



WELCOME TO  
C&N

BANKING | LENDING | WEALTH MANAGEMENT

COVENANT BANK  
WILL BECOME C&N  
ON AUGUST 24, 2020.

C&N&YOU

Dear Covenant Bank Customer,

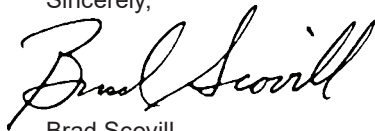
First and foremost, I'd like to thank you for being a loyal customer of Covenant Bank. Your support and partnership helped Covenant Bank grow to be a vital part of the Doylestown and Paoli communities and the greater Philadelphia area. Today, C&N is thrilled to welcome Covenant Bank and each of its customers into the C&N family.

As a valued customer, we know that you're accustomed to 'banking at its best.' Now that we are C&N, you have my personal promise that this level of service will not only be met but will be exceeded by the C&N team. The people you've built relationships with are the same and are now equipped to provide even more resources, technology and banking expertise that's tailored to meet your needs and achieve your life's goals.

This book is designed to guide you through this important transition and ease your mind with detailed information about C&N and the services available to you. It provides answers to your questions around account numbers, direct payments and direct deposits, debit cards, loan payments, online banking and more.

Once again, welcome to C&N. We look forward to being your bank for a lifetime.

Sincerely,



Brad Scovill  
President and CEO



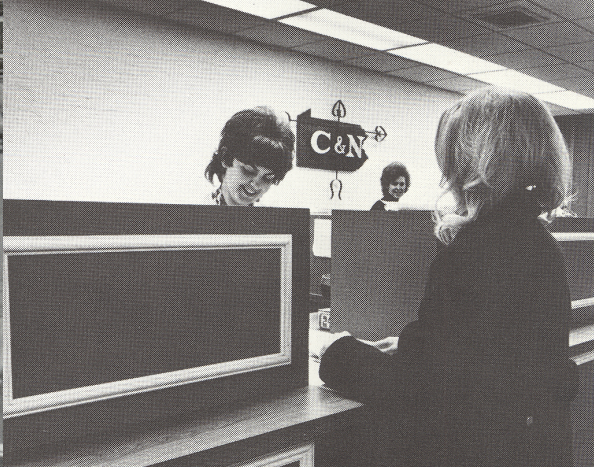
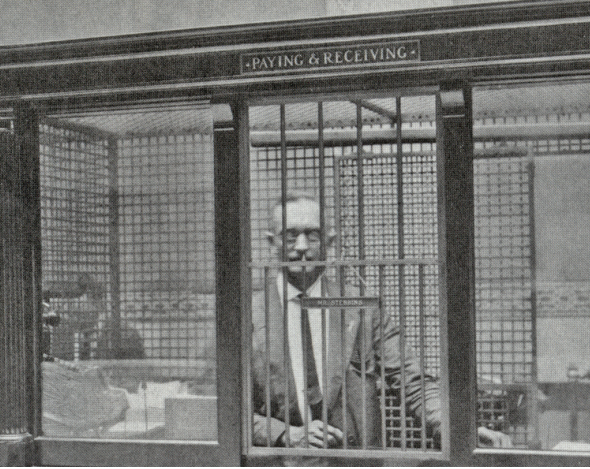
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*When you see this symbol throughout this book, it will be your cue that your action is required.*





# WORLD CLASS BANKING & MORE

Welcome to C&N, your community friend for world class banking. We know earning money can be hard, but we don't think trusting who protects it should be. Trust is priceless. But just like your money, it has to be earned. And no bank takes that more seriously than C&N. Whether you enter through our doors or our technology, you will meet excellence. From our complete financial services to our deep experience to our honestly caring people, we are personally invested in you no matter how much you are financially invested in us. After all, your goals are our goals. Your success is our success. So why not make the journey together as easy as it can be? Yes, the world can be a little cold these days. Especially where your money is concerned. But we assure you there's a place in your community where it's always warm.

## WELCOME TO C&N

# 1864

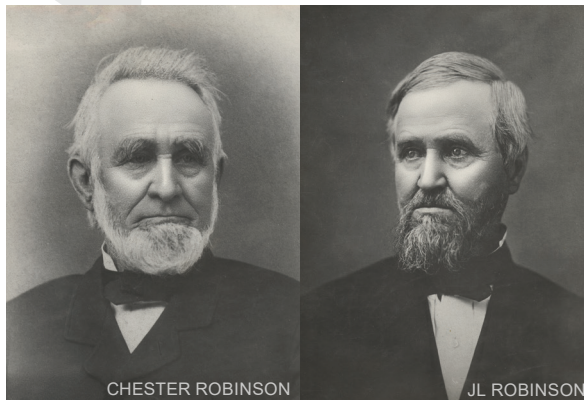




## KEY DATES & INFORMATION

<b>WEDNESDAY, AUGUST 19, 2020</b>	C&N Visa® Debit Cards	<p>Your Covenant Bank debit card will be replaced as follows:</p> <ul style="list-style-type: none"> <li>• <b>Wednesday, August 19</b> - Your new C&amp;N debit card should have arrived by now.</li> <li>• <b>Saturday, August 22</b> - Your new C&amp;N debit card can be activated, but it will not work until Monday, August 24.</li> <li>• <b>Sunday, August 23</b> - The last day your Covenant Bank debit card and existing PIN will work.</li> <li>• <b>Monday, August 24</b> - Begin using your C&amp;N debit card.</li> </ul>
<b>FRIDAY, AUGUST 21, 2020</b>	Online & Mobile Banking	<p><b>Business:</b> At 5:00 PM, business online banking access will be removed. This includes access to mobile deposit, remote deposit capture, ACH &amp; business mobile banking.</p> <p><b>Consumer:</b> At 5:00 PM, online banking will be placed in inquiry only mode. Mobile banking access will be permanently disabled. The system conversion will be complete at 9 am Monday, August 24, 2020. At this time, the Covenant online banking will be permanently disabled. Customers may access their online banking at <a href="http://cnbankpa.com">cnbankpa.com</a> and mobile banking through the C&amp;N app beginning at 9 AM on Monday, August 24, 2020.</p>
	Mobile Deposit	Mobile deposit will be unavailable starting at 5:00 PM until Monday, August 24, 2020.
	Bill Pay	Bill pay payments may be scheduled until 5:00 PM Friday, August 21, 2020. Bill pay will remain unavailable until 9:00 AM Monday, August 24, 2020.
<b>SATURDAY, AUGUST 22, 2020</b>	Branch Locations	All branch locations will be closed and will reopen for regular business hours on Monday, August 24, 2020. The Client Care Center will be available to assist customers at 877.838.2517 from 8:00 AM–12:00 PM.
	ATMs	ATMs will be available and operational throughout conversion weekend.
<b>MONDAY, AUGUST 24, 2020</b>	Client Care Center	The Client Care Center is available during regular business hours at 877.838.2517 or via email at <a href="mailto:contactcn@cnbankpa.com">contactcn@cnbankpa.com</a> .





# C&N BANKING

When it comes to banking in Pennsylvania, it doesn't get more solid than C&N. In fact, we've been serving communities in Pennsylvania since 1864. Founded as The First National Bank of Wellsborough and growing every year since, C&N is now a full-service financial institution with offices in Pennsylvania and New York.

## YOU&US

From the very beginning, C&N has been committed to helping local communities thrive through personal relationships. You&C&N. C&N&You. It's just the way things work. Together with our customers, hand-in-hand through generation after generation, we've helped make life a bit easier with financial services and expertise that guide you through each stage of life.



CHESTER & J.L. ROBINSON  
FOUNDERS 1864



# UPS&DOWNS&LAUGHTER&TEARS &EXCITEMENT&HOPE

From births to graduation to college to business to marriage to new car to new home to estate planning and retirement, C&N is here to help you.

## PERSONAL

### **BANK**

- Checking Accounts
- Savings Accounts
- Certificates of Deposit (CDs)
- Individual Retirement Accounts (IRAs)
- Online & Mobile Solutions
- Overdraft Options
- Safe Deposit Boxes

### **BORROW**

- Mortgages
- Personal Loans
- Credit Cards
- Auto & RV Loans
- Home Equity
- Agricultural Loans

### **INVEST**

- Investment Management
- Financial & Tax Planning Services
- IRA & Retirement Plans
- Trusts & Fiduciary Services
- Mineral Management
- Scholarships & Grants
- Brokerage Services

### **PROTECT**

- Insurance
- Estate Planning
- Trusts & Fiduciary Services

## BUSINESS

### **BANK**

- Checking
- Business Services
- Online & Mobile Solutions
- Credit Cards
- Merchant Services
- Like-Kind Exchange Services

### **BORROW**

- Term Loans
- Credit Cards
- Lines of Credit
- Lending Resources
- Construction Loans & More

### **INVEST**

- Retirement Plans
- Non-Profit & Charitable Services
- Financial & Tax Planning Services

### **INSURE**

- Group Plans

Today, we are poised to continue expansion across Pennsylvania and beyond, bringing personalized financial expertise to our communities. Our mission is unwavering: to create value through lifelong relationships. And we're proud that you're with us. You&C&N.



## GENERAL

### **What changes can I expect?**

Changes to the names, features and benefits of accounts and services are described in this book. It is important that you review this information thoroughly and contact your local office with any questions. For more information on C&N, please visit [cnbankpa.com](http://cnbankpa.com).

### **What will happen to Covenant Bank employees?**

The Covenant Bank experts whom you've come to know and trust are now part of the C&N family. This merger, unlike many you read about, is not about shrinking or consolidation. Instead, it's about growth and positioning the Bank to serve you even better well into the future, for many years to come.

### **When will I officially become a C&N customer?**

Covenant Bank legally became C&N on July 1, 2020. On August 24, you will have access to C&N's suite of products and services.

### **Is there anything I need to do right now?**

Any item marked with a  symbol throughout this book indicates that you need to take action.

### **Will C&N deposits be FDIC insured after the conversion?**

Yes. All deposit accounts, including checking and savings accounts, money market deposit accounts and certificates of deposit (CDs) are covered by FDIC insurance. The standard insurance coverage amount is \$250,000 per depositor; per insured bank, for each account ownership category. FDIC insurance does not cover other financial products and services that we may offer, such as stocks, bonds, mutual fund shares, life insurance policies, annuities or securities. The FDIC provides separate coverage for deposits held in different account ownership categories. Depositors may qualify for more coverage if they have funds in different ownership categories and all FDIC requirements are met.

### **Will branches be open during conversion?**

Branches will be open regular business hours on Friday, August 21, and will be closed on Saturday, August 22. The branches will reopen for normal business hours on Monday, August 24. For a full schedule with key dates that may affect your service, refer to Key Dates & Information on page 3.

### **Will I receive end-of-year tax reporting from both banks?**

No, you will only receive one year-end tax statement (per IRS form type) from C&N that reports for the full year.

### **What if I have a checking account with another bank (not Covenant Bank) and I want to switch it to a C&N checking account?**

C&N welcomes you to take advantage of our Exclusive Switch Service—a unique service we provide that takes the hassle out of switching. Our experts will update your direct deposits and automatic payments on your behalf. All you have to do is sign an authorization form and provide a recent bank statement. You can get started by visiting your local office or [cnbankpa.com](http://cnbankpa.com).

### **After reading this book, whom should I contact if I still have questions?**

You are welcome to call whomever you would normally call as a Covenant Bank customer—your relationship manager will be happy to answer your questions. After August 24, you will also have another C&N resource available to you, our Client Care Center. This team of experts is equipped to handle your questions and concerns. You can reach them by calling your local office number or 877.838.2517. In the event you'd like to speak directly to your local C&N office, they're always happy to connect you. You can learn more about our Client Care Center on page 19 in this book.



# BUSINESS BANKING

## – Business Loans

### **Will my account numbers change?**

No, your account numbers will remain the same!

### **Will my loan officer change?**

No, your trusted relationship manager will continue to provide the same level of service and expertise to which you've grown accustomed.

### **Will there be a change to how I make my loan payments?**



After Monday, August 24, you will have several options to make your loan payments:

- By mail to 90-92 Main Street, Wellsboro, PA 16901
- In person at your local C&N office
- Online using C&N's mobile app or online banking
- By calling the Client Care Center, toll-free at 877.838.2517

### **My loan payment is automatically deducted from my checking account. Will this service continue?**

Yes, your automatic loan payment will continue uninterrupted.

### **How do I access my business line of credit?**

You will be able to access your line of credit through your C&N mobile app, online banking and at any C&N office.

## – Escrow Tenant Accounts

### **What will happen to my Escrow Tenant Account?**

You will keep your same Escrow Tenant account and there will be no changes to it.

## – Business Deposit Accounts

### **Will my account number change?**

No, your account number will remain the same!

### **What is C&N's Routing Number?**

C&N's routing number is 031308302.

### **I currently have the ability to request an as-needed transfer to another financial institution. Can I still do this?**

Although you will no longer be able to conduct this type of transfer in your local C&N office, it is a feature in C&N's mobile app and online banking. For help setting up this feature, connect with Treasury Management at 1.888.322.2193.

### **Will the courier service still be offered to business deposit customers?**

Yes, this service will continue uninterrupted.

### **My business checks currently require 2 signatures on the front of the check. Will these continue to be monitored?**

No, we do not monitor checks to verify that both signatures are present.

### **Will I need to order new checks?**



After your account is converted to C&N's system the weekend of August 21, you can continue to use your Covenant Bank checks. Covenant Bank checks will be honored, even if presented for payment after the conversion. Once your current check supply runs out, we recommend that you place orders for new checks using C&N's routing number. Check printing fees may apply depending on your account and the style of checks you order. One of our experts will be happy to help you with your first check order with us.

### **When I want to reorder checks or deposit slips, should I use the form that came with my Covenant Bank checks?**

You may continue to order checks from Covenant Bank's check vendor until your account converts to C&N's system the weekend of August 21. All check orders after August 24 should have C&N's routing number. Check printing fees may apply depending on your account and the style of checks you order. One of our experts will be happy to help you with your first check order with us.

### **I currently order computer checks or use a check ordering service. Can I continue to do this?**

Yes, you may order checks through your preferred provider or C&N's. The choice is yours.

### **When will my funds be available when using Remote Deposit Capture?**

Deposits made before 5:00 PM Eastern time will be available the following business day. Any deposits submitted after 5:00 PM Eastern time will be posted the following business day and available the business day after that.

**Will I need to change my direct deposit or direct payment programs?**

The Covenant Bank routing number will be recognized for the payment of checks, direct deposits, autopayments, etc. for a period of time. We recommend that you provide your new routing number to any vendor with which you have set up direct payments. One of our experts will be happy to help you through this process.

**Will my debit card be affected?**

Yes, your Covenant Bank debit card will be replaced as follows:

- **Wednesday, August 19** - Your new C&N debit card should have arrived by now.
- **Saturday, August 22** - Your new C&N debit card can be activated, but it will not work until Monday, August 24.
- **Sunday, August 23** - The last day your Covenant Bank debit card and existing PIN will work.
- **Monday, August 24** - You may begin using your C&N debit card. It has a \$3,000 per-day limit and an ATM limit of \$500.

**Will I receive my checking account statement at the same time of the month as in the past?**

A final Covenant Bank statement will be generated on Friday, August 21 and mailed to all customers. C&N statements will generate at each month-end, including the month of August, 2020.

**I currently have e-statements. Will I continue to receive them and will my past statements be available?**

If you are currently enrolled in e-statements, you will continue to receive your statements electronically. The past 12 months of statements will be available by mid-October 2020. If you need access to your statements sooner, please let us know.

**When will funds from deposits be available?**

Deposits made in cash or through direct deposits, online banking transfers, text banking transfers, telephone transfers and wire transfer deposits are available immediately. Check deposits are generally available on the business day following the day the deposit is considered received. An uncollected funds fee of \$35.00 will be charged if there are insufficient funds available to pay any item drawn on your account or if you receive cash in excess of available funds. Your available balance equals the accounts current balance plus any funds available in a "no-bounce" protection account minus any account holds. For further information regarding funds availability see our funds availability disclosure on page 38.

**– Overdraft Coverage Options****Does C&N offer Overdraft Protection?**

Yes, Overdraft Protection is offered upon request for businesses by linking a commercial line of credit or business money market account. If you have this set up on your account now with Covenant Bank, it will remain set up when your account converts to C&N on Monday, August 24, 2020, however there will be changes to this service. Please refer to page 42 for more details on the changes being made to this service.

**Does C&N offer Overdraft Privilege (ODP)?**

Yes, eligible accounts will automatically be enrolled in the Overdraft Privilege program (ODP) when the accounts convert on Monday, August 24. The following transactions are covered under our Overdraft Privilege program for businesses: checks, ACH-automatic debits, recurring debit card payments, online bill pay items, teller window transactions, ATM transactions and everyday debit card transactions. Please refer to page 42 to learn more about the rules of the ODP program along with the eligible account types and overdraft limits assigned to each account type.

