



CHANGE IN TERMS NOTICE
EFFECTIVE DATE: DECEMBER 15TH, 2017

November 1st, 2017

Ref: Important Changes to Your Account Terms

Dear Customer.

Starting December 15th, 2017 some products and fees updates will take effect. For your reference, a schedule of charges is included in this notice. Unless otherwise noted, all other current fees remain unchanged. Please consider this notice as an amendment to your account terms and conditions.

If you wish to discuss these account changes please feel free to contact us at your nearest Continental National Bank banking center.

We're committed to meeting your financial needs.

Regards,

A handwritten signature in blue ink, appearing to read 'R. Leonart', with a stylized flourish at the end.

Rodolfo Leonart
Executive Vice President and Chief Operating Officer
Continental National Bank

CHANGE IN TERMS (CIT) NOTIFICATION FROM CONTINENTAL NATIONAL BANK

THIS CIT NOTICE HIGHLIGHTS IMPORTANT CHANGES TO YOUR ACCOUNT TERMS INCLUDING FEES THAT BECOME EFFECTIVE ON THE DATE SPECIFIED IN THE COVER LETTER (THE "EFFECTIVE DATE"). ON AND AFTER THE EFFECTIVE DATE THESE TERMS AND FEES WILL BE APPLICABLE. UNLESS OTHERWISE NOTED, ALL OTHER CURRENT FEES REMAIN UNCHANGED.

IF YOU HAVE ANY QUESTIONS REGARDING THIS CIT NOTICE OR YOUR BANK ACCOUNT AGREEMENT TERMS OR FEES, PLEASE CONTACT CONTINENTAL NATIONAL BANK CUSTOMER CARE AT 1-844-642-1354.

| What's changing | Current | Revised | Key Information |
|-----------------------------------------------------------------------|---------|---------------|---------------------------------------------------------------|
| ACH Research Request (per hour) | \$29.00 | \$30.00 | |
| ACH Transaction Blocked | \$25.00 | \$35.00 | |
| ATM / Debit Replacement Card | \$5.00 | \$10.00 | |
| ATM / Debit Replacement Card Rush Processing | N/A | \$50.00 | |
| Cash Services - Rolled Coins (each roll up to 10) | \$0.10 | \$0.25 | Cash Services |
| Cash Services - Commercial Deposit (Processing / Hour) | \$20.00 | \$25.00 | Cash Services |
| Cashier's Check Customer | \$8.00 | \$10.00 | |
| Copy of Bank Statement (per page) | \$6.50 | \$7.00 | |
| Copy of Checks (per page) | \$5.50 | \$6.00 | |
| Hold Mail Monthly Fee | \$10.00 | \$20.00 | Excess Transaction |
| International Mail Fee (each) Regular | \$3.00 | \$5.00 | International Mail Fee |
| International Mail Fee (each) Priority | N/A | \$50.00 | International Mail Fee |
| Internal Transfer (manual) | \$7.50 | \$8.00 | |
| Loan Payment Check Returned Fee | \$38.00 | \$40.00 | |
| Notary Public Service for Customer | FREE | \$5.00 | |
| Recording Fee Satisfaction of Mortgage (at booking - per page) | \$10.00 | \$12.00 | Recording Fee |
| Redeposit of Chargeback Item | \$9.00 | \$10.00 | |
| Special Cycle Statement with check image | \$7.50 | \$8.00 | |
| Stop Payment (per item) | \$31.00 | \$35.00 | |
| Unposted Rejected Item | \$3.00 | \$5.00 | |
| CNB Business Platinum Cash Back Visa® Credit Card Annual Fee | N/A | \$79.00 | Business Credit Card Annual Fee |
| CNB Business Platinum Visa® Credit Card | N/A | No annual fee | Business Credit Card Annual Fee |
| Online Cash Management Module (per month) | N/A | \$25.00 | Online Cash Management Module |
| Online Cash Management - ACH Monthly Base Fee | N/A | \$25.00 | Online Cash Management Module -- ACH Services |
| Online Cash Management - ACH Payments / Collections (per month) | N/A | \$25.00 | Online Cash Management Module -- ACH Services |
| Online Cash Management - ACH Item (per transaction) | N/A | \$0.10 | Online Cash Management Module -- ACH Services |
| Online Cash Management - Wire Transfer Monthly Base Fee | N/A | \$10.00 | Online Cash Management Module - Wire Transfer Module Services |
| Online Cash Management - Domestic Wire (orig) (per transaction) | N/A | \$15.00 | Online Cash Management Module - Wire Transfer Module Services |
| Online Cash Management - International Wires (orig) (per transaction) | N/A | \$25.00 | Online Cash Management Module - Wire Transfer Module Services |
| Online Cash Management - Amendment (per transaction) | N/A | \$5.00 | Online Cash Management Module - Wire Transfer Module Services |
| Online Cash Management - Recall of Transfer (per transaction) | N/A | \$40.00 | Online Cash Management Module - Wire Transfer Module Services |
| Incoming Transfer | \$5.00 | \$8.00 | Wire Transfer Services |
| International Outgoing | \$40.00 | \$60.00 | Wire Transfer Services |
| Amendment | \$5.00 | \$10.00 | Wire Transfer Services |
| Recall of Transfer | \$40.00 | \$75.00 | Wire Transfer Services |
| Incoming Check or Draft (Domestic or Foreign) | \$25.00 | \$40.00 | Collections (Domestic and Foreign) |
| Outgoing Check or Draft (Domestic or Foreign) | \$35.00 | \$60.00 | Collections (Domestic and Foreign) |
| Tracer | \$10.00 | \$20.00 | Collections (Domestic and Foreign) |
| Remote Deposit Capture Fee including leased equipment (per month) | N/A | \$89.00 | Remote Deposit Capture |
| Remote Deposit Capture Fee with equipment included (per month) | N/A | \$39.00 | Remote Deposit Capture |
| Safe Deposit Box size 3" x 10" | \$61.00 | \$60.00 | Safe Deposit Box |
| Safe Deposit Box size 5" x 10" | \$89.00 | \$90.00 | Safe Deposit Box |
| Safe Deposit Box size 3" x 5" | \$33.00 | \$30.00 | Safe Deposit Box |