NOTICE REGARDING

Other Changes in Terms

This disclosure contains information about other changes in terms for accounts effective June 9, 2025. All terms and conditions governing your existing CapTex account (initial disclosures that you received when you first opened your account) will remain the same EXCEPT for the changes identified in this packet. To view our full disclosure packets, visit **MyBankTX.com/Account-Disclosures**.

Your Ability to Withdraw Funds

Deposits made before 6:00pm (previously 5:30pm) on an open business day will have the same deposit date as your visit. CapTex lobby hours will remain unchanged at the time of conversion. Community National Bank & Trust of Texas currently offers deposit-taking ATMs in Waxahachie, Lake Worth, White Settlement, and Mineral Wells. Deposits made at these ATMs before 4:00pm on an open business day will have the same deposit date as your visit. Deposits made at these ATMs after 4:00pm or on a day we are closed will have a deposit date of the next open business day.

Consumer Electronic Fund Transfers (for Non-Business Customers)

Additional Limits on Liability for Mastercard-branded Debit Card. You will not be liable for any unauthorized transactions using your Mastercard branded Debit Card if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. In the event these additional limits do not apply (e.g., if you failed to exercise reasonable care or failed to promptly notify us) the liability limits of Regulation E apply. This notice replaces previous language regarding your Visa-branded Debit Card.

Consumer EFT Error Resolution Information (for Non-Business Customers)

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involves a new account, a point of sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) 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. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before the account is opened. We will tell you the results within 3 business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation by contacting us at the phone number or address below.

COMMUNITY NATIONAL BANK & TRUST OF TEXAS
321 NORTH 15TH STREET, CORSICANA TX 75110
PHONE: 877-654-4500
BUSINESS DAYS: Monday – Friday (excluding Federal holidays)

Additional Attorney Fees and Expenses Information

When applicable, you agree to be liable to us for any loss, costs or expenses, including reasonable attorney's fees pursuant to Section 271.159 of the Texas Local Government Code.