**What is the difference between Overdraft Protection and Overdraft Privilege?**

Overdraft Protection will transfer funds from your linked commercial line of credit in increments of \$100 or your linked business money market in increments of \$50 to your checking account to help prevent your account from becoming overdrawn. A \$10 transfer fee is assessed to the line of credit or business money market account for each transfer. Overdraft Privilege is a pre-determined limit that is assigned based on the type of account you have. The limit allows your account to go into a negative balance up to the overdraft limit. If there are insufficient funds in your account a \$35 overdraft item fee is assessed for each overdraft item paid and a \$35 returned item fee is assessed if there are insufficient funds in your account to pay an item drawn on your account and the item is returned. The overdraft fees are included in the available overdraft limit. A \$5.00 daily consecutive days overdraft fee may be assessed beginning on the sixth calendar day after the date of the initial overdraft. Deposits must be made to bring the account to a positive balance within 32 consecutive calendar days and must remain positive for a minimum period of 24 hours to remain eligible for the Overdraft Privilege program. Please refer to page 42 to learn more about the rules of the ODP program.

**What if I don't want Overdraft Privilege on my account?**

After Monday, August 24, you can choose to discontinue Overdraft Privilege in its entirety by contacting us at 877.838.2517 or e-mailing [contactcn@cnbankpa.com](mailto:contactcn@cnbankpa.com).



**On August 24, 2020, your account will be converted to a new C&N account. Please review the fee schedule on page 23 and your corresponding Truth in Savings Disclosure in the Notices and Disclosures section of this booklet located on pages 24-33 for information about what is changing for your account.**

*This chart indicates to which C&N account type your Covenant Bank accounts will transition. We are currently reviewing customer accounts to determine if another account may be a better fit for you. If we determine that to be the case, your relationship manager will be in contact with you. In the meantime, if you feel you'd be better suited for a different account than what's listed in this chart, please feel free to review additional account types in the back of this booklet in pages 24-33 or review our website at [cnbankpa.com](http://cnbankpa.com). If you would like a different account type, please let us know and we'll be happy to help.*

TYPE	FORMER COVENANT BANK ACCOUNT	NEW C&N ACCOUNT	NEW MONTHLY SERVICE CHARGE <sup>1</sup>	NEW BALANCE TO AVOID MONTHLY SERVICE CHARGE	INTEREST <sup>2</sup>	OTHER ACCOUNT CHANGES	NEW OR CONTINUING FEATURES	
MONEY MARKET/SAVINGS	Business Money Market	Business Super Money Fund	\$8.00	\$500.00	<ul style="list-style-type: none"> <li>• Interest bearing account<sup>3</sup></li> <li>• Interest will be compounded and credited monthly</li> <li>• Minimum daily collected balance of \$500.00 is required to earn interest. Interest is paid for each day the collected balance meets or exceeds the minimum.</li> </ul>	<ul style="list-style-type: none"> <li>• \$2.00 excess fee per check/ withdrawal plus an \$8.00 maintenance fee for all checks and withdrawals not made in person, by mail, or through an ATM that exceed 6 per calendar month.</li> <li>• Inactivity fee of \$25.00 per year. Accounts become inactive after 732 days of customer inactivity.</li> <li>• \$15 fee for accounts closed less than 6 months from the date they are opened.</li> </ul>	<ul style="list-style-type: none"> <li>• Free basic wallet checks</li> <li>• Free online banking</li> <li>• Free e-statements</li> <li>• No ATM fees at over 55k Allpoint ATM locations</li> </ul>	
	Business Money Market Special							
	Business Savings Account							
	Escrow Money Market							
	Patriotic Business Money Market							
	Tiered Business Money Market							
	Public Funds Savings Account	Municipal Super Money Fund	\$8.00	\$500.00				<ul style="list-style-type: none"> <li>• Earn more than traditional savings accounts</li> <li>• Includes wallet-style checks with a basic design</li> </ul>
	RDC Public Funds Money Market <sup>4</sup>							

TYPE	FORMER COVENANT BANK ACCOUNT	NEW C&N ACCOUNT	NEW MONTHLY SERVICE CHARGE <sup>1</sup>	NEW BALANCE TO AVOID MONTHLY SERVICE CHARGE	INTEREST <sup>2</sup>	OTHER ACCOUNT CHANGES	NEW OR CONTINUING FEATURES
CHECKING	IOLTA NOW Account	IOLTA Checking	No Change	No Change	<ul style="list-style-type: none"> <li>• Interest bearing account<sup>3</sup></li> <li>• Interest will be compounded and credited monthly and submitted to PA IOLTA board.</li> <li>• Minimum daily collected balance of \$500.00 is required to earn interest. Interest is paid for each day the collected balance meets or exceeds the minimum.</li> </ul>	None	<ul style="list-style-type: none"> <li>• Free online banking</li> <li>• Free e-statements</li> </ul>
	Public Funds NOW Account	Municipal Silver Checking	No Change	No Change	<ul style="list-style-type: none"> <li>• Interest bearing account<sup>3</sup></li> <li>• Interest will be compounded and credited monthly</li> <li>• Minimum daily collected balance of \$500.00 is required to earn interest. Interest is paid for each day the collected balance meets or exceeds the minimum.</li> </ul>	<ul style="list-style-type: none"> <li>• Dormancy fee of \$5.00 per month. Accounts become dormant after 365 days of customer inactivity.</li> <li>• \$15 fee for accounts closed less than 6 months from the date they are opened.</li> </ul>	<ul style="list-style-type: none"> <li>• Free online banking</li> <li>• Free e-statements</li> <li>• Free online bill pay</li> <li>• Free mobile deposit</li> <li>• Free ACH debit block</li> </ul>
	Public Funds Checking				<ul style="list-style-type: none"> <li>• Interest bearing account<sup>3</sup></li> <li>• Interest will be compounded and credited monthly</li> <li>• Minimum daily collected balance of \$500.00 is required to earn interest. Interest is paid for each day the collected balance meets or exceeds the minimum.</li> </ul>		
	Business Checking <sup>5</sup>	Business Interest Checking (BIC)	\$10.00	\$500.00	<ul style="list-style-type: none"> <li>• Interest bearing account<sup>3</sup></li> <li>• Interest will be compounded and credited monthly</li> <li>• Minimum daily collected balance of \$500.00 is required to earn interest. Interest is paid for each day the collected balance meets or exceeds the minimum.</li> </ul>	<ul style="list-style-type: none"> <li>• \$.25 charge per item fee is assessed for all items over 250 per month. Items include checks paid, checks deposited, ACH debits and credits.<sup>1</sup></li> <li>• Dormancy fee of \$5.00 per month. Accounts become dormant after 365 days of customer inactivity.</li> <li>• \$15 fee for accounts closed less than 6 months from the date they are opened.</li> </ul>	<ul style="list-style-type: none"> <li>• Free online banking</li> <li>• Free e-statements</li> <li>• Free online bill pay</li> <li>• Free mobile deposit</li> <li>• No ATM Fees at over 55K Allpoint ATM locations</li> </ul>
	Business Interest Checking						
	Business NOW						
	RDC Business NOW Account <sup>4</sup>						
	Business Checking <sup>5</sup>	Super Business Checking (Super B)	\$10.00	\$500.00	Non-interest-bearing account		
	Business Checking LockBox <sup>4</sup>						
	Escrow Checking						

<sup>1</sup> Fee waived until December 31, 2020. Fee may apply beginning with your January 2021 statement.

<sup>2</sup> Beginning August 24, contact your local branch at 877.838.2517 or visit us online at [cnbankpa.com](http://cnbankpa.com) for current interest rates and annual percentage yields.

<sup>3</sup> New tiers are in place for your interest-bearing account. Please refer to your Truth in Savings Disclosure in pages 24-33 for information on your new tiers.

<sup>4</sup> A C&N representative will be in contact with you to discuss your remote deposit capture or lockbox.

<sup>5</sup> If you are in an interest bearing account, you will move to a Business Interest Checking (BIC), non-interest bearing accounts will move to a Super Business Checking (Super B).

# PERSONAL BANKING

## – Checking & ATM/Debit Cards

### **Will my checking account number change?**

No your account number will remain the same!

### **What is C&N's Routing Number?**

C&N's routing number is 031308302.

### **I currently have the ability to request an as-needed transfer to another financial institution. Can I still do this?**

Although you will no longer be able to conduct this type of transfer in your local C&N office, it is a feature in C&N's mobile app and online banking. For help setting up this feature, connect with our Client Care Center.

### **Will I need to order new checks?**



After your account is converted to C&N's system the weekend of August 21, you can continue to use your Covenant Bank checks. Covenant Bank checks will be honored, even if presented for payment after the conversion. Once your current check supply runs out, we recommend that you place orders for new checks using C&N's routing number. Check printing fees may apply depending on your account and the style of checks you order. One of our experts will be happy to help you with your first check order with us.

### **When I want to reorder checks or deposit slips, should I use the form that came with my Covenant Bank checks?**

You may continue to order checks from Covenant Bank's check vendor until your account converts to C&N's system the weekend of August 21. Once your current supply of checks run out, it is recommended that you place orders for new checks using C&N's routing number. Check printing fees may apply depending on your account and the style of checks you order. One of our experts will be happy to help you with your first check order with us.

### **I currently order computer checks or use a check ordering service. Can I continue to do this?**

Yes, you may order checks through your preferred provider or C&N's. The choice is yours.

### **Will I need to change my direct deposit or direct payment programs?**



The Covenant Bank routing number will be recognized for the payment of checks, direct deposits, autopayments, etc. for a period of time. We recommend that you provide your new routing number to any vendor with which you have set up direct payments. One of our experts will be happy to help you through this process.

### **Will my debit card be affected?**



Yes, your Covenant Bank debit card will be replaced as follows:

- **Wednesday, August 19** - Your new C&N debit card should have arrived by now.
- **Saturday, August 22** - Your new C&N debit card can be activated, but it will not work until Monday, August 24.
- **Sunday, August 23** - The last day your Covenant Bank debit card and existing PIN will work.
- **Monday, August 24** - Begin using your C&N debit card. It has a \$1,500 per-day limit and an ATM limit of \$500.

### **Will I receive my checking account statement at the same time of the month as in the past?**

A printed Covenant Bank statement will be generated on Friday, August 21 and mailed to all customers. C&N statements are generated and mailed at each month-end, including the month of August, 2020.

### **Will I receive check images with my statements?**

Check images are available online to all customers enrolled in e-statements. Additional fees may apply for printed check images. See disclosures section starting on page 23.

### **I currently have e-statements. Will I continue to receive them and will my past statements be available?**

If you are currently enrolled in e-statements, you will continue to receive your statements electronically. The past 12 months of statements will be available by mid-October 2020. If you need access to your statements sooner, please let us know.

### **When will funds from deposits be available?**

Deposits made in cash, or through direct deposits, online banking transfers, text banking transfers, telephone transfers and wire transfer deposits will be available immediately. Check deposits are generally available on the business day following the day the deposit is considered received. An uncollected funds fee of \$35.00 will be charged if there are insufficient funds available to pay any item drawn on your account or if you receive cash in excess of available funds. Your available balance equals the accounts current balance plus any funds available in a "no-bounce" protection account minus any account holds. For further information regarding funds availability see our funds availability, disclosure on page 38.



**When will my funds be available if I use mobile check deposit?**

Deposits made before 5:00 PM Eastern time will be available the following business day. Any deposits submitted after 5:00 PM Eastern time will be posted the following business day and available the business day after that.

**– Overdraft Coverage Options**

**Does C&N offer Overdraft Protection?**

Yes, Overdraft Protection is offered upon request to consumers by linking a savings account or ready cash loan to your checking account. This is considered your no-bounce account. If you have this set up on your account now with Covenant Bank, it will remain set up when your account converts to C&N on Monday, August 24, 2020, however, there will be changes to this service. Please refer to page 42 for more details on the changes being made to this service.

**Does C&N offer Overdraft Privilege (ODP)?**

Yes, eligible accounts will automatically be enrolled in the Overdraft Privilege program (ODP) when the accounts convert on Monday, August 24, 2020. The following transactions are covered under our standard Overdraft Privilege program: checks, ACH-automatic debits, recurring debit card payments, online bill pay items and teller window transactions. Please refer to page 42 to learn more about the rules of the ODP program, extended coverage for ATM transactions and everyday debit card transactions, along with the eligible account types and overdraft limits assigned to each account type.

**What is the difference between Overdraft Protection and Overdraft Privilege?**

Overdraft Protection will transfer funds from your linked savings account or ready cash loan in increments of \$50 to your checking account to help prevent your account from becoming overdrawn. A \$10 transfer fee is assessed to the savings or ready cash account for each transfer. Overdraft Privilege is a pre-determined limit that is assigned based on the type of account you have. The limit allows your account to go into a negative balance up to the overdraft limit amount. If there are insufficient funds in your account a \$35 overdraft item fee is assessed for each overdraft item paid and a \$35 returned item fee is assessed if there are insufficient funds in your account to pay an item drawn on your account and the item is returned. The overdraft fees are included in the available overdraft limit. A \$5.00 daily consecutive days overdraft fee may be assessed beginning on the sixth calendar day after the date of the initial overdraft. Deposits must be made to bring the account to a positive balance within 32 consecutive calendar days and must remain positive for a minimum period of 24 hours to remain eligible for the Overdraft Privilege program. Please refer to page 42 to learn more about the rules of the ODP program.

**What if I don't want Overdraft Privilege on my account?**



After August 24, you can choose to discontinue Overdraft Privilege in its entirety by contacting us at 877.838.2517 or e-mailing [contactcn@cnbankpa.com](mailto:contactcn@cnbankpa.com).

**– Certificates of Deposit (CD) & Individual Retirement Accounts (IRAs)**

**What will happen to my CD or IRA CD?**

You will keep the same term, interest rate and maturity date you had with Covenant Bank until your CD matures.

**What will happen when my CD or IRA CD matures?**

It will auto-renew into an existing term offered by C&N. You will receive an Advanced Maturity notice approximately one month prior to the maturity date of your CD. This notice will provide the new CD term and maturity date. Customers have a 10-day grace period beginning on the maturity date to make changes to the CD.

**– Savings/Money Market Accounts**

**Will my account numbers change?**

No, your account number will stay the same!

**Will I need to order new money market checks or deposit slips?**

You may continue to order checks from Covenant Bank's check vendor until the weekend of August 21. Once your current supply runs out, we recommend that you place new orders using C&N's routing number. One of our experts will be happy to help you with your first order with us.

### **Will I receive my savings and money market account statements?**

C&N provides quarterly statements for savings and money market accounts unless there are electronic transactions on the account, in which case a monthly statement is provided.

## **– Safe Deposit Boxes**

### **Will my safe deposit box be affected?**

Your safe deposit box will remain as is, however the fee schedule will be updated to reflect the schedule on page 23. Annual billing statements are mailed 15 days prior to the due date.

## **– Loans & Mortgages**

### **Will my loan account number change?**

No, your loan number will stay the same!

### **Will my rates change?**

No, all fixed rate loan rates will remain the same. For variable rate loans, rate changes will occur as listed in your Promissory Note.

### **Will there be a change in how I make my loan payments?**

 After Monday, August 24, you will have several options to make your loan payments:

- By mail to 90-92 Main Street, Wellsboro, PA 16901
- In person at your local C&N office
- Online using C&N's mobile app or online banking
- By calling the Client Care Center, toll-free at 877.838.2517


### **My loan payment is automatically deducted from my checking account. Will this service continue?**

Yes, your automatic loan payment will continue uninterrupted.

### **How will my loan be reported to the credit bureaus?**

We will notify the credit bureaus that your loan is transferring from Covenant Bank to C&N. If you subscribe to a credit bureau monitoring service, this may generate a notification that a transaction was initiated by C&N. C&N does not utilize credit bureaus to report commercial loan activity.

### **Will I still be able to use checks to access my Home Equity Line (HELOC)?**

 Although checks will no longer be an option, after Monday, August 24, you'll have several convenient ways to draw on your HELOC:

- Transfer to your checking account using C&N's mobile app or online banking.
- Connect with the Client Care Center at 877.838.2517 to transfer funds from your home equity line to your checking account.
- Withdraw funds from your home equity line of credit by visiting your local C&N office.

On August 24, 2020, your account will be converted to a new C&N account. Please review the fee schedule on page 23 and your corresponding Truth in Savings Disclosure in the Notices and Disclosures section of this booklet located on pages 24-33 for information about what is changing for your account.

This chart indicates to which C&N account type your Covenant Bank accounts will transition. We are currently reviewing customer accounts to determine if another account may be a better fit for you. If we determine that to be the case, your relationship manager will be in contact with you. In the meantime, if you feel you'd be better suited for a different account than what's listed in this chart, please feel free to review additional account types in the back of this booklet in pages 24-33 or review our website at [cnbankpa.com](http://cnbankpa.com). If you would like a different account type, please let us know and we'll be happy to help.

