

CUSTOMER IDENTIFICATION REQUIREMENTS

In accordance with Section 326 of the USA PATRIOT Act signed October 26, 2001, Central National Bank is required to obtain a copy of the documents used in identifying our new account customers and in identifying signatory individuals added to an existing or new account. In some cases, identification will be requested for those individuals banking with the Bank prior to the effective date of the customer identification requirements because original documentation was not obtained with the opening of the account, or the Bank is unable to form a reasonable belief that it knows the true identity of the existing customer. In all cases, protection of our customer's identity and confidentiality is the Bank's pledge to you.