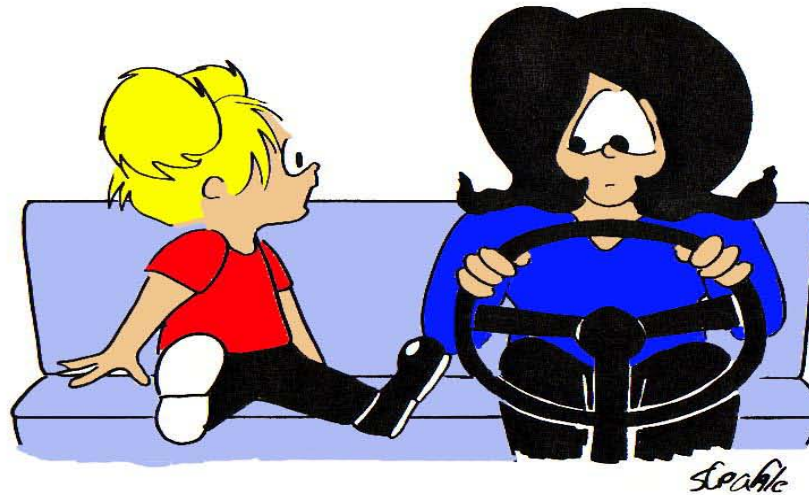


COMMUNITY NATIONAL BANK & TRUST

Presentation for
Agri-Smart Workshop

TRUST SERVICES

MENU OF ASSET MANAGEMENT PROGRAMS



If we don't make it to the bank
before they close we can always
stick it in their night suppository.

OUR MOTTO

Trust services
“Help Keep Community
Wealth in the Community.”

OUR VALUES

- ✘ To keep accumulated assets in the community.
- ✘ To serve customers with large balances after they have retired or no longer borrow money.
- ✘ To promote the coordination of customer financial planning among the client, branch manager, CPA and attorney for asset management and investing.

TRUST SERVICES SUMMARY

✘ Trust Administration

- + Managing property for the benefit of an individual or organization/operation

✘ Estate Planning

- + Investing, managing, & administering a client's property to maximize its Income & growth potential for the benefit of future generations

TRUST SERVICES SUMMARY

✘ Retirement Plans

- + Financial programs designed to invest for retirement with a customized combination of investment management and administrative services

✘ Agency & Custody Agreements

- + A variety of agreements can be established to assist in record keeping, assets management, & custody of assets. Types of accounts range from personal to corporate



What an idiot! I just hired him starting at a penny a day and all I have to do is double his pay every day for a month.

TRUST ADMINISTRATION

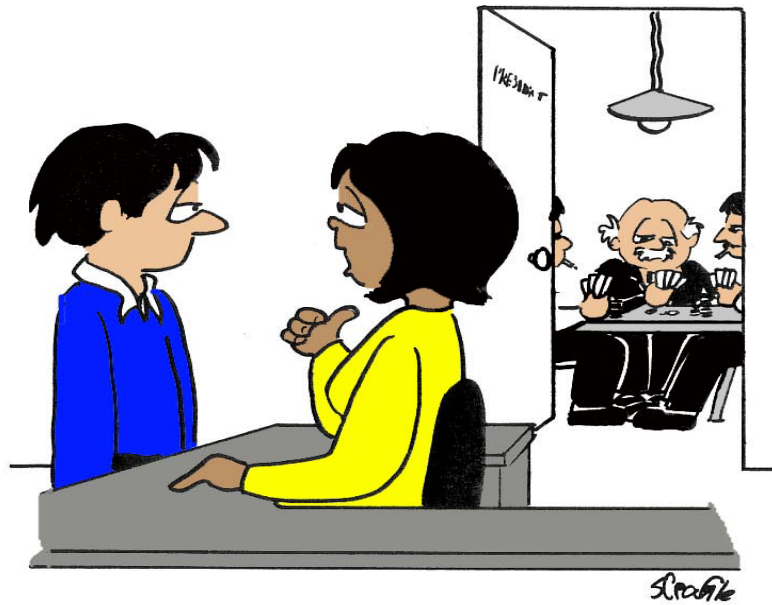
Types of Trusts

- ✘ Revocable Trust
- ✘ Irrevocable Trust
- ✘ Living Trust
- ✘ Testamentary Trust
- ✘ Charitable Trust
- ✘ Irrevocable Life Insurance Trust

TRUST ADMINISTRATION CONT.

Who Needs Trust Administration?

