall be entitled to compensation for services provided to the NQA. All such fees, as well as expenses incurred while maintaining your NQA (including but not limited to legal fees incurred in the administration of your NQA) 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 NQA is insufficient to pay the applicable fees and expenses, we have the right to liquidate assets or alter participation in a dividend reinvestment plan (DRP) to pay such fees and expenses. Any remaining portion of the sale or dividend proceeds after the collection of the applicable fees or expenses will be deposited into the savings balance portion of the custodial account. We shall not incur any liability on account of the sale or DRP alteration or retention of assets under such circumstances.

Article III

Investment of Assets.

(a) Investment of Savings Balance. All cash contributions to the NQA 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 NQA.

(b) Directing Investments. Deposits 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.

(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 NQA 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 or alter participation in a dividend reinvestment plan, to pay such fees and expenses. Any remaining portion of the sale or dividend proceeds 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, DRP alteration, or retention of assets under such circumstances.

(d) Role of Custodian. By signing the NQA Application, you are selecting and appointing CNB as your custodian to perform administrative 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 extends 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 CNB is a directed custodian hereunder and is not acting as a fiduciary or in any other capacity with respect to the custodial account or with respect to any provision of this agreement.

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 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 investment(s) is available upon request.

You acknowledge and agree that: (i) the registered owner of any investment(s) held in your NQA 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.

Article IV

Role of Designated Representative. You may delegate (in a form and manner acceptable to the custodian) to a representative all 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, sales, 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 notifying (or causing the representative to notify) 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.

Article V

(a) Transfer of Assets. Assets held on behalf of the account owner in another NQA or held in the custody of the account holder may be transferred to CNB in a form and manner acceptable to the custodian, to be held in the custodial account for the account owner 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 NQA owner.

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 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.

(b) Withdrawals. Withdrawals from the custodial account will be made only upon request of the account owner or their designated representative to the custodian in such form and manner as acceptable to the custodian. Any withdrawals will be made in accordance with CNB's policies and procedures. After receipt of a completed Disbursement 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 withdrawal reason, may be required prior to executing the withdrawal. For example, additional verification may include an outgoing call placed by CNB to a telephone number on file that results in verbal confirmation of the withdrawal amount and the withdrawal recipient in order to verify the authenticity of the withdrawal request.

Article VII

(a) Reports and Records. The custodian shall cause required reports to be submitted to the Internal Revenue Service and you.

The custodian shall provide to you a periodic statement that will include the positions within the custodial account and transaction details during the statement period. 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, report, or confirmation within 30 calendar days following the receipt date, you shall be deemed to have approved such statement, notice, report or confirmation 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.

(b) 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.

(c) Legal Proceedings. You agree that you are solely responsible for the prosecution or defense, including the retention of legal counsel, of all legal actions ("Legal Proceedings") involving your NQA, which arise or become necessary for the protection of the investments in your NQA, including any actions where we are named as a result of being Custodian of your NQA. If we are named as a defendant in any Legal Proceedings as a result of the assets in your NQA being the subject of the litigation, you agree to retain legal counsel to represent us, in our Custodial capacity, or however named in the Legal Proceedings.

As you are the owner of the NQA held with us, you understand that we will not initiate Legal Proceedings on behalf of you or your NQA and will not participate in Legal Proceedings without direction from you. You understand that you have sole authority to direct and make all decisions related to Legal Proceedings.

You further agree that if CNB is required to retain counsel to participate in such Legal Proceedings, including because of your failure to timely retain legal counsel to represent CNB, CNB shall be authorized and entitled to pay its reasonable attorneys' fees and costs with assets in your NQA without seeking further authorization or approvals from you.

(d) Proxy Materials. The custodian may 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. 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 account owner 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 instructions 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 account owner.

(e) Tender Offers. The custodian may facilitate delivery to your representative of materials from companies or individuals offering to purchase shares of an investment held in your account. If you have not designated a representative, the custodian will facilitate the delivery of such materials to you. 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.

Article VIII

Asset Values. 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.