TYPE	FORMER COVENANT BANK ACCOUNT	NEW C&N ACCOUNT	NEW MONTHLY SERVICE CHARGE <sup>1</sup>	NEW BALANCE TO AVOID MONTHLY SERVICE CHARGE	INTEREST <sup>2</sup>	OTHER ACCOUNT CHANGES	NEW OR CONTINUING FEATURES
CHECKING	Checking	C&N Everyday Checking	\$0.00	\$0.00	Non-interest-bearing account	<ul style="list-style-type: none"> <li>\$3.00 Printed Statement Fee waived if you sign up for Online Banking and enroll in electronic statement delivery<sup>1</sup></li> <li>Dormancy fee of \$5.00 per month. Accounts become dormant after 365 days of customer inactivity.</li> </ul>	<ul style="list-style-type: none"> <li>Free debit card</li> <li>Free online banking</li> <li>Free bill pay</li> <li>Free mobile banking app</li> <li>Free e-statements</li> <li>Free mobile deposit</li> <li>Free text banking</li> <li>No ATM fees at over 55k Allpoint ATM locations</li> <li>Overdraft privilege</li> </ul>
	Personal NOW Checking	C&N Merit Checking	\$8.00	\$500.00 <sup>3</sup>	<ul style="list-style-type: none"> <li>Interest bearing account.<sup>4</sup></li> <li>Qualifying accounts earn a tiered interest rate. Non-qualifying accounts earn interest on collected balances at the rate recited on the Bank's current rate sheet.<sup>3,4</sup></li> <li>Interest will be compounded and credited monthly.</li> <li>If account is closed before interest is credited, you will not receive accrued interest.</li> <li>For non-cash items such as checks, interest is accrued no later than the business day we receive credit for the non-cash item</li> </ul>	<ul style="list-style-type: none"> <li>\$3.00 Printed Statement Fee waived if you sign up for Online Banking and enroll in electronic statement delivery<sup>1</sup></li> <li>Dormancy fee of \$5.00 per month. Accounts become dormant after 365 days of customer inactivity.</li> <li>\$25 fee for accounts closed less than 6 months from the date they're opened.</li> </ul>	<ul style="list-style-type: none"> <li>Free debit card</li> <li>Free online banking</li> <li>Free bill pay</li> <li>Free mobile banking app</li> <li>Free e-statements</li> <li>Free mobile deposit</li> <li>Free text banking</li> <li>No ATM fees at over 55k Allpoint ATM locations</li> <li>Overdraft privilege</li> <li>Age 55+: one free order of checks per year</li> </ul>
SAVINGS	Savings Account				C&N Key Savings	\$3.00	\$300.00
	Savings Account (under age 18)	C&N Youth Key Savings <sup>5</sup>	\$0.00	\$0.00	<ul style="list-style-type: none"> <li>Interest bearing account<sup>4</sup></li> <li>Interest will be compounded quarterly and credited on calendar quarters.</li> <li>For non-cash items such as checks, interest is accrued no later than the business day we receive credit for the non-cash item</li> </ul>	<ul style="list-style-type: none"> <li>\$2.00 per withdrawal charge is assessed on all withdrawals over 6 per calendar month.</li> </ul>	<ul style="list-style-type: none"> <li>Free online banking</li> <li>Free e-statements</li> <li>Free ATM Card</li> <li>No ATM fees at over 55k Allpoint ATM locations</li> </ul>
Money Market (under age 18)							



TYPE	FORMER COVENANT BANK ACCOUNT	NEW C&N ACCOUNT	NEW MONTHLY SERVICE CHARGE <sup>1</sup>	NEW BALANCE TO AVOID MONTHLY SERVICE CHARGE	INTEREST <sup>2</sup>	OTHER ACCOUNT CHANGES	NEW OR CONTINUING FEATURES
MONEY MARKET	CB Advantage Package						
	Money Market Account						
	Personal Money Market Account	Consumer Super Money Fund	\$8.00	\$500.00	<ul style="list-style-type: none"> <li>Interest bearing account<sup>4</sup></li> <li>Interest will be credited and compounded monthly.</li> <li>Minimum daily collected balance of \$500 is required to earn interest. Interest is paid for each day the balance meets or exceeds the minimum.</li> <li>For non-cash items such as checks, interest is accrued no later than the business day we receive credit for the non-cash item</li> </ul>	<ul style="list-style-type: none"> <li>\$2.00 excess fee per check/withdrawal plus an \$8.00 maintenance fee for all checks and withdrawals not made in person, by mail, or through an ATM that exceed 6 per calendar month.</li> <li>Inactivity fee of \$25 per year. Accounts become inactive after 732 days of customer inactivity.</li> </ul>	<ul style="list-style-type: none"> <li>Earn more than traditional savings accounts</li> <li>Includes wallet-style checks with a basic design</li> </ul>
	Personal Money Market (Special) Account						
	Patriotic Money Market Checking						

<sup>1</sup> Fee waived until December 31, 2020. Fee may apply beginning with your January 2021 statement.

<sup>2</sup> Beginning August 24, contact your local branch, call 877-838-2517 or visit us online at [cnbankpa.com](http://cnbankpa.com) for current interest rates and annual percentage yields.

<sup>3</sup> For further information regarding maintenance service charge waiver criteria and qualifying account criteria please refer to your merit checking Truth in Savings Disclosure on page 24.

<sup>4</sup> New tiers are in place for your interest-bearing account. Please refer to your Truth in Savings Disclosure in pages 24-33 for information on your new tiers.

<sup>5</sup> Youth key savings accounts automatically become key savings accounts upon the primary owner attaining age 19. Please refer to your Truth in Savings Disclosure on page 27 for further information.

# CONVENIENCE SERVICES

## – Online Banking/Bill Pay

### **Does C&N offer online banking?**

Yes! C&N offers an extensive suite of mobile and online banking services.

### **Is there a fee for online banking?**

No, online banking is offered to C&N customers free of charge

### **How do I login to my account?**



Starting Monday, August 24, you will access online banking by visiting [cnbankpa.com](http://cnbankpa.com) or downloading the C&N mobile app from the app store. The app can be found by searching for "C&N." Simply enter your existing username and choose the "forgot password" link. The system will prompt you to create a new password. **Please complete this by September 3.** If you do not access the system on or before September 3, 2020, your username will be disabled. If it becomes disabled, the Client Care Center will help you reactivate your username.

### **Will my existing username change?**

No, you can continue using your existing username, even on C&N's system, after August 24.

### **I am currently enrolled in bill pay. Will this be affected?**

No, bill payments will not be affected. Bill pay will be unavailable from 5:00 PM August 21 through August 24 at 9:00 AM.

### **Will I need to set up my payees in the C&N bill pay system?**

No, your current payees will automatically convert to the C&N bill payment system.

## – Mobile Banking

### **Will my mobile banking app be affected?**



Yes, starting Monday, August 24, download the C&N app by searching for "C&N." Simply enter your existing username and choose "forgot password." The system will prompt you to create a new password. Your existing Covenant Bank app will become disabled as of 5:00 PM on August 21.

### **Will I still be able to deposit checks with my mobile app?**

Yes, the C&N app offers free mobile check deposit.

### **When will my funds be available if I use mobile check deposit?**

Deposits made before 5:00 PM Eastern time will be available the following business day. Any deposits submitted after 5:00 PM Eastern time will be posted the following business day and available the business day after that.

### **I am not currently enrolled in mobile or online banking. How can I enroll?**

Starting Monday, August 24, you can enroll online at [cnbankpa.com](http://cnbankpa.com). Just choose "Enroll Now" to get started. You can also enroll through your local C&N office or by connecting with our Client Care Center at 877.838.2517.

## – Person-to-Person (P2P) Payments

### **Does C&N offer a person-to-person payment service to send money to other people electronically?**

Yes, C&N's PeoplePay is offered within our online banking or mobile app free of charge. To enroll, login to your account then choose "Services," then "PeoplePay Enrollment."

## – ATMs

### **Will ATMs be operable on conversion weekend?**

Yes, there will be no interruption of service over the weekend.

### **Is C&N a member of the AllPoint™ Surcharge-Free ATM Network?**

Yes, your C&N debit card will now be honored at all 55,000 Allpoint network ATMs worldwide. Allpoint provides you with the freedom to get your cash where you want, when you want, wherever you are—without the ATM fees. Just look for the Allpoint logo or use the locator at [allpointnetwork.com](http://allpointnetwork.com) to find the Allpoint ATM nearest you.

## – Night Deposit

### **Will my night deposit box key still work?**

Yes, the night deposit box will still be in the same place and your key will continue to work as normal.

## – Instant Issue Debit Cards

### Can I still get a new debit card printed instantly?



Yes! If your debit card is lost or stolen, C&N can print a new one for you on demand—no need to wait 7–10 business days for a new one to arrive in the mail. This service is available in our Doylestown, Newtown & Paoli offices and can be printed for you on the spot.

## – C&N Offices

### Will my local office remain open after the conversion?

Yes, all offices will operate on a normal schedule after August 24. Hours of operation will not be changing at this time. After August 24, you will also have access to two more locations:

- 465 North Main Street, Doylestown, PA.
- 33 Swamp Road, Newtown, PA.

### How can I connect with my local office?

When you call your office, our Client Care Center experts will take the call. In the event you'd like to speak to directly to your local office, they're always happy to connect you. Learn more about our Client Care Center on page 19.

## – Contactless Debit Cards

### What is a contactless debit card?

Your contactless card uses short-range wireless technology to make secure payments between a contactless card and an enabled checkout terminal. When you tap near the contactless symbol, your payment is sent for authorization.

### Are contactless payments secure?

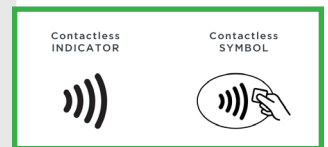
Yes, your contactless card has the same secure encryption technology as your current EMV chip card.

### Can a purchase be made without my knowledge? For example: will the card reader activate if I walk past it?

No. Your card has to be extremely close to the reader - typically between two to four centimeters and the retailer must have first entered the amount for you to approve.

### Where can I use it?

Retailers that accept contactless payment will display the contactless symbol. Look for it everywhere you shop.



## – Digital Wallet

### What is digital wallet?

Paying with your mobile device is gaining popularity at retail stores. This is a digital form of your debit or credit card used to make payments from your compatible smartphone, smartwatch or tablet. To pay, open your digital wallet and hold your device near a store's checkout terminal. Encrypted payment information is transmitted to complete your purchase.

### Are digital wallet payments safe?

Paying with Apple Pay®, Google Pay™, Samsung Pay®, Fitbit Pay™ or Garmin Pay™ utilizes your device's password as one layer of protection. In addition, these payment services use a unique code that's encrypted for each transaction. Check with the individual services to understand their specific security measures.

### What are the benefits of using digital wallet?

Using your C&N debit card with your digital wallet has many benefits:

- Quickly make payments without your physical card
- Many digital wallets offer discounts and rewards
- Pay within apps and online quickly and easily



# LOOKING FORWARD

Here are some of the resources you'll have access to as a C&N customer.

## TREASURY MANAGEMENT

In business, time is money. Increase your efficiency with C&N's Treasury Management services tailored to your business. We partner with you to improve and succeed by protecting your business from fraud, making your extra cash work harder, streamlining your business processes, making your employees more efficient, taking care of tasks on your schedule and more.

### Products & Services

Remote Deposit for Business  
Lockbox Processing  
Online Banking  
Merchant Services  
ACH Payments & Collections

### Fraud Protection

ACH Debit Block  
Payee Match  
Positive Pay Automated Fraud Detection

### Credit Cards

Rewards  
Flexible Billing  
Restrict Select Merchant Categories  
Diversion Accounts  
Local Account Servicing

### Non-Profit & Municipal Packages



C&N's banking technology allows me to run my business efficiently, leaving me with more time to focus on my clients.



- **Jamie Morral**  
Owner, JGM Coach

## HOME FINANCING

With over 400 ways to configure a mortgage, having a knowledgeable, trustworthy expert by your side is priceless. When you're ready to finance one of life's biggest investments, our mortgage specialists will find the solution that's the best fit for you.

- **Online mortgage experience** - your entire mortgage experience, from start to finish, can be done from the comfort of home alongside the guidance of a local mortgage expert
- **Quick Decisions**
- **Low and No down payment options**
- **Same Day Prequalification**
- **Including**
  - o Conventional & Conforming Mortgages
    - \$0.00 Down Payment Mortgage
    - Land Loans
  - o Specialty Mortgages
    - First-Time Homebuyers
    - Construction
    - Medical Professionals Mortgage
- **Government & Military Mortgages**
  - o USDA
  - o FHA
  - o VA
- **Home Equity Loans and Lines Of Credit**

*Loans subject to credit approval*

## WEALTH MANAGEMENT

Comprised of more than 30 professionals dedicated to providing the best, non-biased advice for our clients, the C&N Wealth Management team consists of CERTIFIED FINANCIAL PLANNER® Practitioners, Certified Public Accountants, Certified Trust Financial Advisors, Qualified Retirement Plan Advisors and representatives with securities and insurance licenses. When you place your trust in our team, we will help you select the investment options that best meet your financial goals.

- **Wealth & Investment Management** – protect and grow your funds to meet your individual goals
- **Retirement plans** – with plan development and administration, we offer the most popular and recognized plans, such as 401(k) and profit sharing
- **Rollover IRAs** – keep your funds working for you and continue to benefit from tax deferral features
- **Retirement planning** – develop a plan that aligns with your goals so you can spend your retirement doing what you love
- **Financial planning** – our on-staff CPA and CERTIFIED FINANCIAL PLANNER® practitioners will consider current and projected information to develop a customized plan
- **Estate planning** – C&N, you, your attorney and accountant working as a comprehensive team to develop an optimum estate plan, minimize the tax burden for your heirs, while fulfilling your intentions to have a smooth transfer of wealth
- **Estate administration & Fiduciary appointments** – relieve the challenges your loved ones may face during a difficult time
- **Trust administration** – establishing financial security for you and your beneficiaries
- **Charitable endowments** – investment, administrative and custody services, including accounting of endowment and foundation funds, usually for tax-exempt organizations
- **Mineral Management** – manage the very complex issues involved with leasing oil and mineral rights

*Some products are not FDIC insured or guaranteed, not a deposit or other obligation of the bank, not guaranteed by the bank and are subject to investment risk, including the possible loss of the principal amount invested and are not insured by any other federal government agency.*

## CLIENT CARE CENTER

Have your questions answered quickly by one of our knowledgeable experts. You can reach them by calling your C&N office number or at 877.838.2517. In an average month, our Client Care Center handles over 10,000 phone calls, 300 online chat sessions and responds to dozens of emails. Here are just some of the convenient ways they can add value for you:

- Assistance with Online Banking Passwords and IDs
- Troubleshooting Online and Mobile Banking Issues
- Unlock and Request new Debit Card PINS
- Raise Daily Credit Card Limits
- Manage Lost or Stolen Debit Cards
- Assist with Credit Card Payments
- Process Wire Transfers
- Process Loan Payments

## CONVENIENCE SERVICES

C&N makes banking easy and convenient with mobile and online solutions that fit your lifestyle. With C&N, you can use your smartphone, tablet or computer to pay your friends and family, pay your bills, pay at the checkout lane, open a new account, manage the mortgage process from application to closing, manage your bank accounts and more.

### PeoplePay

PeoplePay is C&N's person-to-person payment feature that allows you to send money to your family and friends straight from your C&N online banking or mobile app. There is no need to download a separate app and it's free to use!

### Mobile Banking and Remote Deposit Capture

#### • Consumer

- o Mobile banking app: bank anywhere, anytime
- o Fingerprint login and facial recognition
- o Deposit checks, pay bills, transfer funds
- o Send money using PeoplePay

#### • Businesses

- o Mobile Deposit: deposit checks anytime using smartphone or tablet
- o Remote Deposit Capture: we provide the scanner and you enjoy the convenience of depositing your checks right from your desk



I was pleased to learn of the many avenues of support and services available to me. I have never had a moment of doubt that they had my best welfare in mind.



- Kay Hoag

### Instant Issue Debit Card

Get a new debit card instantly. Walk in and our experts will help you activate a new card to use right away.

## C&N'S EXCLUSIVE SWITCH SERVICE

Switch checking accounts the easy way. Once you've chosen C&N for your new checking account, we'll handle the dirty work for you. No hassles - just the same, reliable convenience and service our customers have come to expect from us. Switch to a C&N checking account in 5 easy steps.

#### 1. Complete the authorization form online or in person.

You can print and complete the authorization form and return it to your closest branch - OR - Fill out the form online and one of our experts will contact you to complete the process.

#### 2. Open your new C&N account.

One of our experts will help you to determine which C&N checking account is the best fit for you. Photo identification is required when you open your new account.

#### 3. Provide us with your employer's HR contact information.

Your C&N specialist will request your employer's contact information to change your direct deposit for you.