- ✘ People who need assistance managing financial affairs
- ✘ Those who want to keep family assets in tact for future generations
- ✘ Families who want to reduce exposure to estate and inheritance taxes
- ✘ Clients who want to pass assets to charitable organizations



Short term, high, yield? Right through that door.

ESTATE PLANNING

Examples

- ✘ All of our products can be used selectively to help you accomplish your estate planning goals

Who Needs Estate Planning?

- ✘ People who need professional assistance in managing and protecting property
- ✘ Those who want to minimize the impact of estate and inheritance taxes

RETIREMENT PLANS

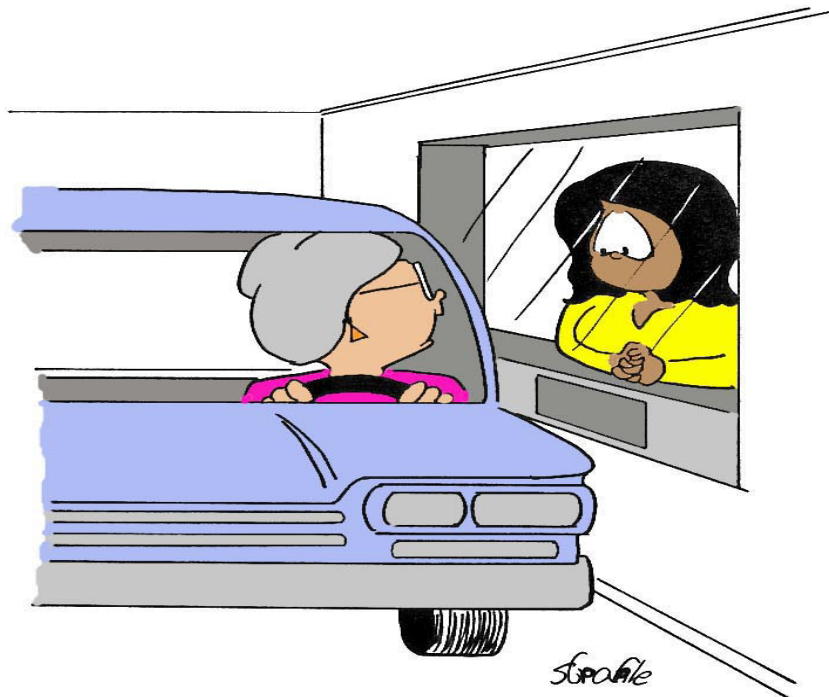
Types of Retirement Plans

- ✘ Individual Retirement Accounts (IRA's)
- ✘ Rollover IRA
- ✘ Simple Employee Pension IRA
- ✘ Business Programs
 - + Corporate Profit-Sharing
 - + Money Purchase Pensions
 - + Regular Pensions

RETIREMENT PLANS CONT.

Who needs a Retirement Plan?

- ✘ Individuals who need a resource for retirement income
- ✘ Self-employed business owners
- ✘ Businesses



This is the bank? Oh dear, that means
I just deposited my check at McDonalds.

AGENCY AND CUSTODY AGREEMENTS

Examples of Agency and Custody Agreements

- ✘ Agent for the Individual
- ✘ Agent for the Personal Representative
- ✘ Custody
- ✘ Endowments and Foundations

AGENCY AND CUSTODY AGREEMENTS

CONT.

