

INVESTMENT REQUIREMENTS

- Establish IRA account
- Fund the account with contribution, rollover or transfer
- Complete Investment Authorization Form with investment instructions
 - Registration must be “Community National Bank CUST FBO: (account holder name), (account #)”

ALLOWABLE PRECIOUS METALS – See detailed listing on 2nd page

- Gold
- Silver
- Palladium
- Platinum

STEPS TO PURCHASE OR LIQUIDATE

- Choose your precious metal
- Select your precious metals dealer
- Complete Precious Metals Investment Authorization Form
- Attach invoice from dealer
- Submit paperwork to CNB Custody for transaction settlement
- Community National Bank does not buy or sell precious metals
- Community National Bank is not liable for pricing changes due to market fluctuations

FEES

- Annual custodial fees will be due to Community National Bank
- Annual storage & handling fees will be charged by the depository and will be billed to your account
- First full year’s storage fee is due at the time of transaction and annually thereafter
- Refer to our current Fee Schedule for all fees that will apply
- Transactions fees for purchases and sales are due upon occurrence
- If cash is not available in your custodial account, CNB reserves the right to sell assets to pay the applicable fees

DEALER

- Community National Bank is not a precious metals dealer
- You will be solely responsible for the selection of your precious metals dealer
- You will be solely responsible for the negotiations of the price and terms of each transaction
- You must complete your own due diligence when choosing a precious metals dealer

STORAGE

- Precious metals will be stored at a specialized depository
- Community National Bank works with Delaware Depository Services Company and International Depository Services (IDS) for metal storage. You can learn more about Delaware Depository at delawaredepository.com or by calling 302-765-3889. You can learn more about IDS at internationaldepositoryservices.com or by calling 888-322-6150.
 - Dealers will deliver precious metals directly to the depository
 - Depository will issue formal notice of precious metals delivery
 - Community National Bank will rely on the accuracy of information from depository
- Choose segregated or non-segregated storage
 - Segregated – stored with your name/IRA number. When you sell, exchange, or take an in-kind distribution of the precious metals, you receive the exact same metals you originally deposited. Segregation of silver is not available through Delaware Depository.
 - Non-Segregated – precious metals are co-mingled with other customers’ metals. When you sell, exchange, or take an in-kind distribution of the precious metals, you receive “like” metals, not the ones you initially purchased. Non-Segregated storage is not available at IDS.

FAIR MARKET VALUATION

- Community National Bank statements will reflect a Spot Value
 - Spot values should be used as an indication of the value only and should not be construed as a firm bid price to buy/sell by any broker or dealer
 - Spot values do not include any mark-ups, mark-downs, commissions, premiums, etc.
 - Precious metals types and quantities in a transaction may affect the price received
 - CNB Custody makes no independent determination of the value and pricing of precious metals
 - Contact your precious metals dealer or visit internet sites such as www.bullionvalues.org for current price indications

LIST OF ACCEPTABLE PRECIOUS METALS

GOLD (minimum fineness of 99.5%)

- American Eagle coins (except for “slabbed” coins)
- Australian Kangaroo/Nugget coins
- Austrian Philharmonic coins
- British Gold Britannia coins (from 2013)
- Canadian Maple Leaf coins
- Chinese Panda coins
- Credit Suisse (0.999 PAMP Suisse Bars)
- US Buffalo Gold Uncirculated coins (no Proofs)
- Gold bars and rounds manufactured by a NYMEX or COMEX approved refiner/assayer or national government mint and meeting minimum fineness requirements (must be fabricated by NYMEX or COMEX approved refiners or national government mint)

SILVER (minimum fineness of 99.9%)

- American Eagle coins (except for “slabbed” coins)
- Australian Kookaburra coins
- British Silver Britannia coins (from 2013)
- British Silver Lunar Series bullion coins
- Canadian Maple Leaf coins
- Chinese Silver Panda coins
- Mexican Libertad coins
- Silver bars and rounds manufactured by a NYMEX or COMEX approved refiner/assayer or national government mint and meeting minimum fineness requirements (must be fabricated by NYMEX or COMEX approved refiners or national government mint)

PALLADIUM (minimum fineness of 99.95%)

- Canadian Maple Leaf coins
- Palladium bars and rounds manufactured by a NYMEX or COMEX approved refiner/assayer or national government mint and meeting minimum fineness requirements (must be fabricated by NYMEX or COMEX approved refiners or national government mint)

PLATINUM (minimum fineness of 99.95%)

- American Eagle coins (except for “slabbed” coins)
- Australian Koala coins
- Canadian Maple Leaf coins
- Isle of Man Noble coins
- Platinum bars and rounds manufactured by a NYMEX or COMEX approved refiner/assayer or national government mint and meeting minimum fineness requirements (must be fabricated by NYMEX or COMEX approved refiners or national government mint)

Notes

- Precious metals that do not meet the minimum fineness required under the Internal Revenue Code, are considered a collectible item and cannot be purchased or held by an IRA
- The Precious Metals list above is not all inclusive. Other precious metals meeting the minimum standards may be considered for custodianship.