#### 4. Provide us with a current bank statement.

Your C&N specialist will need a copy of your current bank statement to set up all of your automatic payments for you.

#### 5. Close your old accounts.

Once the accounts are no longer needed, notify your former financial institution to close the old account and request the balance.



## GIVING BACK, GIVING TOGETHER

Supporting neighbors in our local communities has always been inherent in C&N's culture. In 2015, we decided to add some structure to our giving spirit and make an even greater, coordinated impact. Thus, Giving Back, Giving Together was formed, commonly referred to as "GBGT."

In the 5 years since Giving Back, Giving Together started, our teams have raised \$370,929 in monetary donations, collected 28,622 item donations and volunteered 907 hours for 20 food banks (2015), 52 volunteer emergency services organizations (2016), 16 organizations that support children in need (2017), 23 public libraries (2018) and 17 military organizations (2019). We're proud to we partner with local organizations to ensure that every dollar raised and every item collected stays in our own back yards.

In 2019, C&N team members voted to focus on helping local military servicemembers obtain access to the care and resources they deserve. We partnered with 17 organizations that have made it their mission to take care of our local military servicemembers in need. Throughout the year, our teams organized fundraisers, volunteer outings and collected basic necessity items. On June 25, we held our largest fundraising event of the year, our 4th annual C&N Charity Classic golf tournament, and raised over \$20,000. The donations raised by the employees of C&N will supply military veterans with gas cards to pay for rides to medical treatments, covering alterations to make homes more accessible and help them meet the basic needs of military personnel and their families. We concluded this cause in April of 2020. Our employees raised \$87,113 in monetary donations, collected 9,526 necessity items and volunteered 415 hours of their time.

In early 2020, C&N employees and community members voted to support local food banks and backpack programs. This cause has become especially important with the COVID-19 pandemic. There are millions of people out of work who now rely on food banks for their next meal. To compound this need, food banks now receive fewer donations due to consumer demand in stores and supply chain constraints. Because many of the volunteers who help at food banks are seniors who are particularly vulnerable to the coronavirus, food banks are also seeing a decline in volunteers to help pack and distribute food items. A few weeks ago, C&N's board of directors approved a \$40,000 donation to the Central PA Food Bank to help with immediate needs, but we also started exploring other creative ways to help our food banks and community members while remaining compliant with the stay at home and social distancing orders. In May of 2020, C&N introduced several online platforms to collect monetary donations.

### If you would like to join us in supporting this cause:

- **Donate** now by visiting [cnbankpa.com/GBGT](http://cnbankpa.com/GBGT).
- **Share & Like** C&N's #GivingBackGivingTogether Facebook posts. We donate \$1 for every like & share.
- **Spread the word!**



## PROUD TO SUPPORT OUR COMMUNITY

Since 2015, C&N teams have donated:



MONETARY DONATIONS

\$370,929



ITEM DONATIONS

28,622



VOLUNTEER HOURS

907

# CONNECT WITH US

## DOYLESTOWN

465 North Main Street  
Doylestown, PA 18901  
Tele: 215.340.1020

### BRANCH HOURS:

Monday–Thursday: 9:00 AM to 5:00 PM  
Friday: 9:00 AM to 6:00 PM  
Saturday: 9:00 AM to 12:00 PM

## NEWTOWN

33 Swamp Road, Unit 7  
Newtown, PA 18940  
Tele: 215.968.9100

### BRANCH HOURS:

Monday–Thursday: 9:00 AM to 5:00 PM  
Friday: 9:00 AM to 6:00 PM  
Saturday: Closed

## CLIENT CARE CENTER

Toll-free: 877.838.2517  
Email: [contactcn@cnbankpa.com](mailto:contactcn@cnbankpa.com)  
Online chat available via website

Monday–Thursday: 8:00 AM to 5:00 PM  
Friday: 8:00 AM to 6:00 PM  
Saturday: 8:00 AM to 12:00 PM

## WEBSITE:

[cnbankpa.com](http://cnbankpa.com)

## ALLPOINT ATM NETWORK

Allpoint provides you with the freedom to withdraw your cash without ATM fees. With over 55,000 ATMs nationwide, your cash is never far away. Just look for the Allpoint logo or, to find the ATM nearest you, use the locator at [allpointnetwork.com](http://allpointnetwork.com) or download the mobile app.

## FOLLOW US:



## DOWNLOAD MOBILE APP:



## DOYLESTOWN

60 North Main Street  
Doylestown, PA 18901  
Tele: 267.327.4910

### BRANCH HOURS:

Monday–Friday: 8:30 AM to 5:00 PM  
Saturday: 9:00 AM to 12:00 PM

## PAOLI

1500 E. Lancaster Ave | Suite 105  
Paoli, PA 19301  
Tele: 610.981.6310

### BRANCH HOURS:

Monday–Friday: 9:00 AM to 1:00 PM  
Saturday: Closed

# NOTICES & DISCLOSURES

## CUSTOMER SERVICE FEE SCHEDULE

### BANK CHECKS:

Cashier's Check <sup>1</sup>	\$10.00
Foreign Draft	\$70.00
Foreign Draft - Non Customer	\$75.00

### CHECKING ACCOUNT CHARGES:

Current Period Account Statement	\$5.00
Historical Account Statement - without images	\$5.00
Historical Account Statement - with images	\$10.00
Returned Check Charged Back	\$12.50
Stop Payment or 30-Day Alert	\$35.00
Account Reconciliation - \$20.00 per hour (\$20 minimum)	
Account Research - \$20.00 per hour (\$20 minimum)	
Front of Imaged Items - per statement cycle	\$5.00
Images of Deposits (fronts) - per statement cycle	\$5.00
More than 3 imaged copies - per statement cycle	\$5.00
Counter Checks (per sheet)	\$3.00

### ACH FEES:

ACH Revocation or Stop Payment	\$35.00
ACH Research - \$20.00 per hour (\$20 minimum)	

### CHECK CASHING FEE:

Non Deposit Customer, Not On Us Ck (per check)	3%
(\$10 minimum charge)	

### CHECK COLLECTION FEES:

U.S. Banks - On Us - costs plus	\$15.00
U.S. Banks - Not On Us - costs plus	\$25.00

### CLUB ACCOUNTS:

Early Closing or Withdrawal loss of accrued interest plus	\$25.00
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### FOREIGN TRANSACTIONS:

#### Currency

Canadian - C&N Exchange Rate	
Canadian Checks - Exchange Rate plus	\$20.00
Other currency - Exchange Rate plus costs plus	\$20.00

#### Canadian Checks - Per Check Fee

U.S. Funds	\$15.00
Canadian Funds	\$15.00
Federal Reserve Exchange Rate plus	

### ONLINE BANKING - CONSUMER ACCOUNTS:

Online Access - view accounts or transfer funds	FREE
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### TELEPHONE (VOICE) BANKING:

Automated Transactions and Inquiries	FREE
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### VISA CHECK CARD:

#### Transactions at C&Now ATMs<sup>2</sup>

Withdrawal	FREE
Deposit	FREE
Inquiry	FREE
Savings / Checking Transfer	FREE

#### Transactions at all other ATMs<sup>2</sup>

Non C&N ATM W/D Fee	\$2.00
Non C&N ATM Inquiry Fee	\$0.50

### SAVINGS ACCOUNT CHARGES:

Indemnity Bond - lost passbook	\$10.00
No Bounce Transfer from Key Savings and Consumer Super Money Fund	\$10.00

### WIRE TRANSFER FEES:

#### C&N Customer

Incoming - Domestic	\$15.00
Incoming - Foreign	\$30.00
Outgoing - Domestic	\$30.00
Outgoing - Foreign - costs plus	\$55.00

### MISCELLANEOUS FEES:

Amortization Schedule	\$10.00
Bank Assisted Transactions and Inquiries	\$6.00
Draw String Bag or Zipper Bag	\$5.00
Fax - Outgoing - \$5.00 first page \$1.00 each additional page	
Interrogatory Fee	\$100.00
IRA Outgoing Transfer	\$25.00
IRS Levy	\$100.00
Lock Bag	\$20.00
Photocopies - \$1.00 for each copy \$.10 for each additional copy of same original	
Protest Fee	\$25.00
Restraining Order	\$100.00
Signature Guarantee - per certification	\$10.00
Mobile Deposit	FREE

### SAFE DEPOSIT BOX FEE SCHEDULE

3x5	\$25.00
5x5	\$30.00
3x10	\$40.00
5x10	\$50.00
7x10	\$100.00

<sup>1</sup> Indicates no charge for C&N Relationship Checking.

<sup>2</sup> ATMs serviced by the AllPoint network are considered "C&N ATMs," which are not subject to any Bank fees or surcharges.

Truth-In-Savings account disclosures show other fees specific to each type of account.

## TRUTH IN SAVINGS DISCLOSURES

The following accounts are subject to, and you, the Depositor(s), agree to be legally bound by: (1) the Depositor's contract on the Account Agreement, (2) the current Service Fee Schedule, as it may be amended from time to time by the Bank and (3) the following Terms and Conditions applicable to the type of account selected below as amended by the Bank from time to time:

### C&N EVERYDAY CHECKING DISCLOSURE

1. A \$25.00 minimum balance is required to open an account.
2. Unlimited check writing and free internet bill payment.
3. No monthly maintenance service charge.
4. If the account tax owner is 23 years of age or less, up to three Non C&N ATM withdrawal fees assessed by C&N Bank will be waived each calendar month. Non C&N ATM withdrawal fees waived do not include surcharges assessed at ATMs not owned by the bank. ATMs serviced by the AllPoint network are considered "C&N ATMs," which are not subject to any Bank fees or surcharges.
5. Free Mobile Deposit
6. Printed Statement Fee - \$3.00. This fee is not assessed if you enroll for internet banking and opt-in to electronic statement delivery.
7. Overdraft Item Fee - \$35.00 per item with a maximum daily charge\* of \$210.00 for six or more items. (Overdrafts may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.) A fee will be charged if there are insufficient funds in your account to pay an item drawn on your account and the item is paid.
8. Returned Item Fee - \$35.00 per item with a maximum daily charge\* of \$210.00 for six or more items. (Returned items may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.) A fee will be charged if there are insufficient funds in your account to pay an item drawn on your account and the item is returned.
9. Uncollected Funds Fee - \$35.00 per item with a maximum daily charge\* of \$210.00 for six or more items. (Fees may be created by check, in-person withdrawal, ACH debit or if you receive cash in excess of available funds.) A fee will be charged if there are insufficient available funds in your account to pay an item drawn on your account or if you receive cash in excess of available funds. Your available balance equals the account's current balance plus any funds available in a "no bounce" protection account minus any account holds.
10. Consecutive Days OD Fee - \$5.00 per day beginning on the sixth calendar day after the date of the initial overdraft. Fees and other charges debited to your account resulting in an overdrawn balance may cause consecutive days OD fees.
11. Dormancy Fee - \$5.00 per month. Accounts become dormant after 365 days of customer inactivity.
12. Check printing fees do apply. The amount of the fee depends on the style of checks ordered.

*\*Maximum daily charge of \$210.00 for six or more items is a maximum daily limit for any combined overdraft item fees, returned item fees and uncollected funds fees.*

### C&N MERIT CHECKING DISCLOSURE

1. A \$25.00 minimum balance is required to open the account.
2. Unlimited check writing for both qualifying and non-qualifying accounts.
3. The C&N Merit Checking package includes free internet bill payment, free Mobile Deposit and one order of wallet style, basic checks per year if the tax owner is 55 years of age or older. After the annual order, check printing fees do apply and the amount of the fee depends on the style of checks ordered.
4. A monthly maintenance service charge of \$8.00 will be assessed if the minimum balance falls below \$500 unless you meet the waiver criteria. The maintenance service charge will be waived if the total monthly minimum balance of all your consumer checking and savings accounts are \$5,000 or more, or if the monthly average balances of all your active consumer and mortgage loans are \$20,000 or more. Balances will be combined based on the Tax Owner of the C&N Merit Checking account and any related account(s) in which they are either a tax owner or non-tax owner for on another account.
5. To be a qualifying account, three requirements must be met per monthly statement cycle:
  - At least 10 point-of-sale (POS) debit card transactions clear (post and settle) the account.
  - At least one ACH credit or one ACH debit clears (post and settle) the account.
  - Confirmed opt-in status for e-statements.

## 6. Qualifying Accounts

- Earn a tiered interest rate. Collected balances of \$.01 to \$30,000 will earn interest at the rate as recited on the Bank's current rate sheet. Collected balance amounts over \$30,000 will earn interest at the rate as recited on the Bank's current rate sheet.
- Receive refunds of U.S. ATM surcharge fees of up to \$12 per monthly statement cycle. U.S. ATM surcharge fees include fees assessed by C&N Bank and ATM surcharge fees not owned by the Bank.

## 7. Non-Qualifying Accounts

- Earn interest on collected balances at the rate as recited on the Bank's current rate sheet.
- Do not receive the U.S. ATM fee refunds for that monthly statement cycle.

8. Interest is paid for each day the collected balance meets the criteria recited in this disclosure. The interest on this account is determined by using the daily balance method, which applies a daily periodic rate to the collected daily balance in your account. The interest begins to accrue on the business day you deposit cash. For non-cash items such as checks, interest is accrued no later than the business day that we receive credit for the non-cash item.

9. Interest is credited and compounded monthly.

10. If you close your account before interest is credited, you will not receive the accrued interest.

11. If you close your account less than six months from the date it is opened there is a \$25.00 fee.

12. Interest rates will be determined by the Bank and are subject to change without notice. At our discretion, the Bank may change the interest rates on your account at any time. There is no limit on the amount of increase or decrease.

13. Overdraft Item Fee - \$35.00 per item with a maximum daily charge\* of \$210.00 for six or more items. (Overdrafts may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.) A fee will be charged if there are insufficient funds in your account to pay an item drawn on your account and the item is paid.

14. Returned Item Fee - \$35.00 per item with a maximum daily charge\* of \$210.00 for six or more items. (Returned items may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.) A fee will be charged if there are insufficient funds in your account to pay an item drawn on your account and the item is returned.

15. Uncollected Funds Fee - \$35.00 per item with a maximum daily charge\* of \$210.00 for six or more items. (Fees may be created by check, in-person withdrawal, ACH debit or if you receive cash in excess of available funds.) A fee will be charged if there are insufficient available funds in your account to pay an item drawn on your account or if you receive cash in excess of available funds. Your available balance equals the account's current balance plus any funds available in a "no bounce" protection account minus any account holds.

16. Consecutive Days OD Fee - \$5.00 per day beginning on the sixth calendar day after the date of the initial overdraft. Fees and other charges debited to your account resulting in an overdrawn balance may cause consecutive days OD fees.

17. Printed Statement Fee - \$3.00. This fee is not assessed if you enroll for internet banking and opt-in to electronic statement delivery.

18. Dormancy Fee - \$5.00 per month. Accounts become dormant after 365 days of customer inactivity.

19. Check printing fees do apply. The fee depends on the style of checks ordered.

20. Fees may reduce the earnings on this account.

21. Available to individuals only. Sole proprietorships, partnerships, corporations, governmental units, and other organization types are not eligible.

22. The normal e-statement cycle is the last business day of each month.

*\*Maximum daily charge of \$210.00 for six or more items is a maximum daily limit for any combined overdraft item fees, returned item fees and uncollected funds fees.*

## C&N RELATIONSHIP CHECKING DISCLOSURE

1. A \$25.00 minimum balance is required to open the account.

2. Unlimited check writing.

3. The C&N Relationship Checking package includes cashier's checks, a small safe deposit box or a \$15.00 credit toward a larger box and one order of wallet style, basic checks per year if the tax owner is 55 years of age or older. After the annual order, check printing fees do apply and the amount of the fee depends on the style of checks ordered.





4. A monthly maintenance service charge of \$8.00 will be assessed if the minimum balance falls below \$500 unless you meet the waiver criteria. The maintenance service charge will be waived if the total monthly minimum balance of all your consumer checking and savings accounts are \$5,000 or more, or if the monthly average balances of all your consumer and mortgage loans are \$20,000 or more. Balances will be combined based on the Tax Owner of the C&N Relationship Checking account and any related account(s) in which they are either a tax owner or non-tax owner for on another account.
5. Free Mobile Deposit
6. Printed Statement Fee - \$3.00. This fee is not assessed if you enroll for internet banking and opt-in to electronic statement delivery.
7. Overdraft Item Fee - \$35.00 per item with a maximum daily charge\* of \$210.00 for six or more items. (Overdrafts may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.) A fee will be charged if there are insufficient funds in your account to pay an item drawn on your account and the item is paid.
8. Returned Item Fee - \$35.00 per item with a maximum daily charge\* of \$210.00 for six or more items. (Returned items may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.) A fee will be charged if there are insufficient funds in your account to pay an item drawn on your account and the item is returned.
9. Uncollected Funds Fee - \$35.00 per item with a maximum daily charge\* of \$210.00 for six or more items. (Fees may be created by check, in-person withdrawal, ACH debit or if you receive cash in excess of available funds.) A fee will be charged if there are insufficient available funds in your account to pay an item drawn on your account or if you receive cash in excess of available funds. Your available balance equals the account's current balance plus any funds available in a "no bounce" protection account minus any account holds.
10. Consecutive Days OD Fee - \$5.00 per day beginning on the sixth calendar day after the date of the initial overdraft. Fees and other charges debited to your account resulting in an overdrawn balance may cause consecutive days OD fees.
11. If you close your account less than six months from the date it is opened there is a \$25.00 fee.
12. Dormancy Fee - \$5.00 per month. Accounts become dormant after 365 days of customer inactivity.
13. Available for consumer purposes only.