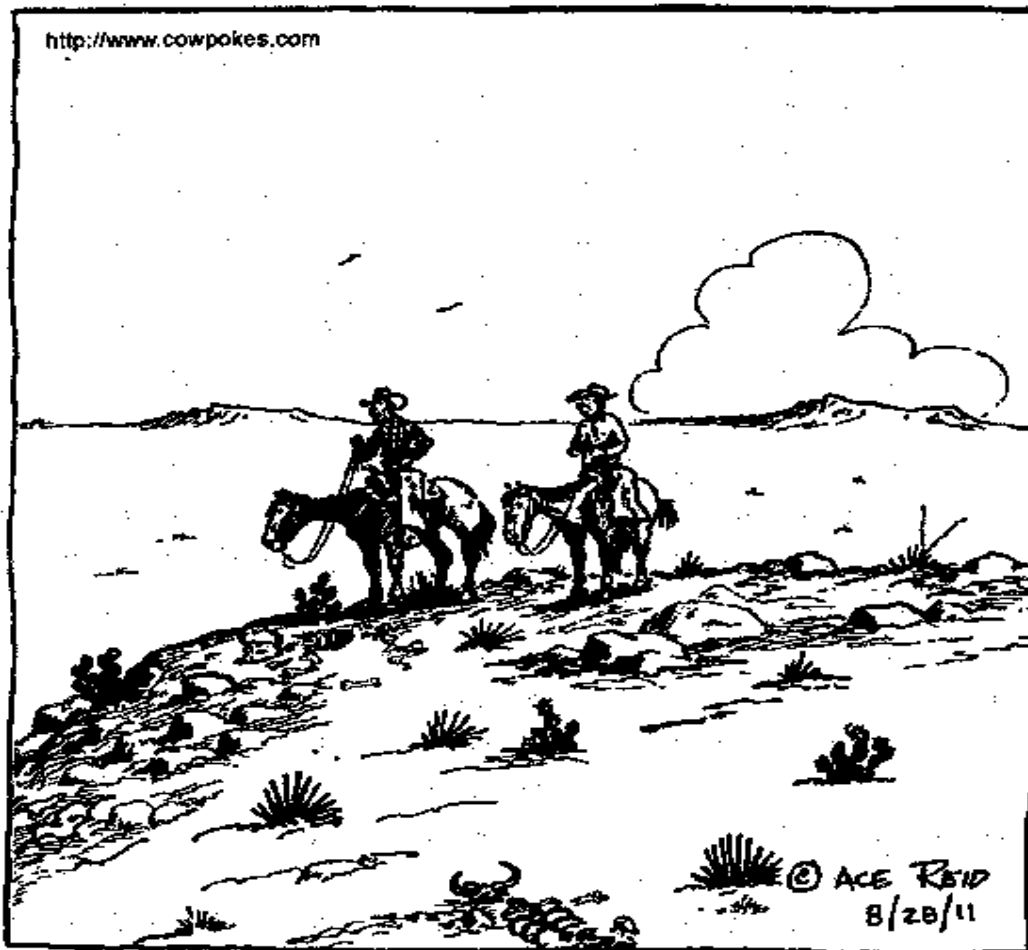
Who needs an Agency or Custody Agreement?

- ✘ Individuals looking for asset management and record keeping with their own designated investment advisor or one appointed by the Trust Department
- ✘ Corporations, companies and foundations that are looking for a full-service operation that will assist in safekeeping, keeping records, corporate actions, and posting of assets, interest, dividends and maturities

COWPOKES®

By Ace Reid

<http://www.cowpokes.com>



**"Now this part of the ranch will make a fine
government subsidized recreation area!"**

WRAPPING UP SERVICES OFFERED

- ✘ Trust Administration
- ✘ Estate Planning
- ✘ Retirement Plans
- ✘ Agency & Custody Agreements

WHAT ARE SOME EXAMPLES OF COMMON TRUST CUSTOMER PROFILES?

- ✘ Self-employed- Joe Nickels needs help to diversify assets
- ✘ Retiring soon- The Moore's want to enjoy retirement without worries and ensure future of family business
- ✘ Aging and alone – Dorothy Williams wants professional help conserving assets
- ✘ Estate Planning for high net worth – Mr. & Mrs. Smith want to minimize estate taxes and leave as much to their family as possible



**Estate
Planning**

MORE EXAMPLES

Charitable Trust



Self-Directed IRA

Investment Management

- ✘ Public Charities – John Miller, a director of a not-for-profit, wants money management
- ✘ Retirement Plan Roll-Over – Sally Powers wants input into IRA investment decisions
- ✘ Widowed; deceased spouse – Ann Carter has never handled investments; needs help
- ✘ Remarried – Mr. & Mrs. Jones want help managing assets that are his, hers and theirs – also both have grown children to consider

MORE EXAMPLES

- ✘ Disabled child – Robert Davis, a parent, wants a custody or conservatorship account for the benefit of a child unable to care for themselves
- ✘ Philanthropic – Brad Baker wants to leave upon his death a foundation that will provide resources for college scholarships

Conservatorship

Charitable Trust

OVER 100 YEARS COMBINED TRUST EXPERIENCE TRUST STAFF:

- ✘ Jim Gilpin, EVP-East & Trust Officer
 - + 33 years of Trust experience & over 15 years as Certified Financial Planner
- ✘ Dean Kennedy, EVP-West & Trust Officer
 - + 40 years of Trust experience – Responsible for Trust Departments of \$100 million & \$250 million

TRUST STAFF

- ✘ Janet Tucker, Assistant Trust Officer
 - + 30 years experience in Trust Administrations
- ✘ Jackie Snodgrass, Assistant Trust Officer
 - + 18 years experience in Trust Operations
- ✘ Katherine Seeliger, Assistant Trust Officer
 - + 7 years in Trust Investments
- ✘ Diana Jones, Assistant Trust Officer
 - + 11 years experience in Estate Planning

COMMUNITY NATIONAL BANK & TRUST
