

CENTRAL NATIONAL BANK
ELECTRONIC DELIVERY CONSENT NOTICE AND AGREEMENT

To open an account online, the Electronic Signatures in Global and National Commerce Act (ESIGN) and other laws and regulations require us to obtain your affirmative consent to electronic delivery of your disclosures. By checking the box, you are offering your consent for electronic delivery, which applies to all required Disclosures including those necessary to open your account electronically. This means Central National Bank will not mail disclosures or notices to you unless requested by you at a later date. This is a list of some of the disclosures and notices you may receive electronically:

Account Opening Documents

Please read this notice carefully and print or retain a copy of the notice, as well as the disclosures, for your records.

Agreement Acceptance: By checking the box that indicates your acceptance of electronic delivery, you also agree to the following:

1. If you change your e-mail address, you agree to update that information within Central Online Banking so that we may continue to send documents and notices to you.
2. You will also notify us of any changes in your physical address or telephone number.
3. If Central National Bank is unable to deliver an electronic disclosure or notice to you due to an inaccurate e-mail address, we may, at our discretion, choose to mail that disclosure to you via U.S. Mail to your physical address of record.
4. You understand that you have no expectation of privacy if the e-mail address you have provided is not your personal email address. You further agree to release Central National Bank from any liability if the information is intercepted or viewed by an unauthorized party.

System Requirements: The minimum hardware and software requirements to accept and retain electronic disclosures include the following:

- A computer capable of accessing the internet with the ability to download or print agreements and disclosures. Current operating systems recommended include
 - o Microsoft Windows operating systems; Windows 7, Windows Vista, Windows XP
 - o Macintosh
- An active "Internet Service Provider"
- A Web Browser that supports 128-bit SSL encryption. Current options include

- o Microsoft Internet Explorer 7.0 or higher
 - o Netscape 7 or higher
 - o Firefox 2.0 or higher
 - o Safari for Mac
- Adobe Acrobat Reader software Version 6.0 or newer

Updating Your Personal Information: You must keep us informed of any change in your telephone number, mailing address, or e-mail address. You may notify us of changes in any of the following ways:

- A. For change of e-mail address, log into Central Online Banking, click the Options tab and change your personal email setting.
- B. For change of mailing address or telephone number:
 - Telephone us at: 888-262-5456 during regular business hours, or
 - Contact us by postal mail:

Central National Bank
ATTN: Deposit Operations
PO Box 1029
Junction City, KS 66441-1029

Non-Electronic Copy: If, after you have consented to electronic delivery of disclosures and notices by checking the consent box during account opening, and without withdrawing your consent to electronic delivery of these documents, you would like to obtain a paper copy of a disclosure or notice you should contact Central National Bank as described above. We will provide the disclosures to you via U.S. Mail.

Consent to Receive Electronic Disclosures: Checking the box indicating consent to receive disclosures electronically constitutes your written signature and consent to be bound by the terms of these Disclosures and to receive all account disclosures and notices electronically. If you do not wish to consent, the account opening process will be suspended.