\*Maximum daily charge of \$210.00 for six or more items is a maximum daily limit for any combined overdraft item fees, returned item fees and uncollected funds fees.

## KEY SAVINGS DISCLOSURE

1. Minimum of \$20 to open account.
2. If the balance falls below \$300 on any day during the calendar month, there will be a \$3.00 maintenance service charge at the end of the calendar month. The fee does not apply if the primary account owner is under age 19.
3. A minimum collected balance of \$200 is required to earn interest. If the primary account owner is under age 19, a minimum collected balance of \$.01 is required to earn interest. Interest is paid for each day the collected balance meets or exceeds the minimum.
4. Interest is credited on calendar quarters (March 31, August 30, Sept 30, and Dec 31) and compounded quarterly. The interest on this account is determined by using the daily balance method, which applies a daily periodic rate to the collected daily balance in your account. The interest begins to accrue on the business day you deposit cash. For non-cash items such as checks, interest is accrued no later than the business day that we receive credit for the non-cash item.
5. Determination of Rate - At our discretion, the Bank may change the interest rate and annual percentage yield on your account at any time. There is no limit to the amount of increase or decrease.
6. If you close your account before interest is credited, you will receive the accrued interest.
7. Withdrawals are limited to six (6) per calendar month. A \$2.00 per withdrawal charge is assessed on all withdrawals over 6 per calendar month.
8. Overdraft Item Fee - \$35.00 per item with a maximum daily charge\* of \$210.00 for six or more items. (Overdrafts may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.) A fee will be charged if there are insufficient funds in your account to pay an item drawn on your account and the item is paid.
9. Returned Item Fee - \$35.00 per item with a maximum daily charge\* of \$210.00 for six or more items. (Returned items may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.) A fee will be charged if there are insufficient funds in your account to pay an item drawn on your account and the item is returned.
10. Uncollected Funds Fee - \$35.00 per item with a maximum daily charge\* of \$210.00 for six or more items. (Fees may be created by check, in-person withdrawal, ACH debit or if you receive cash in excess of available funds.) A fee will be charged if there are insufficient available funds in your account to pay an item drawn on your account or if you receive cash in excess

of available funds. Your available balance equals the account's current balance plus any funds available in a "no bounce" protection account minus any account holds.

11. Inactivity Fee - \$25.00 per year. Accounts become inactive after 732 days of customer inactivity. The fee is not charged if your account balance is \$5,000.00 or more. The fee does not apply if the primary account owner is under age 19.
12. If you close your account less than six months from the date it is opened there is a \$15.00 fee.
13. Fees may reduce earnings on this account.
14. Generally we make all of the funds that you deposit by check available to you on the first business day after the day of your deposit, however in some cases we may not. If we are not going to make all of the funds from your deposit available to you on the first business day, we will notify you at the time you make your deposit. We will, also, tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the date after we receive your deposit.

*\*Maximum daily charge of \$210.00 for six or more items is a maximum daily limit for any combined overdraft item fees, returned item fees and uncollected funds fees.*

## YOUTH KEY SAVINGS

1. Minimum of \$20 to open account.
2. Once the primary owner of the account attains age 19 there will be a \$3.00 maintenance service charge at the end of calendar month if the balance falls below \$300 on any day during the calendar month.
3. A minimum collected balance of \$.01 is required to earn interest. Once the primary owner of the account attains age 19 a minimum collected balance of \$200 is required to earn interest. Interest is paid for each day the collected balance meets or exceeds the minimum.
4. Interest is credited on calendar quarters (March 31, August 30, Sept 30, and Dec 31) and compounded quarterly. The interest on this account is determined by using the daily balance method, which applies a daily periodic rate to the collected daily balance in your account. The interest begins to accrue on the business day you deposit cash. For non-cash items such as checks, interest is accrued no later than the business day that we receive credit for the non-cash item.
5. Determination of Rate - At our discretion, the Bank may change the interest rate on your account at any time. There is no limit to the amount of increase or decrease.
6. If you close your account before interest is credited, you will receive the accrued interest.
7. Withdrawals are limited to six (6) per calendar month. A \$2.00 per withdrawal charge is assessed on all withdrawals over 6 per calendar month.
8. Overdraft Item Fee - \$35.00 per item with a maximum daily charge\* of \$210.00 for six or more items. (Overdrafts may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.) A fee will be charged if there are insufficient funds in your account to pay an item drawn on your account and the item is paid.
9. Returned Item Fee - \$35.00 per item with a maximum daily charge\* of \$210.00 for six or more items. (Returned items may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.) A fee will be charged if there are insufficient funds in your account to pay an item drawn on your account and the item is returned.
10. Uncollected Funds Fee - \$35.00 per item with a maximum daily charge\* of \$210.00 for six or more items. (Fees may be created by check, in-person withdrawal, ACH debit or if you receive cash in excess of available funds.) A fee will be charged if there are insufficient available funds in your account to pay an item drawn on your account or if you receive cash in excess of available funds. Your available balance equals the account's current balance plus any funds available in a "no bounce" protection account minus any account holds.
11. Inactivity Fee - Once primary account owner attains age 19 if the account is inactive for 732 days, an inactivity fee of \$25.00 per year will apply. The fee is not charged if your balance is \$5,000.00 or more.
12. If you close your account less than six months from the date it is opened there is a \$15.00 fee.
13. Fees may reduce earnings on this account.
14. Generally we make all of the funds that you deposit by check available to you on the first business day after the day of your deposit, however in some cases we may not. If we are not going to make all of the funds from your deposit available to you on the first business day, we will notify you at the time you make your deposit. We will, also, tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the date after we receive your deposit.

*\*Maximum daily charge of \$210.00 for six or more items is a maximum daily limit for any combined overdraft item fees, returned item fees and uncollected funds fees.*



**SUPER MONEY FUND - CONSUMER**

1. No minimum balance is required to open the account.
2. A minimum daily collected balance of \$500 is required to earn interest. Interest is paid for each day the balance meets or exceeds the minimum. The interest on this account is determined by using the daily balance method, which applies a daily periodic rate to the collected daily balance in your account. The interest begins to accrue on the business day you deposit cash. For non-cash items such as checks, interest is accrued no later than the business day that we receive credit for the non-cash item.
3. Tiered Interest Rates – Rates will be determined by the Bank and are subject to change without notice. Rates apply in accordance with the following collected balance ranges:

\$ 500.00	-	\$ 4,999.99
\$ 5,000.00	-	\$ 19,999.99
\$ 20,000.00	-	\$ 49,999.99
\$ 50,000.00	-	\$ 99,999.99
\$ 100,000.00	-	\$ 249,999.99
\$ 250,000.00	-	\$ 499,999.99
\$ 500,000.00	-	and higher
4. Interest is credited and compounded monthly.
5. Determination of Rate – At our discretion, the Bank may change the interest rate and annual percentage yield on your account at any time. There is no limit on the amount of increase or decrease.
6. If you close your account before interest is credited, you will receive the accrued interest.
7. There will be an \$8.00 monthly maintenance service charge if the balance falls below \$500 on any day during the month.
8. Complimentary wallet style checks in a basic design.
9. Federal Regulations limit the number of checks and withdrawals NOT made in person, by mail, or through an automated teller machine to 6 per calendar month on this account. Withdrawals/checks are counted for the calendar month in which they clear the account.
10. If you are over the federally regulated limit three (3) times in a rolling twelve-month period your account will be changed or closed.
11. For all checks and withdrawals that are NOT made in person, by mail, or through an automated teller machine that exceed 6 per calendar month there will be a \$2.00 excess per check/withdrawal fee plus an \$8.00 monthly maintenance fee, except for Internet Banking transfers which will have no charge. Withdrawals/checks are counted in the calendar month in which they clear the account.
12. Overdraft Item Fee - \$35.00 per item with a maximum daily charge\* of \$210.00 for six or more items. (Overdrafts may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.) A fee will be charged if there are insufficient funds in your account to pay an item drawn on your account and the item is paid.
13. Returned Item Fee - \$35.00 per item with a maximum daily charge\* of \$210.00 for six or more items. (Returned items may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.) A fee will be charged if there are insufficient funds in your account to pay an item drawn on your account and the item is returned.
14. Uncollected Funds Fee - \$35.00 per item with a maximum daily charge\* of \$210.00 for six or more items. (Fees may be created by check, in-person withdrawal, ACH debit or if you receive cash in excess of available funds.) A fee will be charged if there are insufficient available funds in your account to pay an item drawn on your account or if you receive cash in excess of available funds. Your available balance equals the account's current balance plus any funds available in a "no bounce" protection account minus any account holds.
15. Inactivity Fee - \$25.00 per year. Accounts become inactive after 732 days of customer inactivity. The fee is not charged if your account balance is \$5,000.00 or more.
16. If you close your account less than six months from the date it is opened there is a \$15.00 fee.
17. Fees may reduce the earnings on this account.
18. The normal statement cycle is the last business day of each month.

19. Generally we make all of the funds that you deposit by check available to you on the first business day after the day of your deposit, however in some cases we may not. If we are not going to make all of the funds from your deposit available to you on the first business day, we will notify you at the time you make your deposit. We will, also, tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the date after we receive your deposit.

*\*Maximum daily charge of \$210.00 for six or more items is a maximum daily limit for any combined overdraft item fees, returned item fees and uncollected funds fees.*

### **SUPER BUSINESS CHECKING (SUPER B)**

1. No minimum balance is required to open the account.
2. A \$10.00 monthly maintenance service charge will be assessed if the daily minimum balance falls below \$500.00.
3. A \$.25 charge per item is assessed for all items in excess of 250 per month. Items include checks paid, checks deposited, ACH debits and credits.
4. Overdraft Item Fee - \$35.00 per item with no maximum daily charge. (Overdrafts may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.) A fee will be charged if there are insufficient funds in your account to pay an item drawn on your account and the item is paid.
5. Returned Item Fee - \$35.00 per item with no maximum daily charge. (Returned items may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.) A fee will be charged if there are insufficient funds in your account to pay an item drawn on your account and the item is returned.
6. Uncollected Funds Fee - \$35.00 per item with no maximum daily charge. (Fees may be created by check, in-person withdrawal, ACH debit or if you receive cash in excess of available funds.) A fee will be charged if there are insufficient available funds in your account to pay an item drawn on your account or if you receive cash in excess of available funds. Your available balance equals the account's current balance plus any funds available in a "no bounce" protection account minus any account holds.
7. Consecutive Days OD Fee - \$5.00 per day beginning on the sixth calendar day after the date of the initial overdraft. Fees and other charges debited to your account resulting in an overdrawn balance may cause consecutive days OD fees.
8. Check printing fees do apply. The fee depends on the style of the checks ordered.
9. If you close your account less than six months from the date it is opened there is a \$15.00 fee.
10. Dormancy Fee - \$5.00 per month. Accounts become dormant after 365 days of customer inactivity.
11. No interest is paid on checking balance.
12. An earnings credit is not accumulated on this account to offset any service charges.
13. Available for business purposes only.
14. The normal statement cycle is the last business day of each month.

### **BUSINESS ANALYSIS CHECKING**

1. No minimum balance requirement.
2. A service charge analysis statement will be provided on any account where a service charge is assessed.
3. Service charges associated with this account:
  - \$10.00 monthly maintenance service charge
  - \$.20 per paid check
  - \$.10 per deposited transit check
  - \$12.50 per returned check charged back

To offset or reduce any service charges imposed in connection with this account, an earnings credit will be calculated on the average daily collected balance during the statement cycle minus a ten percent reserve requirement. The earnings credit rate is a variable rate determined by the bank and may change at any time. The earnings credit on this account is determined by using the daily balance method, which applies a daily periodic rate to the collected daily balance in your account. The earnings credit begins to accrue on the business day you deposit cash. For non-cash items such as checks, earnings credit is accrued no later than the business day that we receive credit for the non-cash item.

4. Available for business purposes only. See customer service fee schedule for additional banking services that can be provided, as well as other fees that may apply.



5. Overdraft Item Fee - \$35.00 per item with no maximum daily charge. (Overdrafts may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.) A fee will be charged if there are insufficient funds in your account to pay an item drawn on your account and the item is paid.
6. Returned Item Fee - \$35.00 per item with no maximum daily charge. (Returned items may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.) A fee will be charged if there are insufficient funds in your account to pay an item drawn on your account and the item is returned.
7. Uncollected Funds Fee - \$35.00 per item with no maximum daily charge. (Fees may be created by check, in-person withdrawal, ACH debit or if you receive cash in excess of available funds.) A fee will be charged if there are insufficient available funds in your account to pay an item drawn on your account or if you receive cash in excess of available funds. Your available balance equals the account's current balance plus any funds available in a "no bounce" protection account minus any account holds.
8. Consecutive Days OD Fee - \$5.00 per day beginning on the sixth calendar day after the date of the initial overdraft. Fees and other charges debited to your account resulting in an overdrawn balance may cause consecutive days OD fees.
9. Check printing fees do apply. The fee depends on the style of the checks ordered.
10. If you close your account less than six months from the date it is opened there is a \$15.00 fee.
11. Dormancy Fee - \$5.00 per month. Accounts become dormant after 365 days of customer inactivity.

### BUSINESS INTEREST CHECKING

1. No minimum balance is required to open the account.
2. A daily collected balance of \$500.00 is required to earn interest. Interest is paid for each day the balance meets or exceeds the minimum. The interest on this account is determined by using the daily balance method, which applies a daily periodic rate to the collected daily balance in your account. The interest begins to accrue on the business day you deposit cash. For non-cash items such as checks, interest is accrued no later than the business day that we receive credit for the non-cash item.
3. Tiered Interest Rates – rates apply in accordance with the following collected balance ranges:

\$ 500.00	-	\$ 999.99
\$ 1,000.00	-	\$ 9,999.99
\$ 10,000.00	-	\$ 49,999.99
\$ 50,000.00	-	\$ 99,999.99
\$ 100,000.00	-	\$ 499,999.99
\$ 500,000.00	-	and higher
4. Determination of Rate - At our discretion, the Bank may change the interest rate on your account at any time. There is no limit on the amount of increase or decrease.
5. Interest is credited and compounded monthly.
6. If you close your account before interest is credited, you will receive the accrued interest.
7. A \$10.00 monthly maintenance service charge will be assessed if the daily balance falls below \$500.00.
8. A \$.25 charge per item is assessed for all items in excess of 250 per month. Items include checks paid, checks deposited, ACH debits and credits.
9. Overdraft Item Fee - \$35.00 per item with no maximum daily charge. (Overdrafts may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.) A fee will be charged if there are insufficient funds in your account to pay an item drawn on your account and the item is paid.
10. Returned Item Fee - \$35.00 per item with no maximum daily charge. (Returned items may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.) A fee will be charged if there are insufficient funds in your account to pay an item drawn on your account and the item is returned.
11. Uncollected Funds Fee - \$35.00 per item with no maximum daily charge. (Fees may be created by check, in-person withdrawal, ACH debit or if you receive cash in excess of available funds.) A fee will be charged if there are insufficient available funds in your account to pay an item drawn on your account or if you receive cash in excess of available funds. Your available balance equals the account's current balance plus any funds available in a "no bounce" protection account minus any account holds.
12. Consecutive Days OD Fee - \$5.00 per day beginning on the sixth calendar day after the date of the initial overdraft. Fees and other charges debited to your account resulting in an overdrawn balance may cause consecutive days OD fees.
13. If you close your account less than six months from the date it is opened there is a \$15.00 fee.



14. Dormancy Fee - \$5.00 per month. Accounts become dormant after 365 days of customer inactivity.
15. Check printing fees do apply. The fee depends on the style of checks ordered.
16. Fees may reduce the earnings on this account.
17. The normal statement cycle is the last business day of each month.

