



Bank to Bank Transfers Disclosure & Transfer Agreement

Bank to Bank allows you to transfer funds to or from your Community National Bank checking or savings accounts, to or from accounts you may have at other financial institutions. You may have as many as three incoming transfers totaling \$1,000 per day per NetTeller ID and as many as three outgoing transfers totaling \$1,000 per day per NetTeller ID.

If you need assistance with the enrollment process, please contact a representative in Community National Bank's Electronic Banking department at 802-334-7915 or email us at ebanking@communitynationalbank.com. You may also send us a secure message by clicking on the **Contact Us** link at the top of the page.

Bank to Bank Transfer Service Agreement

Within Internet Banking you may separately enroll for the *Bank to Bank* Transfer service ("Service"). This Service allows you to transfer funds between your linked personal deposit accounts at Community National Bank and certain deposit accounts at other financial institutions. An incoming transfer moves funds into an account at Community National Bank. An outgoing transfer moves funds from an account at Community National Bank to an account outside of Community National Bank. You will need to enroll each of your non-Community National Bank accounts you wish to use for this Service. You agree that you will only attempt to enroll accounts for which you have the authority to transfer funds. All accounts requested to be used as part of this Service will be verified in accordance with Community National Bank's procedures. The verification process must be completed by you prior to using the Service. You will have 10 days after enrolling an account to complete the verification process. Verification instructions are displayed to you during the enrollment process.

Funds requested to be transferred will be debited/credited to your Community National Bank account the business day following the day you initiate the transfer, provided you have met the FI's cutoff time for submitting *Bank to Bank* transfers. In the case of a future dated or recurring transfer, these time limits will be the business day following the scheduled date of the transfer. The cutoff time for initiating transfers is 3:30 p.m. Funds requested to be transferred will be debited/credited to the non-Community National Bank account according to the receiving FI's availability and transaction processing schedule.

Request for immediate transfers of funds cannot be cancelled. Future dated and recurring transfers can be canceled by 3:30 p.m. the day prior to the scheduled transfer date. If the transfer status is "In Process, Pending, or Processed", you cannot cancel the transfer. There currently are no fees for the Service. Fees are subject to change. Transfers are subject to the following limits unless otherwise agreed upon by you and Community National Bank:

1. Three incoming transfers per day per NetTeller ID not to exceed a total of \$1,000
2. Three outgoing transfers per day per NetTeller ID not to exceed a total of \$1,000

The above limits apply to the total of all transfers for each NetTeller ID for all accounts enrolled in the Service. We may change your dollar limits and transfer limits at any time.

Unless specifically listed in this agreement, this Service is subject to the definitions and terms you agreed to when enrolling for Internet Banking.

By clicking on **I Agree**, you agree to the terms of the *Bank to Bank Transfer Service Agreement*.

New Bank to Bank Transfers

You may submit up to three incoming transfers and three outgoing transfers per day. The total dollar amount of incoming transfers cannot exceed \$1,000 per day per NetTeller ID. The total dollar amount of outgoing transfers cannot exceed \$1,000 per day per NetTeller ID. You may set up recurring or future dated transfers. These transfers will count towards your totals on the day that the transfer is scheduled to occur.

Making a withdrawal from your checking account may access your Overdraft Privilege limit, if the withdrawal amount exceeds your available balance. If the transaction causes you to become overdrawn, you may be charged the bank's overdraft fee.

Please note: Per government regulation transfers from a Savings or Money Market account to another account or third party by preauthorized, automatic, or telephone transfer – including internet banking transfers - are limited to six per month with no more than three transfers by check, draft, or ACH or similar order to third parties. If you exceed the transfer limitations set forth in any statement period, your account will be subject to closure by Community National Bank.