

ADDENDUM TO ACCOUNT AGREEMENT AND DISCLOSURES

Account Ownership

Transfers to Minors

For Minnesota Minor Deposit Accounts

Any deposit made in the name of a minor shall be held for the exclusive right and benefit of the minor, free from the control or lien of all other persons, except creditors, and, together with the interest thereon, shall be paid to the minor upon written withdrawal request and receipt.

Minnesota Savings Account

For accounts opened in Minnesota only, CNB offers a savings account that has no service charge or fee if such account has an average monthly balance of more than \$50. See the Fee Schedule and Other Account Information: Personal Products and Services for details.

Miscellaneous

Deposit accounts established in Minnesota are governed by Minnesota law. In the event of inconsistency between the Account Agreement and Disclosures or Addendum to it or disclosure incorporating it and Minnesota law, Minnesota law will govern.