### SUPER MONEY FUND - BUSINESS

1. No minimum balance is required to open the account.
2. A minimum daily collected balance of \$500 is required to earn interest. Interest is paid for each day the balance meets or exceeds the minimum. The interest on this account is determined by using the daily balance method, which applies a daily periodic rate to the collected daily balance in your account. The interest begins to accrue on the business day you deposit cash. For non-cash items such as checks, interest is accrued no later than the business day that we receive credit for the non-cash item.
3. Tiered Interest Rates – Rates will be determined by the Bank and are subject to change without notice. Rates apply in accordance with the following collected balance ranges:

\$ 500.00	-	\$ 4,999.99
\$ 5,000.00	-	\$ 19,999.99
\$ 20,000.00	-	\$ 49,999.99
\$ 50,000.00	-	\$ 99,999.99
\$ 100,000.00	-	\$ 249,999.99
\$ 250,000.00	-	\$ 499,999.99
\$ 500,000.00	-	and higher

4. Interest is credited and compounded monthly.
5. Determination of Rate – At our discretion, the Bank may change the interest rate and annual percentage yield on your account at any time. There is no limit on the amount of increase or decrease.
6. If you close your account before interest is credited, you will receive the accrued interest.
7. There will be an \$8.00 monthly maintenance service charge if the balance falls below \$500 on any day during the month.
8. Complimentary wallet style checks in a basic design.
9. Federal Regulations limit the number of checks and withdrawals NOT made in person, by mail, or through an automated teller machine to 6 per calendar month on this account. Withdrawals/checks are counted for the calendar month in which they clear the account.
10. If you are over the federally regulated limit three (3) times in a rolling twelve-month period your account will be changed or closed.
11. For all checks and withdrawals that are NOT made in person, by mail, or through an automated teller machine that exceed 6 per calendar month there will be a \$2.00 excess per check/withdrawal fee plus an \$8.00 monthly maintenance fee, except for Internet Banking transfers which will have no charge. Withdrawals/checks are counted in the calendar month in which they clear the account.
12. Overdraft Item Fee - \$35.00 per item with no maximum daily charge. (Overdrafts may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.) A fee will be charged if there are insufficient funds in your account to pay an item drawn on your account and the item is paid.
13. Returned Item Fee - \$35.00 per item with no maximum daily charge. (Returned items may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.) A fee will be charged if there are insufficient funds in your account to pay an item drawn on your account and the item is returned.
14. Uncollected Funds Fee - \$35.00 per item with no maximum daily charge. (Fees may be created by check, in-person withdrawal, ACH debit or if you receive cash in excess of available funds.) A fee will be charged if there are insufficient available funds in your account to pay an item drawn on your account or if you receive cash in excess of available funds. Your available balance equals the account's current balance plus any funds available in a "no bounce" protection account minus any account holds.
15. Inactivity Fee - \$25.00 per year. Accounts become inactive after 732 days of customer inactivity. The fee is not charged if your account balance is \$5,000.00 or more.
16. If you close your account less than six months from the date it is opened there is a \$15.00 fee.
17. Fees may reduce the earnings on this account.
18. Available to businesses including sole proprietors, partnerships, and corporations.
19. The normal statement cycle is the last business day of each month.



20. Generally, we make all of the funds that you deposit by check available to you on the first business day after the day of your deposit, however in some cases we may not. If we are not going to make all of the funds from your deposit available to you on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the date after we receive your deposit.

### IOLTA (Interest On Lawyers Trust Account)

1. No minimum balance is required to open the account.
2. A daily collected balance of \$500.00 is required to earn interest. Interest is paid for each day the balance meets or exceeds the minimum. The interest on this account is determined by using the daily balance method, which applies a daily periodic rate to the collected daily balance in your account. The interest begins to accrue on the business day you deposit cash. For non-cash items such as checks, interest is accrued no later than the business day that we receive credit for the non-cash item.
3. Tiered Interest Rates – Collected balances of \$2,500 or more will earn interest at a higher rate than those collected balances of \$500-\$2,499.99. Rates will be determined by the Bank and are subject to change without notice.
4. Interest is credited and withdrawn monthly. The interest is then submitted to the Pennsylvania IOLTA Board.
5. Determination of Rate - At our discretion, the Bank may change the interest rate on your account at any time. There is no limit on the amount of increase or decrease.
6. If you close the account, unpaid accrued interest will be credited to the account for remittance as required by law.
7. Check printing fees do apply. The fee depends on the style of checks ordered.
8. Fees may reduce the earnings on this account.
9. Certain types of business accounts may not be eligible.
10. The normal statement cycle is the last business day of each month.

### SUPER MONEY FUND - MUNICIPAL

1. No minimum balance is required to open the account.
2. A minimum daily collected balance of \$500 is required to earn interest. Interest is paid for each day the balance meets or exceeds the minimum. The interest on this account is determined by using the daily balance method, which applies a daily periodic rate to the collected daily balance in your account. The interest begins to accrue on the business day you deposit cash. For non-cash items such as checks, interest is accrued no later than the business day that we receive credit for the non-cash item.
3. Tiered Interest Rates – Collected balances of \$500-\$100,000 or more are tiered in four categories. Refer to the rate sheet for collected balance tiers and interest rate details. Rates will be determined by the Bank and are subject to change without notice.
4. Interest is credited and compounded monthly.
5. Determination of Rate – At our discretion, the Bank may change the interest rate and annual percentage yield on your account at any time. There is no limit on the amount of increase or decrease.
6. If you close your account before interest is credited, you will receive the accrued interest.
7. There will be an \$8.00 monthly maintenance service charge if the balance falls below \$500 on any day during the month.
8. Complimentary wallet style checks in a basic design.
9. Federal Regulations limit the number of checks and withdrawals NOT made in person, by mail, or through an automated teller machine to 6 per calendar month on this account. Withdrawals/checks are counted for the calendar month in which they clear the account.
10. If you are over the federally regulated limit three (3) times in a rolling twelve-month period your account will be changed or closed.
11. For all checks and withdrawals that are NOT made in person, by mail, or through an automated teller machine that exceed 6 per calendar month there will be a \$0.25 excess per check/withdrawal fee plus an \$8.00 monthly maintenance fee, except for Internet Banking transfers which will have no charge. Withdrawals/checks are counted in the calendar month in which they clear the account.
12. Overdraft Item Fee - \$35.00 per item with no maximum daily charge. (Overdrafts may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.) A fee will be charged if there are insufficient funds in your account to pay an item drawn on your account and the item is paid.

13. Returned Item Fee - \$35.00 per item with no maximum daily charge. (Returned items may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.) A fee will be charged if there are insufficient funds in your account to pay an item drawn on your account and the item is returned.
14. Uncollected Funds Fee - \$35.00 per item with no maximum daily charge. (Fees may be created by check, in-person withdrawal, ACH debit or if you receive cash in excess of available funds.) A fee will be charged if there are insufficient available funds in your account to pay an item drawn on your account or if you receive cash in excess of available funds. Your available balance equals the account's current balance plus any funds available in a "no bounce" protection account minus any account holds.
15. Inactivity Fee - \$25.00 per year. Accounts become inactive after 732 days of customer inactivity. The fee is not charged if your account balance is \$5,000.00 or more.
16. If you close your account less than six months from the date it is opened there is a \$15.00 fee.
17. Fees may reduce earnings on this account.
18. Available to municipalities or tax based entities.
19. The normal statement cycle is the last business day of each month.
20. Generally we make all of the funds that you deposit by check available to you on the first business day after the day of your deposit, however in some cases we may not. If we are not going to make all of the funds from your deposit available to you on the first business day, we will notify you at the time you make your deposit. We will, also, tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the date after we receive your deposit.

### Municipal Silver Checking

1. No minimum balance is required to open the account.
2. A daily collected balance of \$500.00 is required to earn interest. Interest is paid for each day the balance meets or exceeds the minimum. The interest on this account is determined by using the daily balance method, which applies a daily periodic rate to the collected daily balance in your account. The interest begins to accrue on the business day you deposit cash. For non-cash items such as checks, interest is accrued no later than the business day that we receive credit for the non-cash item.
3. Refer to the rate sheet for current rates. Interest credited to this account is calculated using a tiered rate method. An interest rate at tier 1 will be paid only for the portion of your daily collected balance that is greater than \$499.99 and less than \$2,500.00. An interest rate at tier 2 will be paid only for the portion of your daily collected balance that is greater than \$2,499.99.
4. Determination of Rate - At our discretion, the Bank may change the interest rate on your account at any time. There is no limit on the amount of increase or decrease.
5. Interest is credited and compounded monthly.
6. Overdraft Item Fee - \$35.00 per item with no maximum daily charge. (Overdrafts may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.) A fee will be charged if there are insufficient funds in your account to pay an item drawn on your account and the item is paid.
7. Returned Item Fee - \$35.00 per item with no maximum daily charge. (Returned items may be created by check, in-person withdrawal, ATM withdrawal or other electronic means.) A fee will be charged if there are insufficient funds in your account to pay an item drawn on your account and the item is returned.
8. Uncollected Funds Fee - \$35.00 per item with no maximum daily charge. (Fees may be created by check, in-person withdrawal, ACH debit or if you receive cash in excess of available funds.) A fee will be charged if there are insufficient available funds in your account to pay an item drawn on your account or if you receive cash in excess of available funds. Your available balance equals the account's current balance plus any funds available in a "no bounce" protection account minus any account holds.
9. Consecutive Days OD Fee - \$5.00 per day beginning on the sixth calendar day after the date of the initial overdraft. Fees and other charges debited to your account resulting in an overdrawn balance may cause consecutive days OD fees.
10. Dormancy Fee - \$5.00 per month. Accounts become dormant after 365 days of customer inactivity.
11. If you close your account less than six months from the date it is opened there is a \$15.00 fee
12. If you close your account before interest is credited, you will receive the accrued interest.
13. Check printing fees do apply. The fee depends on the style of checks ordered.
14. Fees may reduce the earnings on this account.
15. Available to municipalities or tax based entities.
16. The normal statement cycle is the last business day of each month.

# YOUR DEPOSIT ACCOUNT TERMS AND CONDITIONS

**AGREEMENT** – These terms govern the operation of this account unless subsequently varied or supplemented in writing and signed by us. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so that the singular includes the plural and the plural includes the singular. As used in this form, the words “we,” “our,” or “us” mean Citizens & Northern Bank and the words “you” or “your” mean the account holder(s). This account may not be assigned without our written consent. This Agreement is binding upon you, your heirs and our successors and assigns. Certain of the obligations of the parties pursuant to this Agreement that by their nature would continue beyond the termination, cancellation or expiration of this Agreement shall survive termination, cancellation or expiration of this Agreement. There are no understandings or agreements relative hereto which are not fully expressed or referenced herein.

Much of our relationship with our deposit customers is regulated by state and federal law, especially the law relating to negotiable instruments, the law regulating the methods of transferring property upon death and the rights of surviving spouses and dependents, the law pertaining to estate and other succession taxes, the law regarding electronic funds transfer, and the law regarding the availability of deposited funds. This body of law is too large and complex to be reproduced here. Governing Law: This Agreement shall be governed by the laws of the State of Pennsylvania, without regard to its conflicts of law provisions.

## The purpose of this agreement is to:

- a) summarize the rules applicable to the more common transactions;
- b) establish rules to govern transactions or circumstances which the law does not regulate; and
- c) establish rules for certain events or transactions, which the law already regulates but permits variation by agreement.

We may permit some variations from this standard agreement, but any such variations must be agreed to in writing either on the page captioned as the “Signature Page” for the account or in some other written form approved in advance by us.

**OWNERSHIP OF ACCOUNT AND REGISTRATION** – The following rules apply to this account depending on the form of ownership and registration, if any, specified on the Signature Page. We make no representations as to the appropriateness or effectiveness of the form of ownership and registration selected by you. **Individual Account** – is owned by one person. Upon death, all remaining funds are payable to the individual’s estate (subject to any previous pledge to which we have consented to in writing). **Joint Account – With Right of Survivorship (And Not As Tenants In Common)** – is owned by two or more persons. If this is a joint account, then the deposit and any additions to the account are the property of the owners as joint tenants. We are authorized by you to pay unconditionally from such account any and all orders or drafts drawn by you or by either or any one of you. We may be required to release money in the account to satisfy a judgment against or other valid debt incurred by any owner. Upon the death of either or any of you, the balance in the account (subject to any previous pledge to which we have consented to in writing) will be payable to the survivor(s). If there are more than two survivors, you will own the balance in the account as joint tenants with survivorship and not as tenants in common, and not as tenants by the entireties in the case where a husband and wife are the survivors. We are hereby authorized and directed to deal with the survivor(s) (with all of the within rights of joint tenants) as sole and absolute owner(s) of the account balance. **Joint Account – No Right of Survivorship (As Tenants In Common)** – is owned by two or more persons. There is no right of survivorship in any other person. Upon the death of one or more of the joint tenants, funds in the account are divided evenly among all surviving owners, with the decedent’s portion passing to their estate. **Corporate, Partnership, and other Organizational Accounts** – We will usually require a separate authorization form designating the person permitted and conditions required for withdrawal from any account in the name of a legal entity such as a partnership, corporation, or other organization. We will honor such authorization according to its terms until it is amended or terminated in writing by the governing body of such organization. **Trust Account – Subject to Separate Agreement** – We will abide by the terms of any separate agreement which clearly pertains to this account and which you file with us. Any additional consistent terms stated on this form will also apply. **Uniform Transfers to Minors Act (UTMA) Accounts** - You understand the UTMA account is owned by the minor. Further you acknowledge that there can only be one custodian and one minor per account. No other parties are permitted. You understand that the account is for the minor and understand your responsibilities under UTMA.

**LIABILITY** – Each of you agrees, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms governing this account and the schedule of charges that may be imposed by us. You authorize us to deduct these charges as accrued directly from the account balance. You also agree to pay additional reasonable charges we may impose for services you request which are not contemplated by this agreement. Each of you also agrees to be jointly and severally liable for any account deficit resulting from charges or overdrafts, whether caused by you or another authorized to withdraw from this account, and the costs we incur to collect the deficit including, to the extent permitted by law, reasonable attorneys’ fees.

**NOTICE TO COMMERCIAL CUSTOMERS** – In accordance with the requirements of the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG, this notice is to inform you that restricted transactions are prohibited from being processed through your account or relationship with our institution. Restricted transactions are transactions in which a person accepts credit, funds, instruments or other proceeds from another person in connection with unlawful internet gambling.

**DEPOSITS** – Each of you (until we receive written notice delivered to us to the contrary) authorizes each other person signing this form to endorse any item payable to order of all or either or any of you for deposit to this account. Any items, other than cash, accepted for deposit (including items drawn “on us”) will be given provisional credit only until collection is final. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars as determined by us. Unless otherwise disclosed, interest will be paid only on collected funds, subject to minimum balance or other limitations, if any. We are not responsible for transactions initiated by mail or outside depository until we actually record them. All transactions received after our “daily cut-off time” on a business day, or received on a non-business day, will be treated and recorded as if initiated on the next business day. A Bank business day is any weekday except banking holidays.

**WITHDRAWALS** – Unless otherwise clearly indicated on the Signature Page, any one of you who signs the Signature Page, may withdraw or transfer all or any part of the account balance at any time on forms approved by us. We recommend using blue or black ink when writing checks for best image quality. We may charge against your account a check, even though payment was made before the date of the check, unless you have given us written notice of the postdating. We are under no obligation to pay a check which is presented more than six months after its date, but we may charge your account for a payment made thereafter in good faith. The fact that we may honor withdrawal requests which overdraw the finally collected account balance does not obligate us to do so, unless required by law. Withdrawals will first be made from collected funds, and we may, unless prohibited by law or our written policy, refuse any withdrawal request against uncollected funds, even if our general practice is to the contrary. We reserve the right to refuse any withdrawal or transfer request which is for an amount less than any minimum withdrawal requirement, or which exceeds any frequency limitation imposed by us. Even if we honor a nonconforming request, repeated abuse of the stated limitations (if any) may eventually force us to close this account. We will use the date a transaction is completed by us (as opposed to the day you initiate it) to apply the frequency limitations. On interest-bearing accounts other than time deposits and Business Interest Checking accounts, we reserve the right to require at least seven days’ written notice before any withdrawal or transfer.

**CHARGE-BACKS** – We may charge-back any item, or a photocopy or image of the item, at any time the item is returned, and whether drawn “on us” or another financial institution. We may debit the account for any exchange charges on deposited items. We may overdraw your account for any such purpose, and will not be liable for damages to you as a result of checks drawn on the account which are dishonored because of the charge-back.

**STOP-PAYMENTS** – A stop-payment order may be given orally or in writing and must be received by us in time to give us a reasonable opportunity to act on it before our stop-payment cut-off time. Our stop-payment cut-off time is 1:00 p.m. of the next business day after the business day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law. A stop-payment order must identify the number, amount of the item, and the payee. We will honor a stop-payment request by the person who signed the particular item, and, by any other person, even though such other person did not sign the item, if such other person has an equal or greater right to withdraw from this account than the person who signed the item in question. A release of the stop-payment request may be made only by the person who initiated the stop-payment order.

**TELEPHONE TRANSFERS** – A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Unless a different limitation is disclosed in writing, we restrict the number of transfers from a savings account to another account or to third parties, to a maximum of six per month (less the number of “preauthorized transfers” during the month). Other account transfer restrictions may be described elsewhere.