Article IX

Arbitration Agreement. In the event any legal, statutory, or equitable claims or disputes arise out of or relate to this agreement, or arise out of or relate to the parties' relationship in any way, 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 administered by the American Arbitration Association (AAA). Such arbitration proceedings shall be conducted in Topeka, Kansas, in accordance with the Commercial Arbitration Procedures of the AAA in effect at the time a demand for arbitration is made. The parties further acknowledge that this agreement is not a consumer agreement, as it involves services related to the custody of directed investments, rather than for personal or household goods or services, and the parties agree that the AAA's Consumer Arbitration Rules and fee schedules shall not apply to any claim or dispute between them. The Account 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.

Article X

(a) Acceptance. This agreement shall not become effective until our acceptance as evidenced by our establishment of the NQA.

(b) Termination of the Custodial Account. The account owner 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 account owner 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.

(c) Our Resignation. CNB may resign at any time upon 30 calendar days' notice to the account owner, or within 5 calendar days after receiving the account owner's written objection to an amendment or restatement of this agreement, or within 5 calendar days after material breach of this agreement by the account owner. 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 another custodian or the account owner 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 account owner or his or her agent, in connection with transfer or withdrawal of the custodial account.

(d) 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 NQA.

Article XI

USA Patriot Act Information. By signing the NQA 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.

NON-QUALIFIED ACCOUNT DISCLOSURES

Investments. The investments in your account except for 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 deposited in the account will be placed in the CNB savings balance portion of your account pending further direction. Your interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on your deposit account daily. Current interest rate and annual percentage yield information are provided in a separate Annual Percentage Yield (APY) disclosure that will be mailed to you within ten business days of acceptance of your 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 NQA insured by the FDIC. Contact the issuer of other CDs and products to determine if insurance coverage is available.

Electronic Fund Transfers. The Electronic Fund Transfers we are capable of handling for account holders are indicated below. Please read this disclosure carefully because it tells you your rights and obligations for these transactions. You should keep this notice for future reference.

Types of Transfers, Frequency and Dollar Limitations

Prearranged Transfers.

Preauthorized Credits. You may authorize certain direct deposits to be accepted into your savings account.

Preauthorized Debits. You may authorize payment of certain recurring debits from your savings account.

General Limitations. In addition to those limitations on transfers elsewhere described, if any, the following limitations apply. Transfers or withdrawals from the savings account to another account of yours by means of a preauthorized or automatic transfer or telephone instruction, are limited to 6 per month. If you exceed the transfer limitations set forth above, your account shall be subject to closure.

Documentation

Preauthorized Credits. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at the telephone number listed above to find out whether or not the deposit has been made. You will get a monthly account statement from us.

Preauthorized Payments

Right to stop payment and procedure for doing so. If you have told us in advance to make regular payments out of your account, you can stop these payments by calling or writing to us. Notice must be provided 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and must be received at the custodian within 14 days after you call. We charge a fee as indicated on the fee schedule for each stop payment.

Notice of varying amounts. If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set).

Liability for failure to stop payment of preauthorized transfer. If you order us to stop one of these payments 3 business days or more before the transfer is scheduled and we do not do so, we will be liable for your losses or damages.

Financial Institutions Liability. Liability for failure to make transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- If through no fault of ours, you do not have enough money in your account to make the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we may have taken.

Confidentiality. We will disclose information to third parties about your account or the transfers you make:

- Where it is necessary for completing transfers; or
- In order to verify the existence and condition of your account; or
- In order to comply with government agency or court orders; or
- If you give us written permission; or
- As explained in the separate Privacy Disclosure.

Unauthorized Transfers

Consumer Liability. Tell us AT ONCE if you believe an electronic fund transfer has been made without your permission using information from your account. You could lose all the money in your account. If you tell us within two business days after you learn of the loss of your information, you can lose no more than \$50 if someone accesses your account without your permission. If you do NOT tell us within two business days after you learn of the loss, and we can prove we could have stopped the electronic fund transfer if you had told us, you could lose as much as \$500. Also, if your statement shows transfers that you did not make, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money had we been notified in time. If a good reason (such as long trip or hospital stay) kept you from telling us, we will extend the time periods.

Error Resolution Notice. In case of errors or questions about your electronic transfers, call or write us as soon as you can, if you think your statement is wrong or if you need more information about a transfer listed on the statement. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your concern or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your concern or question in writing and we do not receive it within 10 business days, we may not credit your account. An account is considered a new account for 30 days after the first deposit is made if you are a new customer. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Institution

CNB Custody, Division of Community National Bank
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785-336-6111
Business Days - Monday-Friday (except Federal holidays)