

ADDENDUM TO FEE SCHEDULE AND OTHER ACCOUNT INFORMATION: PERSONAL PRODUCTS AND SERVICES (ALL STATES)

Effective January 10, 2019, the terms of our Personal Checking Plus Account are changed. In our *Fee Schedule and Other Account Information: Personal Products and Services*, CHECKING, MONEY MARKET, SAVINGS section, the Personal Checking Plus Account subsection is replaced as follows:

Personal Checking Plus Account

Personal Checking Plus is a non-interest-bearing account that may be bundled with a savings or money market account.

	<u>Balance</u>	<u>Charges and Fees</u>
Required opening deposit	\$1,000	
Total direct deposits during the statement period	\$2,500 or more	No monthly maintenance fee
Minimum Qualification Balance	\$7,500	No monthly maintenance fee
If minimum Qualification Balance is not met for the entire statement period or if direct deposits totaling \$2,500 or more are not made during the statement period.		\$25 monthly maintenance fee

Contributing Accounts

Contributing Accounts are accounts with the same primary ownership as the Personal Checking Plus Account. Contributing Account types include all non-analyzed personal savings and personal money market accounts.

Qualification Balance

The Qualification Balance is calculated three (3) Business Days prior to the end of each statement period of the Personal Checking Plus Account ("qualification date"). First, we determine the average daily balance to date of the Personal Checking Plus Account by adding each day's closing ledger balance, from the beginning of the statement period up to and including the qualification date and dividing by the number of days from the beginning of the statement period up to and including the qualification date. To that we add the average daily balance of each Contributing Account from each account's prior statement period.¹

Benefits of a Personal Checking Plus

- No CNB fee for ATM withdrawals made at non-CNB machines.

- Waiver of up to three (3) ATM surcharges assessed by non-CNB ATM operators, up to a maximum of \$15 per statement period. Please note that the ATM/Check Card International Transaction Fee is not a surcharge and is not included in the waiver of surcharges.
- CNB cashier's checks with no fee.
- Waived monthly maintenance fee for one (1) personal savings or money market account. The savings or money market account must be owned by the same individual who owns the Personal Checking Plus Account.

¹ Average daily balance determined by adding each day's closing ledger balance during the statement period and dividing by the number of days in that period.

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