**ACH INFORMATION**- Credit given by us to you with respect to an automated clearing house credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry (i.e. the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of Pennsylvania as provided by the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account.





**STATEMENTS** – You must examine your statement of account with “reasonable promptness.” If you discover (or reasonably should have discovered) any unauthorized payments or alterations (either paper or electronic), you must promptly notify us of the relevant facts. If you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we exercised ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items forged or altered by the same wrongdoer. You agree that the time you have to examine your statement and report any unauthorized payments or alterations (either paper or electronic) to us will depend on the circumstances, but that such time will not, in any circumstance, exceed a total of 30 days from when the statement is first made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations, forgeries or any other errors in your account within 60 days of when we make the statement available, you cannot assert a claim against us on any items in that statement, and the loss will be entirely yours. This 60-day limitation is without regard to whether we exercised ordinary care. The limitation in this paragraph is in addition to that contained in the previous paragraph of this section.

**RESTRICTIVE LEGENDS** – We may disregard information on any check or item other than the signature of the drawer, the identification of the drawee financial institution and payee, the amount, the endorsements, and any other information that appears in the MICR line. In addition, we are not responsible to take action on, or for failure to notify you of restrictive language placed on checks or other items, including but not limited to terms such as “Void after 90 Days,” “Paid in Full,” “Two Signatures Required,” “Void Over \$100” or similar statements. In accordance with reasonable banking standards, most checks and other items are processed through automated processing and, except in limited circumstances and at our discretion, most items are not individually examined. You agree that we act within reasonable banking standards by processing most checks and other items through automated processing systems.

**FACSIMILE SIGNATURES** – If the line on the Signature Page under the paragraph captioned “Facsimile Signature(s)” is marked as yes, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen on the Signature Page of this agreement, or that are filed separately with us, and contain the required number of signatures for this purpose.

**DIRECT DEPOSITS** – If, in connection with a direct deposit plan, we deposit any amount in this account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from this account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

**PLEDGES** – Any pledge of this account (to which we have agreed in writing), must first be satisfied before the rights of any joint account survivor or trust account beneficiary become effective. For example, if one joint tenant pledges the account for payment of a debt and then dies, the surviving joint tenant’s rights in this account are subject first to the payment of the debt.

**SET-OFF** – You agree that we may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt owed to us now or in the future, by any of you having the right of withdrawal, to the extent of such persons’ or legal entity’s right to withdraw. If the debt arises from a note, “any due and payable debt” includes the total amount of which we are entitled to demand payment under the terms of the note at the time we set off, including any balance the due date for which we properly accelerate under the note. This right of set-off does not apply to this account if: (a) it is an Individual Retirement Account or other tax-deferred retirement account, or (b) the debt is created by a consumer credit transaction under a credit card plan, or (c) the debtor’s right of withdrawal arises only in a representative capacity. We will not be liable for the dishonor of any check written when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of set-off.

**AMENDMENTS AND TERMINATION** – From time to time we may amend any term of this agreement upon giving you reasonable notice in writing or by any other method permitted by law, including, in appropriate circumstances, posting notice in any of our branch locations. We may also close this account at any time upon notice to you and tender of the account balance personally or by mail. Notice from us to any one of you is notice to all of you.

# CERTIFICATE OF DEPOSIT/TIME DEPOSIT TERMS AND CONDITIONS

**AGREEMENT** – By signing the “Signature Page,” you are accepting all the terms and conditions of this Agreement as hereinafter set forth. These terms govern the operation of this account unless subsequently varied or supplemented in writing and signed by us. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so that the singular includes the plural and the plural includes the singular. As used in this form, the words “we,” “our,” or “us” mean Citizens & Northern Bank and the words “you” or “your” mean the account holder(s). This account may not be assigned without our written consent. This Agreement is binding upon you, your heirs and our successors and assigns. Certain of the obligations of the parties pursuant to this Agreement that by their nature would continue beyond the termination, cancellation or expiration of this Agreement shall survive termination, cancellation or expiration of this Agreement. There are no understandings or agreements relative hereto which are not fully expressed or referenced herein.

Much of our relationship with our deposit customers is regulated by state and federal law, especially the law relating to negotiable instruments, the law regulating the methods of transferring property upon death and the rights of surviving spouses and dependents, the law pertaining to estate and other succession taxes, the law regarding electronic funds transfer, and the law regarding the availability of deposited funds. This body of law is too large and complex to be reproduced here. Governing Law: This Agreement shall be governed by the laws of the State of Pennsylvania, without regard to its conflicts of law provisions.

**The purpose of this agreement is to:**

- a) summarize the rules applicable to the more common transactions;
- b) establish rules to govern transactions or circumstances which the law does not regulate; and
- c) establish rules for certain events or transactions, which the law already regulates but permits variation by agreement.

We may permit some variations from this standard agreement, but any such variations must be agreed to in writing either on the page captioned as the “Signature Page” for the account or in some other written form approved in advance by us.

**OWNERSHIP OF ACCOUNT AND REGISTRATION** – The following rules apply to this account depending on the form of ownership and registration, if any, specified on the Signature Page. We make no representations as to the appropriateness or effectiveness of the form of ownership and registration selected by you. **Individual Account** – is owned by one person. Upon death, all remaining funds are payable to the individual’s estate (subject to any previous pledge to which we have consented to in writing). **Joint Account – With Right of Survivorship (And Not As Tenants In Common)** – is owned by two or more persons. We may be required to release money in the account to satisfy a judgment against or other valid debt incurred by any owner. Upon the death of either or any of you, the balance in the account (subject to any previous pledge to which we have consented to in writing) will be payable to the survivor(s). If there are more than two survivors, you will own the balance in the account as joint tenants with survivorship and not as tenants in common, and not as tenants by the entireties in the case where a husband and wife are the survivors. We are hereby authorized and directed to deal with the survivor(s) (with all of the within rights of joint tenants) as sole and absolute owner(s) of the account balance. **Joint Account – No Right of Survivorship (As Tenants In Common)** – is owned by two or more persons. There is no right of survivorship in any other person. Upon the death of one or more of the joint tenants, funds in the account are divided evenly among all surviving owners, with the decedent’s portion passing to their estate. **Corporate, Partnership, and other Organizational Accounts** – We will usually require a separate authorization form designating the person permitted and conditions required for withdrawal from any account in the name of a legal entity such as a partnership, corporation, or other organization. We will honor such authorization according to its terms until it is amended or terminated in writing by the governing body of such organization. **Trust Account – Subject to Separate Agreement** – We will abide by the terms of any separate agreement which clearly pertains to this account and which you file with us. Any additional consistent terms stated on this form will also apply. **Uniform Transfers to Minors Act (UTMA) Accounts** - You understand the UTMA account is owned by the minor. Further you acknowledge that there can only be one custodian and one minor per account. No other parties are permitted. You understand that the account is for the minor and understand your responsibilities under UTMA.

**DEPOSITS** – Any items, other than cash, accepted for deposit (including items drawn “on us”) will be given provisional credit only until collection is final. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars as determined by us. Unless otherwise disclosed, interest will be paid only on collected funds, subject to minimum balance or other limitations, if any.

**WITHDRAWALS AND TRANSFERS** – Unless otherwise clearly indicated on the Signature Page, any one of you who signs the Signature Page, may withdraw or transfer all or any part of the account balance at any time on forms approved by us. Bank fees and/or penalties may apply. (In appropriate cases, a court appointed representative or a newly appointed and authorized representative of a legal entity may also withdraw from this account.)



**PLEDGES** – Any pledge of this account (to which we have agreed in writing), must first be satisfied before the rights of any joint account survivor or trust account beneficiary become effective. For example, if one joint tenant pledges the account for payment of a debt and then dies, the surviving joint tenant’s rights in this account are subject first to the payment of the debt.

**SET-OFF** – You agree that we may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt owed to us now or in the future, by any of you having the right of withdrawal, to the extent of such persons’ or legal entity’s right to withdraw. If the debt arises from a note, “any due and payable debt” includes the total amount of which we are entitled to demand payment under the terms of the note at the time we set off, including any balance the due date for which we properly accelerate under the note. This right of set-off does not apply to this account if: (a) it is an Individual Retirement Account or other tax-deferred retirement account, or (b) the debt is created by a consumer credit transaction under a credit card plan, or (c) the debtor’s right of withdrawal arises only in a representative capacity. You agree to hold us harmless from any claim arising as a result of our exercise to our right of set-off.

**AMENDMENTS** – From time to time we may amend any term of this agreement upon giving you reasonable notice in writing or by any other method permitted by law, including, in appropriate circumstances, posting notice in any of our branch locations. Notice from us to any one of you is notice to all of you.

## EXPEDITED FUNDS AVAILABILITY DISCLOSURE

### YOUR ABILITY TO WITHDRAW FUNDS

**Cash, ACH, Internet Banking Transfers, Text Banking Transfers, Telephone Transfers and Wire Transfer Deposits** – These funds are available immediately.

**Check Deposits**- Funds from your check deposits will be available on the business day following the day the deposit is considered received (see chart below to determine when deposit is considered received).

**EXCEPTION: ATM DEPOSITS:** All funds from ATM deposits will be considered available on the business day following the day the deposit is considered received. (Some on-site ATMs do not accept deposits. C&N does not accept deposits made at its proprietary ATMS located off-site or at ATMs that are maintained or provided by other financial institutions or ATM service providers.)

**Business Day Definition:** Every day is a business day except Saturdays, Sundays, and Federal Holidays.

Type of Deposit	Day Deposit Considered Received
In person at Branch Location	Same Day- If deposited on a business day Next Business Day- If deposited any other time
At ATM	Same Day- If deposited on a business day prior to 12:00 p.m. Next Business Day- If deposited any other time
Night Deposit and Lockboxes	The day deposit is removed from the night depository or lockbox. <i>Normally, deposits are removed at the beginning of office hours on a business day.</i>
Mailed Deposits	Same Day- If received on a business day Next Business Day- If received on a non-business day
Mobile and Remote Deposits	Same Day- If deposited on a business day prior to 5:00 p.m. Next Business Day- If deposited any other time

### LONGER DELAYS MAY APPLY

#### Case-By-Case Holds

In some cases, we will not make all the funds that you deposit by check available to you on the first Business day after the day of your deposit. Funds may not be available until the second business day after the day of your deposit. The first \$225 of your deposits, however, will be available on the first business day after the date of your deposit.

#### Exception Holds

Funds you deposit may be delayed until the seventh business day after the day of your deposit under the following circumstances:

- We believe a check you deposit will not be paid.
- Your deposit checks totaling more than \$5,525 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

### **New Accounts**

If you are a new customer, during the first 30 days your account is open, we may not make all the funds you deposit by check available to you on the first business day after the day of your deposit. Funds may not be available until the ninth business day after the day of your deposit. In addition, we may apply a Case-by-Case hold or an Exception Hold to a new account.

### **Notification**

If we are not going to make all the funds from your deposit available to you on the first business day, we will notify you at the time you make your deposit. We will, also, tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you need the funds from the deposit right away, you should ask us when the funds will be available.

### **HOLD ON OTHER FUNDS (CHECK CASHING)**

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

### **HOLD ON OTHER FUNDS (OTHER ACCOUNTS)**

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

### **PAYMENT OF INTEREST**

We begin to accrue interest on deposited funds on the business day that we receive credit for the funds. We rely on the availability schedule of our check-clearing provider to determine the day credit is actually received. You may request that we provide you with a copy of the availability schedule.

## **ELECTRONIC FUNDS TRANSFER DISCLOSURE**

Please read this disclosure carefully. The disclosure outlines your rights and obligations for Electronic Fund Transfers transactions. You should keep this disclosure for future reference.

### **BUSINESS DAY**

For purposes of this disclosure, our business days are Monday thru Friday. Holidays are not included.

### **TYPES OF TRANSFERS**

#### **Prearranged Transfer.**

- a) Preauthorized credits. You may make arrangements for certain direct deposits to be accepted into your checking and/or key savings account(s).
- b) Preauthorized payments or debits. You may make arrangements to pay certain recurring bills or authorize transfers from your checking and/or key savings account(s).

**Electronic Check/Draft Conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to (i) pay for purchases and (ii) pay bills.

**This disclosure also covers Telephone Banking and Debit Card transactions.** Please refer to the applicable agreement for specific transfer information and fees.

### **STOP PAYMENTS – PREAUTHORIZED PAYMENTS**

**Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. To initiate a stop payment on these payments: Call or write us at the telephone number or address listed on the last page, in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and return to us within 14 days after you call. There is a \$35.00 fee for each stop payment.



**Notice of varying amounts.** If the payments may vary in amount, the person you are going to pay will notify you, 10 days prior to the payment due date. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

**Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

### FINANCIAL INSTITUTION'S LIABILITY

**Liability for failure to make transfers.** If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are exceptions. We will not be liable, for instance:

- a) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- b) If the transfer would go over the credit limit on your overdraft line.
- c) If the ATM where you are making the transfer does not have enough cash.
- d) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- e) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- f) There may be other exceptions stated in our agreement with you.

### CONFIDENTIALITY

We will disclose information to third parties about your account or the transfer you make:

- a) Where it is necessary for completing transfers; or
- b) In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- c) In order to comply with government agency or court orders; or
- d) In accordance with your written permission; or
- e) As explained in the separate Privacy Disclosure

### UNAUTHORIZED TRANSFERS

**Consumer Liability.** Tell us at once if you believe your card and/or pin number has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card/pin number, you can lose no more than \$50 if someone used your card/pin number without your permission. Also, if you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or pin number, and we can prove we could have stopped someone from using your card and/or pin number without your permission if you had told us, you could lose as much as \$500.00. If your statement shows transfers that you did not make, including those made by card, or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period.

**Contact In The Event Of Unauthorized Transfer.** If you believe your card/pin number has been lost or stolen, call:

877-838-2517

or write:

Citizens & Northern Corporation  
Attn: Deposit Operations  
PO Box 58  
Wellsboro, PA 16901

You should call 877-838-2517 or write Citizens & Northern Corporation, PO Box 58, Wellsboro, PA 16901, if you believe a transfer has been made using the information from your check without your permission.



## DOCUMENTATION

If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 877-838-2517 to find out whether or not the deposit has been made. You will get a monthly account statement from us, unless there are no transfers in a particular month. You will get a statement at least quarterly if there is no activity.

## GENERAL LIMITATIONS

The number of withdrawals from a Super Money Fund or Key savings are limited to 6 per calendar month.

<b>Account Type</b>	<b>Fee</b>
Key Savings	\$2.00 per withdrawal fee for any withdrawal in excess of 6 per calendar month
Super Money Fund	\$2.00 per withdrawal fee for any withdrawal in excess of 6 per calendar month plus an \$8.00 monthly maintenance service charge

## ERROR RESOLUTION NOTICE

In case of errors or questions about your electronic transfers, you may telephone us at 877-838-2517 or write to the Bank at the address listed below as soon as possible, if you believe your statement or receipt is wrong or if you need more information regarding a transaction listed on a receipt or statement. You must contact us no later than 60 days after we sent the first statement on which the error or discrepancy appeared.

**Citizens & Northern Bank**  
**PO Box 58**  
**Wellsboro, PA 16901**

- a) The following information is required:
  - Your name, account number and, if applicable, your Citizens & Northern ATM or Visa Check Card number.
  - A brief description of the error or transaction you are unsure of and an explanation of why you believe there is an error or why you need more information.
  - The dollar amount of the potential error or transaction you are questioning.
- b) In instances where you contact the Bank orally, you are required to send the Bank a written notice within 10 days of your oral complaint.
- c) We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. For errors involving new account, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.
- d) We will tell you the results within three business days after completing our investigation. If we determine there is no error, we will send you a written explanation. If your account was conditionally recredited during this investigation period, you must repay these funds to the Bank if no error was found to have occurred.
- e) You may ask for copies of the document(s) we used in our investigations.

# OVERDRAFT PROTECTION

## OVERDRAFT PROTECTION DISCLOSURE

We will charge your Debited Account and transfer and deposit money into your Credited Account to cover each overdraft, item presented on uncollected funds, or transfer funds to cover a negative balance in your Credited Account. We will make transfers in multiples of \$50.00 (multiples of \$100.00 for linked Commercial Lines of Credit). If the available funds in your Debited Account are not sufficient to cover the entire amount needed, we will transfer all available funds. A \$10.00 transfer fee will be charged to your Debited Account each time we transfer funds. The transfer fee will not be charged if the balance in the Debited Account is \$0.00 after the no-bounce transfer has taken place. If a transfer date is a non-processing day for us then the transfer will be made on the first processing day after the scheduled transfer date.

# OVERDRAFT POLICY

## OVERDRAFT COVERAGE OPTIONS

The choice is yours. Consider these ways to cover overdrafts:

Service	Cost
Overdraft protection link to a savings account you have at Citizens & Northern Bank <sup>1</sup>	\$10 fee per transfer.
Overdraft protection link to a ready cash line of credit you have at Citizens & Northern Bank <sup>1, 2</sup>	\$10 fee per transfer and/or finance charge.
Overdraft privilege	\$35 overdraft fee per item. Daily fee of \$5 beginning on the 6th calendar day after the initial overdraft.