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 investments and hereby authorize Community National Bank (CNB) to invest, redeem, or exchange the funds in the account specified below in the following manner. The execution of requested transactions may be delayed if other requirements are not fulfilled. Some redemptions may have applicable sales charges.

Please review the disclosures shown throughout this form before authorizing any Investment Directives. Your acknowledgment of disclosures and your signature is required on page 2 of this form.

1. PURCHASE INSTRUCTIONS -- \$25 Purchase fee will be deducted at time of purchase

Quantity	Type of Metal	Description of Coins, Bars or Rounds	Ounces	Price (per unit)	Approximate Gross Amount of purchase (including fees/commissions)
	<input type="checkbox"/> Gold <input type="checkbox"/> Platinum <input type="checkbox"/> Silver <input type="checkbox"/> Palladium				
	<input type="checkbox"/> Gold <input type="checkbox"/> Platinum <input type="checkbox"/> Silver <input type="checkbox"/> Palladium				
	<input type="checkbox"/> Gold <input type="checkbox"/> Platinum <input type="checkbox"/> Silver <input type="checkbox"/> Palladium				
	<input type="checkbox"/> Gold <input type="checkbox"/> Platinum <input type="checkbox"/> Silver <input type="checkbox"/> Palladium				
	<input type="checkbox"/> Gold <input type="checkbox"/> Platinum <input type="checkbox"/> Silver <input type="checkbox"/> Palladium				

2. FUNDING INFORMATION

CNB will send payment to the dealer of your choose on your behalf. Please indicate if you would like your purchase funded by check or wire and include payment instructions. If no selection is made below, CNB will send a check via regular mail. Should the dealer fail to deliver the metal purchased within the customary industry standards, you agree that CNB shall not be responsible for losses of any kind that may result from your directions. Furthermore, you agree to reimburse CNB for any losses CNB incurs as a result of your payment direction.

Wire (\$30.00 wire fee will be deducted from account prior to payment)
 Bank Name: _____ ABA Routing Number: _____
 Account #: _____ Bank Account Name: _____ Phone #: _____

Check
 Payee Name: _____ Street Address: _____
 City: _____ State: _____ Zip: _____

3. DEALER INFORMATION

Dealer Name:	Dealer Contact:
Dealer Address:	Dealer Phone:

4. STORAGE LOCATION & TYPE - If no selections are chosen, the Delaware location of DDSC & non-segregated will be assumed

Location of Storage:
 Delaware Depository (DDSC) Delaware location Nevada location
 International Depository Services (IDS) Delaware location Texas location

Type of Storage:
 Non-Segregated - Assets are mixed with other investors' assets. Non-Segregated storage is not available at IDS.
 Segregated - Assets are held separately from other investors' assets. Additional fees apply. Segregation of silver is not available at DDSC.

Note: A fee is charged for storage based on each calendar year. See current fee schedule for applicable fees.

5. SELL INSTRUCTIONS – Applicable shipping fees and \$25 sale fee will be charged to account upon occurrence

Quantity	Type of Metal	Description of Coins, Bars or Rounds	Ounces	Sale Price (per unit)	Total Sale Price (including fees/commissions)
	<input type="checkbox"/> Gold <input type="checkbox"/> Platinum <input type="checkbox"/> Silver <input type="checkbox"/> Palladium				
	<input type="checkbox"/> Gold <input type="checkbox"/> Platinum <input type="checkbox"/> Silver <input type="checkbox"/> Palladium				
	<input type="checkbox"/> Gold <input type="checkbox"/> Platinum <input type="checkbox"/> Silver <input type="checkbox"/> Palladium				

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, precious metals dealer, or other individual or entity except as otherwise disclosed.

CNB does not sponsor or endorse any investment products other than CNB certificates of deposit. The suggested use of our custodial services by a financial representative, product sponsor, precious metals dealer, or any other individual or entity, does not deem such person or entity to be an agent, employee, representative or affiliate of CNB 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 Agreement, Disclosure Statements, or other CNB forms or CNB documents.

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, #xxxxx)
 225 Main Street – PO Box 225
 Seneca, KS 66538 Tax ID #48-0976372

ARBITRATION AGREEMENT

Any investment 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 Spot Value for precious metals products. Spot values should be used as an indication of the value only and should not be construed as a firm bid price to buy/sell by any broker or dealer. Spot values do not include any mark-ups, mark-downs, commissions, premiums, etc. Precious metals types and quantities in a transaction may affect the price received. CNB Custody makes no independent determination of the value and pricing of precious metals. Contact your precious metals dealer for current price indications.

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, or compensate the financial representative you have designated.

6. SIGNATURE

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.
- For IRA accounts, I attest that this investment does not constitute a prohibited transaction as defined in the Internal Revenue Code Section 4975.
- 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 Investment Authorization Form.
- I understand that CNB is not responsible for the purity, weight, metal content or authenticity of any coins, bullion or bars I purchase or transfer into my CNB account.
- I acknowledge that I have read and fully understand the Precious Metals Disclosures & Instructions.
- 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