<sup>1</sup>Call us at 877-838-2517, email us at [contactcn@cnbankpa.com](mailto:contactcn@cnbankpa.com), or come by a branch to sign up or apply for these services; <sup>2</sup>subject to credit approval.

**Overdraft Protection** services apply to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from your linked savings account for a \$10 fee per transfer, or Ready Cash line of credit you may have at Citizens & Northern Bank for a \$10 fee per transfer and/or finance charge. Please note that Ready Cash lines of credit are subject to credit approval.

**Overdraft Privilege** allows you to overdraw your account up to the disclosed limit for a fee in order to pay a transaction. Even if you have overdraft protection, Overdraft Privilege is still available as secondary coverage if the other protection source is exhausted. Please review the "What Else You Should Know About Overdraft Privilege" disclosure for other important information. Overdraft privilege limits are established by account type. You can identify your account type by reviewing your Truth-In-Savings Disclosure or you will find it listed in the Statement Summary section on your most recent account statement.

### **\$1,000 ODP Limit**

Business Interest Checking  
Super Business Checking  
C&N Merit Checking

### **\$750 ODP Limit**

C&N Relationship Checking

### **\$600 ODP Limit**

C&N Everyday Checking

Transactions Covered with Overdraft Privilege	Standard Coverage (No action required)	Extended Coverage (Your consent required)*	<b>If you would like to select Extended Coverage for future transactions:</b> <ul style="list-style-type: none"> <li>• Call us at <b>877.838.2517</b></li> <li>• Complete the online consent form found at <a href="http://cnbankpa.com/ODP">cnbankpa.com/ODP</a></li> <li>• Visit any branch</li> <li>• E-mail us at <a href="mailto:contactcn@cnbankpa.com">contactcn@cnbankpa.com</a></li> </ul>
Checks	X	X	
ACH - Automatic Debits	X	X	
Recurring Debit Card Payments	X	X	
Online Bill Pay Items	X	X	
Teller Window Transactions	X	X	
ATM Transactions		X*	
Everyday Debit Card Transactions		X*	

\*If you choose Extended Coverage on your consumer account, ATM withdrawals and everyday debit card transactions will be included with the transactions listed under Standard Coverage. If you have a business account, your coverage will automatically include ATM and everyday debit card transactions.

You can discontinue the Overdraft Privilege in its entirety by contacting us at 877-838-2517 or sending us an e-mail at [contactcn@cnbankpa.com](mailto:contactcn@cnbankpa.com)

### WHAT ELSE YOU SHOULD KNOW ABOUT OVERDRAFT PRIVILEGE

1. A link to a savings account or a ready cash line of credit with Citizens & Northern Bank may be a less expensive option than an overdraft. A single larger overdraft will result in just one fee, as opposed to multiple smaller overdrafts. Good account management is the best way to avoid overdrafts. The transfer would occur in \$50 increments. Use our mobile banking, online banking, and telephone banking services to keep track of your balance. For additional financial education resources, please visit [www.mymoney.gov](http://www.mymoney.gov).
2. The \$35 Overdraft Item Fee is the same fee amount that is charged if a check is returned as unpaid. If multiple items overdraw your account on the same day, each item will be assessed an appropriate Overdraft Item Fee or a Returned Item Fee of \$35. All fees and charges will be included as part of the Overdraft Privilege limit amount. Your account may become overdrawn more than the Overdraft Privilege limit amount because of a fee.
3. If an item is returned because the available balance in your account is not sufficient to cover the item and the item is presented for payment again, Citizens & Northern Bank will charge a Return Item Fee each time it returns the item because it exceeds the available balance in your account. If, on representation of the item, the available balance in your account is sufficient to cover the item Citizens & Northern Bank may pay the item, and, if payment causes an overdraft, charge an Overdraft Fee.
4. Beginning on the 6th calendar day after the initial overdraft, we may charge your account a daily Overdraft Fee of \$5 for each of the consecutive calendar days the account remains overdrawn. Fees and other charges debited to your account resulting in an overdrawn balance may cause Consecutive Days Overdraft Fees.
5. For consumer accounts, there is a limit of (\$210) per day on the total fees we can charge you for overdrawing your account. These combined fees include the overdraft fee (paid/returned), uncollected funds fee, and the \$5 consecutive day overdraft fee. This limit does not apply to business accounts.
6. Our general policy is to post Force-paid items from prior day processing, posted in time-stamp order, Cash W/D from ATM – time stamp order, POS W/D – time stamp order, Cashed checks – time stamp order, Auto Debit/automatic transfer, IB Billpay ACH Debits, ACH Debits, Checks – serial number order, and then Fees & Other misc. items. Holds on funds (described herein) and the order in which transactions are posted may impact the total amount of Overdraft Item Fees or Returned Item Fees assessed.
7. Although under payment system rules, Citizens & Northern Bank may be obligated to pay some unauthorized debit card transactions, Citizens & Northern Bank will not authorize debit card or ATM transactions unless there are available funds (including Overdraft Coverage Options) to cover the transactions and any fees (if applicable).
8. If you consent to Extended Coverage you give us consent to pay everyday debit card and ATM overdrafts on your consumer account. These transactions may result in you incurring Overdraft Item Fees for these transactions. If you consent to Extended Coverage on your consumer account, it will remain on your account until you otherwise withdraw it or the Bank revokes it.

9. Citizens & Northern Bank authorizes and pays transactions using the available balance in your account. Citizens & Northern Bank may place a hold on deposited funds in accordance with our Expedited Funds Availability Disclosure, which will reduce the amount in your available balance. The available balance for checks, ACH items, and recurring debit card transactions is comprised of the ledger balance, less any holds on deposited funds and any debit card holds, plus the amount of the Overdraft Privilege limit and any available overdraft protection. The available balance for ATM and everyday debit card transactions on accounts with Standard Coverage is the ledger balance, less any holds on deposited funds and any debit card holds, plus any available overdraft protection, but does NOT include the Overdraft Privilege Limit. For accounts with Extended Coverage, the Overdraft Privilege Limit is included in the available balance for authorizing ATM and everyday debit card transactions.
10. Please be aware that the Overdraft Privilege amount is not included in your available balance provided through online banking, mobile banking or Citizens & Northern Bank's ATMs.
11. Citizens & Northern Bank will place a hold on your account for any authorized debit card transaction until the transaction settles (usually within two business days) or as permitted by payment system rules. In some cases, the hold may exceed the amount of the transaction. When the hold ends, the funds will be added to the available balance in your account. If your account is overdrawn after the held funds are added to the available balance and the transaction is posted to the available balance, an Overdraft Item Fee may be assessed.
12. Except as described herein, Citizens & Northern Bank may not pay items if your account does not contain available funds (including the Overdraft Privilege limit) to cover the item(s) and the amount of any fee(s).
13. Citizens & Northern Bank may suspend your debit card if we are unable to contact you due to an incorrect mailing address or phone number(s). You must contact us with your correct mailing address and/or phone number(s) to have your debit card reinstated.
14. If your debit card is suspended, you will be unable to use your debit card for purchases or to access your account at the ATM, and if you use your debit card for recurring payments, e.g., utilities, you are responsible to make other arrangements for your recurring debit payment(s).
15. An Overdraft Privilege limits of \$600, \$750 or \$1,000 is available for eligible consumer account types at account opening. An Overdraft Privilege limit up to \$1,000 is available for eligible business account types at account opening.
16. Overdraft Privilege is not a line of credit; it is a discretionary overdraft service that can be withdrawn at any time without prior notice. Any discretionary payment by Citizens & Northern Bank of an overdraft check (or item) does not obligate Citizens & Northern Bank to pay any other overdraft check (or item), or to provide notice of its decision to refuse to pay such check (or item).
17. Overdraft Privilege may be discontinued if you default on any loan or other obligation to us, your account becomes subject to any legal or administrative order or levy, or if you fail to maintain your account in good standing by not bringing your account to a positive balance within 32 days for a period of 24 hours. You must bring your account balance positive for at least 24 hours to have Overdraft Privilege reinstated.
18. Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all overdraft and fee amounts, as described in the Deposit Account Terms and Conditions. The total (negative) balance, including all fees and charges, is due and payable upon demand. The Deposit Account Terms and Conditions (and all amendments thereto) and Truth-In-Savings Disclosure shall control any possible conflict, if any, between any provision of this document and the Deposit Account Terms and Conditions or Truth-In-Savings Disclosure. A copy of these Account Disclosures is available to you upon request at any Citizens & Northern Bank office.

# C&N DEBIT CARD CARDHOLDER AGREEMENT

## VISA CHECK CARD CARDHOLDER AGREEMENT

This is your Citizens & Northern Corporation ('the Bank') Visa Check Card Cardholder Agreement ('the Agreement') and Disclosure. Please read it and keep it for your records. When you, or any other person authorized by you, use the Visa Check Card; you and any other authorized users have agreed to be legally bound by the terms and conditions set forth in this Agreement and further agree that such usage shall be subject to the rules, regulations and service charges as they apply from time to time to your bank account(s).

1. Accounts and Personal Identification Number - On the application you have indicated the accounts (checking, key savings) to be accessed in conjunction with your Visa Check Card.

Furthermore, it is understood that you may use your Visa Check Card in conjunction with your Personal Identification Number at any Automated Teller Machine displaying the name and logo of the following:

- a) PLUS
- b) NYCE
- c) AllPoint

or at any other ATM or merchant location displaying an affiliated system that the Bank may add at a future date.

The following types of ATM transactions may be conducted:

- a) Cash withdrawals from your:  
checking accounts, (2) key savings/money market accounts
- b) Transfer funds between your:  
checking accounts, (2) key savings/money market accounts
- c) Obtain the available balances from your:  
checking accounts, (2) key savings/money market accounts
- d) Deposits can only be made at ATM's displaying the Citizens & Northern Bank logo.

The transactions listed above only apply to the accounts which were listed on your Visa Check Card Request Form or that have been added later at your request.

2. Other ATM Access - From time to time the Bank may make arrangements with other ATM Networks to grant access to your Visa Check Card. You will be informed of such arrangements and be provided a description of the services that will be available along with the charges associated with those services.
3. Purchase Transactions - You may use your Visa Check Card with your Personal Identification Number at any retail merchants where Cards are accepted to purchase goods/services and/or obtain cash where permitted by the merchant. Such transactions will be deducted from your checking account for the amount of the transaction, thereby directing the Bank to pay these funds to that merchant. Any refunds will be deposited to your checking account.





**Authorization Hold.** When you use your Visa Check Card to make a purchase, the merchant may request an authorization for the transaction at the time of the transaction. In certain circumstances the payment authorization system permits the merchant to request authorization for an amount that may be more or less than the final amount of the transaction, which final amount may be unknown at the time of the transaction. In connection with a purchase authorization request, we may place a hold on your account as directed by the merchant at the time of the transaction. Once such a hold is in place, the amount of the hold may not be available to pay any checks or other withdrawal or transfer orders or requests you may make. The hold will be released when the merchant presents, and we process, the completed transaction, or five (5) days after the transaction date, whichever occurs first. As is the case with all purchases, your account will be debited for the exact final amount of the transaction. During the time the hold is in place, you agree to be responsible for uncollected, overdraft and return items fees as a result of transactions against unavailable or insufficient funds in your account. You agree to release us from any liability for placing the hold on funds in your account in connection with an authorization request as a result of a purchase you make.

Recurring preauthorized transactions occur when you authorize a merchant to automatically initiate a transaction using your account on a recurring basis. If we issue a new debit card with a different number or expiration date to you, we may (but are not obligated) to provide your new card number and expiration date to a merchant with whom you have set up a recurring preauthorized transaction in order to continue your recurring preauthorized transactions. There will be circumstances where you will have to contact the merchant. You may notify Citizens & Northern Bank at 877-838-2517 if you would like to opt-out of this service.

4. International Purchases - The exchange rate between the transaction currency and the billing currency used for processing international transactions is: A rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or, the government-mandated rate in effect for the applicable central processing date: in each instance, plus or minus any adjustments determined by the Issuer.
5. Limitations on the use of your Visa Check Card - You may use your Visa Check Card to withdraw up to \$500.00 cash at an ATM displaying the logos discussed above and other ATMs which the Bank informs you are available for you to use and an additional \$1,500.00 for consumers and \$3,000.00 for business customers in point of sale transactions each business day, provided the funds are available in your account. Point of sale transactions are not available on saving accounts. The business day (as defined in item 9) for purchases, transfers and withdrawals begins daily at 12:00 A.M. and ends at 11:59 P.M. (Eastern Time) the next day. There may be daily limitations on the frequency of use of your card that may not be revealed for security purposes. Use of card will be denied if:
  - a) You exceed the daily withdrawal/purchase limit.
  - b) Adequate funds are not available.
  - c) An incorrect Personal Identification Number is used.
  - d) You exceed the limit for frequency of usage.

Your ATM receipt will notify you of such a denial. After you have reached the limit of frequency of usage, the ATM machine may keep your card. This limit for denials is not disclosed for security purposes.

6. Transaction Fee Schedule - The Bank reserves the right to change its fee schedule from time to time and to charge your account in accordance with the current fee schedule. Any change in the fee schedule will be provided to you at least 30 days prior to a fee being assessed. You agree to pay the following fees which are charged by the Bank for the services set forth below or the services which may later be offered. Certain states may allow an ATM surcharge fee to be assessed by financial institutions. If assessed, such surcharge will be added to your withdrawal amount.

Visa Check Card Fees:

- a) All transactions at Citizens & Northern Bank ATMs and AllPoint Serviced ATMs are free of charge for our cardholders.
  - b) \$2.00 fee for each ATM withdrawal at non-Citizens & Northern Bank ATM's. However other financial institution fees may apply when ATM is not owned by us.
  - c) \$.50 fee per non-Citizens & Northern Bank ATM inquiry. Other financial institution's fee may apply as well. Fees will be assessed at the time the transaction is processed. The fee for a transfer will be assessed to the account from which the funds are transferred. All other fees will be assessed to the account from which funds are withdrawn or for which an inquiry is made.
7. Record of Transaction - You may receive a printed receipt of each ATM or PURCHASE transaction you perform at the time of the transaction. You will receive a monthly statement from us, unless there are no transfers in a particular month. In any case you will receive a statement at least quarterly.
  8. Business Day - For purposes of this disclosure, our business days are Monday thru Friday. Holidays are not included.
  9. Visa Check Card Ownership - You understand and agree that the Visa Check Card is the property of the Bank and must be surrendered upon request. You further agree that the Visa Check Card is non-transferable.
  10. Visa Check Cards to Minors on Checking Accounts - If minor is enrolled in Teen Step Program they will receive immediate access to perform ATM cash withdrawals. Upon completing the Banzai® Teen Steps program the minor will receive POS access within 7 business days. There is no requirement for a minor to be enrolled in the Teen Step Program. The account owner over 18 may permit or restrict access to ATM and/or POS transactions at any time for minor account owner until the minor reaches age of majority.
  11. Amendments To This Agreement - You understand and agree that from time to time the Bank may change or amend the terms of this Agreement. The Bank may do so by notifying you in writing of such amendment or change and your use of your Visa Check Card after the effective date of such amendment or change will indicate your acceptance of and agreement to such amendment or change.

# PATRIOT ACT DISCLOSURE

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

**What this means to you:**

When you open an account, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

# PRIVACY NOTICE

FACTS	WHAT DOES CITIZENS & NORTHERN BANK DO WITH YOUR PERSONAL INFORMATION?
WHY?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
WHAT?	<p>The types of personal information we collect and share depend on the product or service you have with us.</p> <p><b>This information can include:</b></p> <ul style="list-style-type: none"> <li>▪ Social Security number and Income</li> <li>▪ Account Balances and Transaction History</li> <li>▪ Payment History and Credit Scores</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
HOW?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Citizen's & Northern Bank chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES CITIZENS & NORTHERN BANK SHARE?	CAN YOU LIMIT THIS SHARING?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

Questions? Call 877-838-2517 or go to [cnbankpa.com](http://cnbankpa.com).

## WHO WE ARE

**Who is providing this notice?** Citizens & Northern Bank

## WHAT WE DO

**How does Citizens & Northern Bank protect my personal information?** To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

**How does Citizens & Northern Bank collect my personal information?** We collect your personal information, for example, when you

- Open an account or Apply for a loan
- Deposit money or Pay your bills
- Use your debit card

We also collect personal information from others, such as credit bureaus and other companies.

**Why can't I limit all sharing?** Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## DEFINITIONS

**Affiliates** Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Our affiliates include financial companies such as Citizens & Northern Financial Services Corp.

**Nonaffiliates** Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Citizens & Northern Bank does not share with nonaffiliates so they can market to you.

**Joint marketing** A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Citizens & Northern Bank does not jointly market.





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BANKING | LENDING | WEALTH MANAGEMENT

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